



Columbus Retirement Fund

Financial Health

ECONOMIC UPS AND DOWNS

HOW YOUR MONEY IS PROTECTED

<http://yourfund.co.za/columbus>

The economic environment is full of unexpected twists and turns both locally and worldwide. During economic ups and downs, some people do become concerned about their own financial well-being.

As a member of the **Columbus Retirement Fund**, you should not be alarmed by fluctuating economic conditions. The Fund is managed and guided by a team of experts, who prepare for and adapt during uncertain times.



The Fund is a separate legal entity. This means it does not belong to the employer or the administrator. As a separate legal entity the Fund can be sued and can sue other parties in their own right.

The Fund is regulated by the Financial Services Board

The Fund is registered with the **Financial Services Board** (FSB). The FSB is an independent institution that ensures that you are treated fairly by the financial service providers you deal with, and that you enjoy a safe investment environment.

The Fund is managed by a group of qualified individuals

The Fund is managed by a Board of Trustees, who are all qualified individuals, and they have access to retirement **industry experts** and specialists where necessary. The Trustees are responsible for all the decisions made on the Fund, and have to ensure that members' and beneficiaries' interests are protected at all times.

World-class investment management solutions

Investment managers are assessed and chosen for their quality, and on the basis of their track records over the long term. The Fund's portfolios on offer are all risk-profile **solutions** designed to grow and protect your wealth over the **long term**.

It's **important** that you stay up to date on matters pertaining to the Fund, not only so that you can make informed decisions, but also so that you can have peace of mind. Should you ever have any concerns during tough times, don't hesitate to contact your accredited **financial advisor** or the Fund.

CONTACT:

Should you have any questions, contact **Johan Hartzenberg**, the Fund's Principal Officer, on 082 801 3323; or email jhhartz@outlook.com.

***Want to learn more?**
Visit the **Columbus Your Fund Website**.*

www.yourfund.co.za/columbus