



EXPRESSION OF WISH FORM

Regularly update your form.

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



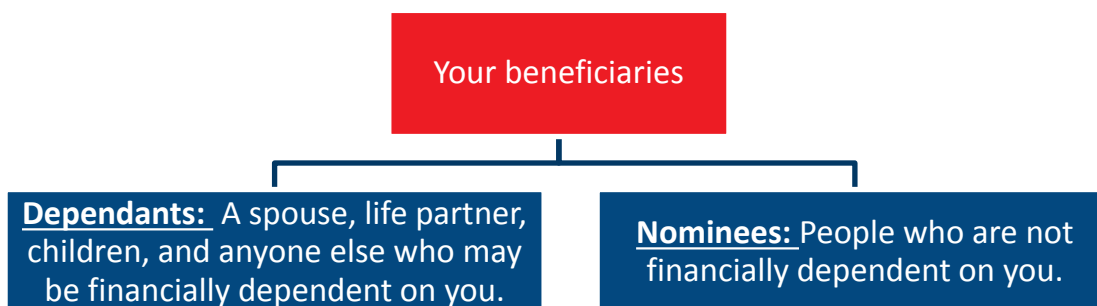
We all have loved ones whom we cherish more than others. When you pass away, you would want to make sure that those people are taken care of, especially if you were the person taking care of them financially when you were alive.

When you are no longer here, your Fund death benefit will be divided among your beneficiaries.

The Trustees must ensure by law that all your financial dependants are first taken care of. The Fund first has to trace all your dependants, and listing them on your form makes this process easier.

Even if you don't want to leave money to all these people, it's important to list ALL your dependants on your **Expression of Wish Form**. You can award 0%, but their names need to be there.

Your beneficiaries are divided into two groups.



Dependants are any person for whom you are legally liable for maintenance, or who relies on you financially and may include other persons who are not your children, parents, or spouses.

Nominees are people who aren't financially dependent on you but who you would want to receive your money after your death.

The Fund helps you take care of those closest to you!

It is important that you write as much information as you possibly can about both your dependants and nominees. The Trustees won't know who they are unless you tell them!



*Please ensure that you fill out an **Expression of Wish Form** and update the form regularly.*

Regularly update your form.

Life changes in the blink of an eye. Therefore, you need to take responsibility to update your **Expression of Wish Form** whenever your circumstances change. If your form is updated and complete, the Trustees will, within the requirements set out in the Pension Funds Act and the needs of your dependants and nominees, give expression to your wishes.

You can provide and take care of your loved ones even when you are no longer there.

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