

Member education matters

Informed decisions, improved results



Our seminars will help your members create a solid financial plan and set realistic goals. Empower your members with the information they need to make the right decisions to achieve their goals.

Funding for your future

For most members, their retirement fund creates the foundation of their financial plan for the future. This presentation covers:

- Fund-specific information about benefits, contributions and the fund's investment strategy
- Understanding the importance of long-term savings
- How to interpret the retirement projection statement. This presentation helps members to understand the importance of setting personal retirement objectives and evaluate how far the fund will go in helping them achieve those objectives
- Options on withdrawal from the fund before retirement
- AF Online - portal to access fund balances and financial management tools

Managing your money

This presentation covers the basics of day-to-day money management and dealing with debt:

- Budgeting
- The cost of borrowing money
- The importance of debt reduction
- Value of settling your bond early
- Understanding long-term and short-term savings

Investment planning

This presentation covers:

- Six steps in the investment planning process
- Factors members need to consider when creating a personal investment strategy
- The role of the financial adviser
- How to choose a financial adviser

Once members have started a financial savings plan, they need to revisit their plans to ensure they stay on track to reach their personal financial goals.

Understanding savings options

This presentation outlines the basics of saving and investing to help members choose the investment that will best suit their needs:

- The investment process
- Asset classes
- Types of investment risks
- Retirement investment structures
- Personal investment structures
- Investment review process



Financial jargon

This presentation covers:

- Understanding financial jargon used by advisers and the media
- Basic financial terms to help members with their financial planning and objectives
- Terminology related to the fund and other investments or policies

Mid-life money management

This presentation helps members review their financial plan to see whether they're still on track to meet their financial goals. The focus areas are:

- Family protection
- Debt reduction
- Savings
- Emergency cash

The presentation is generally aimed at members closer to age 40 and above. The focus area most relevant will be different for each member, depending on their personal circumstances.

Preserving retirement benefits

This presentation emphasises the importance of long-term savings for retirement, and explains the different options members have when changing jobs. It covers:

- Tax implications of taking cash
- Preservation options
- Pros and cons of each option

Retirement planning

This presentation is aimed at members 50 years and older. It covers:

- Softer issues of retirement
- Financial aspects of retirement
- Income requirement for retirement
- Retirement fund options at retirement
- Implications of the investment strategy
- Tax implications at retirement
- Annuity (pension) options at retirement
- Pre-funding for medical aid expenses

We take members through steps to protect themselves and their families in the event of changing jobs or death.

Buying a house

Buying a house is probably the biggest financial commitment a member will ever make. We guide members to consider:

- Their current and future lifestyle
- Ownership options
- What to look for when choosing an estate agent
- Once-off and monthly costs such as deposits, levies, rates, maintenance, and so on
- Transactional costs, such as attorney's fees, transfer fees, bond registration fees, and so on
- Impact of unexpected life events, such as disability and retrenchment
- How to budget for expenses
- Types of homes
- The offer and transfer process

Short-term risk

In this presentation we cover the options that members should consider to manage and protect their assets against unexpected events, such as car accidents, burglary, natural disasters, and so on. We consider:

- Different types of cover such as:
 - household insurance
 - vehicle insurance
 - third-party insurance
- Questions members should ask the insurer before signing
- Tips to guide members

Options at retrenchment

This presentation deals with the sensitive topic of retrenchment. We discuss:

- Understanding what employees may go through when they get the news
- Employees' options and what to do with their money in the retirement fund
- Tax implications
- A five-step plan to get back on track
- Where to get advice

Wills and nomination of beneficiaries forms

In this presentation we explain the difference between wills and nomination of beneficiaries forms to members. We cover:

- Death benefits provided on the fund
- Section 37C of the *Pension Funds Act*
- Definition of dependence
- Importance of wills and nomination of beneficiaries forms
- Impact of divorce on your will
- Basic stages of estate planning

Protecting your family

We explain the importance of life cover to ensure the family is cared for in the event of the member's death. This presentation guides the member to:

- Consider their current financial position
- Think about what the financial position of their loved ones will be if the member dies
- Compare their assets and liabilities and determine the shortfall in the estate
- Understand the group life cover on the fund and how to interpret the life cover needs analysis statement received from Alexforbes. This statement shows the member how much cover they have in the fund, and indicates whether it is adequate to provide enough income for the spouse at death
- Understand the different life cover options available
- Get the most out of AF Online

Long-term risk

We look at the different long-term risks, and how the member can make financial provision for this through:

- Life cover
- Disability cover
- Critical illness cover
- Personal accident cover
- Funeral cover
- Inflation risk
- Investment risk
- Health risk

Low investment return

This presentation explains to members what factors influence their fund credits. We explain that fund credits don't go down because their fund is not performing well, but rather due to the impact of economic, political and socio-economic factors, both globally and locally. We discuss:

- The importance of long-term savings
- How the retirement fund works
- Who manages the fund
- The role of asset classes (different types of investments)
- Factors influencing the fund's investment performance, globally and locally
- Guidelines for the way forward



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