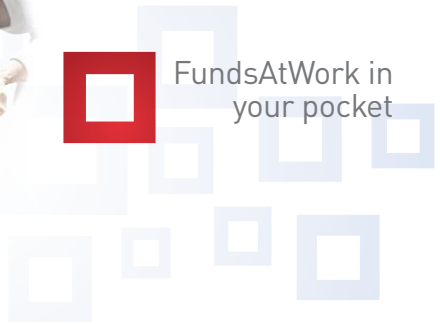




momentum



FundsAtWork in
your pocket



This is a quick guide to FundsAtWork. You must also read your member guide and benefit statement. If you have questions, contact us on **0860 65 75 85**.

FundsAtWork getting started

Understanding retirement and insurance needs
- clear, simple and safe

About FundsAtWork

Our FundsAtWork umbrella funds started in 1996. Currently our umbrella fund has 138 564 members, from 2 835 employers which makes up R11 billion in assets.

FundsAtWork provides retirement and insurance products that are:

- **Transparent**, giving you the information you need to make informed decisions
- **Flexible**, so you can shape your insurance and retirement savings to meet your needs
- **Easy to use**
- **Cost effective**
- **Innovative**





How is FundsAtWork managed?

Every fund must have a board of trustees. The board must manage the fund in line with laws and fund rules. Trustees must make sure that your interests are protected and that the fund operates efficiently.

Trustees with extensive knowledge and experience have been appointed.

An umbrella fund must have at least one independent trustee. We are proud to state we have four independent trustees.

Find out who the trustees are by reading your benefit statement or visit our website, www.momentum.co.za/fundsatwork

At your service

Our Client Contact Centre agents will be able to provide you with brief information about your benefits and also assist with activating your member login to our website.

You are already registered! Find your log-on details in the *Welcome to FundsAtWork* letter received when you joined the Fund. **For example:**

| | |
|---------|--------------|
| Webname | Name Surname |
| Userid | 50000000 |
| Pin | 11111 |

You can activate your userid by logging onto the website yourself or by phoning the call centre to assist you.

Our Client Contact Centre operates from 8am to 5pm daily and is closed on Saturdays, Sundays and public holidays.

Self Service

www.momentum.co.za/fundsatwork

Use our website to:

- View your benefit statement and benefit amount
- Get information about your benefits
- Make changes to your personal details
- Change beneficiary nominations
- Update your dependants' details
- Make changes to your investment portfolio choices and insurance benefits



Stay informed... How?

If we have your correct contact details, we will communicate with you through sms and email messages. Please make sure we have your correct cell phone number and email address.

We send you sms messages:

- Each month to give you your retirement savings balance
- To tell you about any changes to your personal details or to your beneficiaries
- Each month to tell you about contributions received from your employer
- When you change your investment portfolios
- During the claims process

We will also send you trustee newsletters.

Phone us immediately after receiving this pocket guide and register to update your personal, dependants' and beneficiary details.

Make sure you read and understand

The FundsAtWork member guide

The member guide has information about your benefits and how to use them.

Make sure you read it carefully and understand all the benefits you have.



Make sure you read and understand

Your benefit statement

This document shows the balance of your retirement savings account and insurance cover at a certain date.

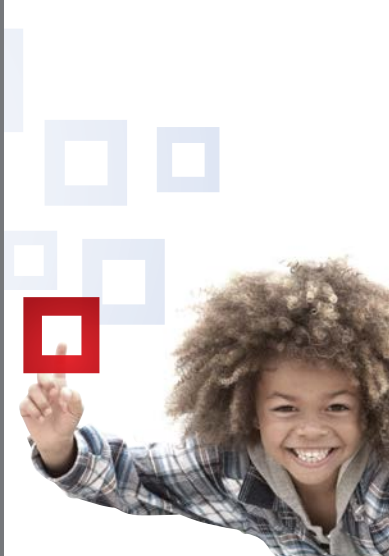
We will send you a benefit statement each year. However, you can ask for one at any time by phoning us or logging onto our website,

Keep them in a safe place so that you can refer to them when you need to.

About your contributions

As soon as we receive your contribution, we invest a portion and pay your insurance cover with the balance.

The Pension Funds Act instructs that all member contributions must be received by the 7th day of each month.



If you die

We pay your dependants or beneficiaries or both

A dependant is someone who you maintain financially. A beneficiary is someone other than a dependant who you choose to nominate to receive a benefit if you die. Make sure that we have the correct details for your dependants and beneficiaries, including their telephone numbers and addresses. If we do not have all their correct details, the payment might be delayed.

If you die, we pay:

- The value in your retirement savings account (as at the date of your death); and
- The value of your life cover, if any.

They can find the form and other requirements for a death claim on the FundsAtWork website

Six months to claim

Your family must claim within three months from the date of your death for your funeral benefit and within six months for your death benefit or the claim will not be valid. Make sure your beneficiaries or dependants have your employers contact details.

What if a family member dies ?

We pay funeral benefits within 48 hours after we receive the completed claim documents and all the other documents we require.

These include:

- A certified copy of the death certificate of the deceased
- A certified copy of the deceased's identity document or birth certificate
- A copy of a form called BI 1663 (ask the doctor who certified the death for this form)
- A certified copy of your identity document or birth certificate
- If a deceased child does not have the same surname as you, you must give proof that he / she is your child by giving us an affidavit

Please note

Please take bank process times into consideration



What if a family member dies ?

- If the deceased was your spouse, we need a certified copy of the marriage certificate, or, if a marriage certificate is not available, an affidavit that there was a permanent life partnership
- A copy of your bank statement not older than three months (we do not accept ATM or internet statements) or a cancelled cheque.

Three months to claim

You must claim within three months from the date of death of a family member or the claim will not be valid.

If you resign or are retrenched

If you leave your current employer, you can choose between two options:

Keep your retirement savings:

You can choose to preserve (keep) your full retirement savings invested with FundsAtWork. The benefit will be transferred from the FundsAtWork umbrella fund to the FundsAtWork preservation fund.

Withdraw your retirement savings:

You can choose to withdraw the benefit by taking the value in cash or by transferring it to another fund. You will have to pay tax if you choose to withdraw your benefit.



How to withdraw your retirement savings

You must complete and send these documents to us:

- The fully completed claim form
- A copy of your ID document or passport
- A copy of your bank statement, not older than three months (we do not accept ATM or internet statements) or a cancelled cheque

Your employer can also send this information to us. You can also log onto the FundsAtWork website to start a claims process.

If you do not have a bank account we will open a Smart Account with FNB for you.

If you are disabled

If you are affected by injury or disease to the extent that you cannot perform your own job or most of the duties that your job involves, you must tell your employer immediately.

It is important that we know about a potential claim as early as possible. In order to prove that you qualify for the benefit, you must submit medical evidence together with the claim form.



When you retire

When you retire, you should, together with your financial adviser, decide how much income you will need every month.

If you have been a member of a pension fund:

You may buy a pension with the full amount in your retirement savings account to receive a monthly income or you may take up to one-third in cash and buy a pension with the rest.

If you have been a member of a provident fund:

You may choose how much to take in cash and how much to use to buy a pension with. You may, take the full amount saved in cash but you will then not have a monthly income.



Tailor make your benefits to meet your needs

With FundsAtWork, you have choices. For example:

- If you leave your employer, you can preserve (keep) your benefits in the FundsAtWork preservation funds.
- You can change your product options or your investment portfolios or both if allowed.
- You can make additional payments into your retirement savings account to increase your retirement savings.
- Depending on which product option you have, you can:
 - Increase (flex up) or decrease (flex down):
 - Your funeral cover (Family Protector cover)
 - Your life cover (GLA)
 - Your disability cover
 - increase (flex up)
 - Your current retirement contributions (how much you pay each month)
- Please contact your employer if you want to change your covers or contributions

Get advice from a financial adviser

Financial planning is crucial and ensures financial wellness. It helps you reach your goals in planning and managing your finances properly.

Financial planning involves:

- Gathering information
- Setting life goals
- Examining your current financial status
- Developing a plan that outlines how you can meet your goals

A financial adviser can help you with your financial planning. Ask your human resources department or payroll administrator to put you in touch with a financial adviser.

A financial adviser is a person who is authorised to give advice about retirement and insurance.

Contact us

Client Contact Centre:

Tel No 0860 65 75 85
Fax No (012) 675-3970
E-mail clientcontactcentre@
momentum.co.za
Website www.momentum.co.za/
fundsatwork

Physical address:

Momentum
FundsAtWork
268 West Avenue Centurion Gauteng
0157

Postal address:

PO Box 7400 Centurion 0046

Pension Funds Adjudicator

Tel No 087 942 2700
Fax No 087 942 2644
Email enquiries-jhb@pfa.org.za
Website www.pfa.org.za

Disclaimer

The rules of the fund apply

The purpose of this document is to give information only. Your specific benefits are shown in a separate benefit statement.

The fund accepts no responsibility if information in this guide is different to the rules of the fund. All rights of the members are as given in the rules of the fund and the insurance policies relating to the insurance benefits.

This booklet doesn't constitute advice.



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