

1 December 2011

<Title> <Initials> <Surname>
<Employer_Name>
PAY POINT <Recon_Point_Name>
CLIENT REFERENCE NUMBER <Client ref no / Per no>
DATE OF BIRTH <DOB>
ID NUMBER <ID no>
<MEM Email>

Dear <Title> <Surname>

FundsAtWork Umbrella Funds Trustee member communication 2011

South Africa is a nation of diversity, with over 50 million people and a wide variety of cultures, languages and religious beliefs. Recent research reveals the reality that many South Africans are facing. On the whole South Africans are grossly under insured and their retirement savings are appallingly low.

The Trustees of the FundsAtWork Umbrella Funds (the Funds) have an obligation to communicate to you, the member, to keep you informed on your benefits and membership of the Fund. It is important that you are aware of the benefits you have with the applicable FundsAtWork Umbrella Pension or Provident Fund and to continuously review your retirement savings and insurance benefits.

Content of the member communication pack

The 2011 communication pack consists of a trustee newsletter with information on recent updates to the FundsAtWork product options, information to assist you to save enough for retirement and how to win an iPad. For your convenience we have also included a 'beneficiary nomination' form and a 'personal details' form. It is important that you complete both the forms. The beneficiary nomination form should be handed to your employer for safe keeping. All members who complete the 'personal detail' form and return it to us by 14 February 2012 stand a chance to win one of four iPads. See the newsletter for more details.

Member benefit statements

Members will receive benefit statements on the anniversary date of the scheme and therefore your benefit statement is not included in the pack. You can access the latest copy at any time online at www.momentum.co.za/fundsatwork, with the assistance of your employer through the employer portal or by phoning the client contact centre on 0860 65 75 85 for a copy or to get your on-line logon details.

In closing we wish that peace may be your gift this festive season and that prosperity and hope will follow you into the new year.

Yours sincerely



Esther Nkosi
Employer and employee management

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