

Sleep sound at night knowing your loved ones are taken care of



Although death is certainly an unpleasant topic and one that we'd all rather avoid thinking about, it is important to prepare for the financial security of your loved ones when you are no longer here.

When you pass away, your death benefit in the Columbus Retirement Fund will be distributed to your beneficiaries. Your beneficiaries include **dependants and nominees**. The more information you provide about them on your **Expression of Wish Form**, the less traumatic the finalisation of the process will be.

Dependants

A spouse, life partner, children, and anyone else who may be financially dependent on you.

Nominees

People who are not financially dependent on you bu to whom you would want to allocate a part of your death benefit.

IMPORTANT: The information you list on your **Expression of Wish Form** will assist the Trustees in allocating your death benefit.

The Trustees must respect your wishes, as long as they are within the law. Please ensure that your Expression of Wish Form is regularly updated and list all the persons that are financially dependent on you.



Don't allow an outdated form to cause more difficulty for your loved ones. Get your affairs in order and get a sound night's sleep, knowing your loved ones are taken care of.

CONTACT US

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