



See the next page for information on how to complete this form

Personal Details

Surname: Initials: Title: Full names: Identity number: Cell phone number: Email:

Investment Options

PLEASE UPDATE MY INVESTMENT OPTIONS AS FOLLOWS (Select ONE option)

☐ 1. PERSONAL CHOICE OPTION

PLEASE NOTE: COMPLETE BOTH A AND B

A

Invest all my savings to date (Fund Credit)

CRF Balanced Plus CRF Balanced CRF Stable CRF Money Market **Total** **100%****B**

Invest my contributions and savings from now on

CRF Balanced Plus CRF Balanced CRF Stable CRF Money Market **Total** **100%**

- Ensure that your choice adds up to 100% (minimum of 25% per portfolio).
- Your investment option for your Current Fund Credit may differ from that of your Future Contributions.
- Have you completed both A and B? ☐

1**OR**☐ 2. LIFE STAGE OPTION

Your Fund Credit and Future Savings will be invested in the Life Stage Option. In this option, your savings are automatically invested according to the following age-related table:

	CRF Balanced Portfolio	CRF Stable Portfolio
Up to age 60	100%	
Age 61	80%	20%
Age 62	60%	40%
Age 63	40%	60%
Age 64	20%	80%
Age 64 and 65		100%

- Please refer to My Investments on the Columbus Retirement Fund website at <https://www.col-ret.co.za/> for information on your investment choices and options.
- Please consult an accredited financial adviser before making any important financial decisions.

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COMPLETE EITHER 1 OR 2 – NOT BOTH

Declaration

By signing this, I acknowledge that I have read the terms and conditions below.

Signed at _____ on _____.

Submit

Signature _____

4: How to Complete this Form

The Columbus Retirement Fund offers members two investment options. You may select either one of these (we are unable to facilitate a combination of the options):

- Age-related Option – designed for members who, for whatever reason, wish to follow a more passive approach to their retirement investments. In this option the risk profile of members' investments is adjusted as members approach retirement age – please find more information on the Fund's website at www.col-ret.co.za.
- Personal Choice Option - choose the allocation to the different portfolios according to your personal retirement goals and attitude to risk. The portfolios and the steps to follow are described on the Fund's website at www.col-ret.co.za.
- In the Personal Choice Option, you may invest your Fund Credit differently from your Future Contributions. A minimum of 25% must be invested in each portfolio that you select.
- Please consult an advisor if you are unsure about the selection – your choice may result in an asset allocation that could be inappropriate.

5: I Agree to the Following

- The Administrator will inform me of receipt of my form within 48 hours via e-mail or via the Time Office.
- If I do not receive confirmation of receipt within 48 hours, I will follow up with the Fund Administrator at (012) 945 9002 or e-mail: yourfund@columbus.co.za.
- The submission of this option form is irrevocable.
- The option may not be backdated.
- The Fund Administrator will process an investment instruction under normal circumstances within 5 working days of receipt of the completed application in the prescribed format. Under exceptional circumstances, as might be determined by the investment manager, the processing might take longer but will be done as soon as reasonably practically possible.

- Three switches a year are free, the other switches are charged at R350 (excl. VAT) per switch, which will be deducted from your Fund Credit at the time.
- I must keep a copy of this completed investment form for record purposes.
- Information relating to the portfolios, their performance, and any amendments thereto can be accessed on the Fund website at www.col-ret.co.za.

I hereby declare that:

- I have signed page 1 as proof that I agree to the investment choice, and switch terms and conditions.
- I declare that I understand the risk profile of the investment options and portfolio/s of my choice and I have taken financial advice from a FAIS-accredited Adviser or confirm that I have a good understanding of investments and do not need the services of a Financial Adviser.
- I understand that the onus is on me to ensure that the Fund Administrator receives the investment instruction and if the Fund Administrator does not acknowledge receipt of the instruction, then the switch may not take place.
- I understand that should the form be incomplete or inaccurately completed, the instruction may not be actioned by the Fund Administrator.
- I declare that I understand the implications of my choice.
- I indemnify the Fund, the Trustees, the Principal Officer of the Fund, and the Fund Administrator against any claim arising from my investment choice.

**Please e-mail your form to the Fund Administrator at
yourfund@columbus.co.za**

6: Difficult Terms Explained

Age-related Option	Your money is invested according to your age. Your money will automatically be switched to portfolios with less capital risk as you near retirement.
Asset Allocation	The proportion of investments in different asset classes, e.g. shares, properties, bonds, and cash (locally and globally) in each of the portfolios. The asset allocation differs for each portfolio.
Fund Credit	Your total amount saved in the Fund.
Future Contributions	Any new contributions received from this day forward.
Personal Choice Option	You have a choice of three portfolios to invest your money in, plus the CRF Money Market Portfolio for short periods. You choose the investment portfolio/s that is best suited to your circumstances.

Set your future in motion...

Administered by Premier Benefits (Pty) Ltd

PO Box 67528, Highveld Ext 2, 0169

Tel: (012) 945 9002

E-mail: yourfund@columbus.co.za