

Quickstart Guide

to your Fund benefits and more



We're here to help you



Your savings in the Fund are an important investment in your future financial security, which is why you would need to think very carefully about the options available to you before making any decisions. The Fund has dedicated staff to help you, and – although they are not allowed to give you financial advice – would gladly explain your options at various life events. All discussions will be treated confidentially.

How to get in touch

Email: pensionpost@dbpf.co.za

Call: 053 807 3222 (Option 2)

You can also request assistance from your HR Department.

The Member Journey

The main aim of the Fund is to help you save for retirement, but your savings in the Fund, plus insured benefits in certain circumstances, are also payable at other life events...

JOIN FUND

withdrawal

If you leave your Employer due to resignation, retrenchment or dismissal, your savings in the Fund become payable.

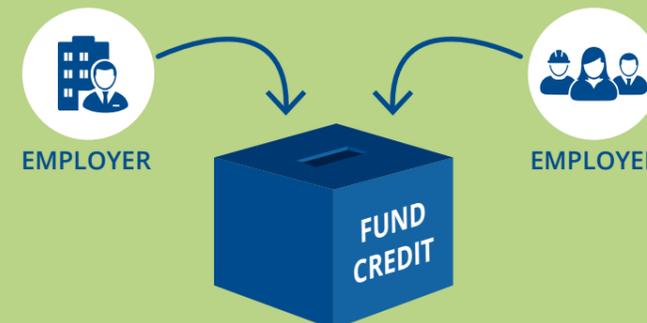
Read more about your benefits and options from page 28 onwards in your Member Guide.



disability

If you become disabled, an Employer-insured disability income benefit may become payable, depending the type of disability, and if approved.

Read more about how disability benefits work from page 34 onwards in your Member Guide.



How to grow your Fund benefits

Apart from insured benefits such as those payable on disability or death before retirement, the benefits payable to you when you leave the Employer, and especially when you retire, are largely affected by the size of your Fund Credit. Your Fund Credit grows through the contributions the Employer and you make each month.

You can grow your Fund Credit even more by –

Transferring any retirement savings you may have in a previous fund, to this Fund.

Read more about this option in the attached cover letter, or call the Fund.

Making **additional voluntary contributions** to the Fund (and you can even save tax in the process).

Read more about AVCs on the Fund's website (see back page for more information).

You can download an Additional Voluntary Contributions (DC10) form from the Fund's website (see back page for more information).



retirement

Your retirement from the Employer could be before, at, or after age 60, and you have different pension options to choose from. Even if you retire from the Employer, you have the option to postpone (defer) drawing a pension.

Read more about your retirement and pension options from page 16 onwards in your Member Guide.

death

If you die before retirement, your dependants will qualify to receive benefits from the Fund, made up of your savings in the Fund, plus an insured lump sum benefit.

Read more about these benefits from page 30 onwards in your Member Guide.



There is also funeral cover payable (an Employer-insured benefit) if you or a qualifying family member dies.

Read more about this cover from page 32 onwards in your Member Guide.

How will the Fund know who should receive your death benefits?

Help the Fund to pay your death benefits to the appropriate dependants by completing a Nomination of Beneficiaries (DC2) form* and updating it whenever your circumstances change, such as when you get married, or have a child.

You can download this form from the Fund's website (see back page for more information).

* Please note that this form serves as a guideline only - benefits may not be paid exactly as you have indicated on the nomination form.

death

When you die after retirement, your surviving spouse and/or other parties may qualify to receive benefits from the Fund, depending on the options you chose at retirement.

Read more about these benefits in the section on retirement in your Member Guide, specifically from page 19 onwards.



Information at your fingertips

The Fund's smartphone-friendly website offers all the information you could possibly need about the Fund – see just a few of the pages you may want to visit to help you prepare for a financially secure retirement, and more. On the Fund's homepage, under the *Find it Fast* section, you will find quick links to most of the information you will need.

The image shows a smartphone displaying the De Beers Pension Fund website. The website has a 'Find it Fast' section with several icons and links. Five callout boxes with green backgrounds and white text point to specific features on the website:

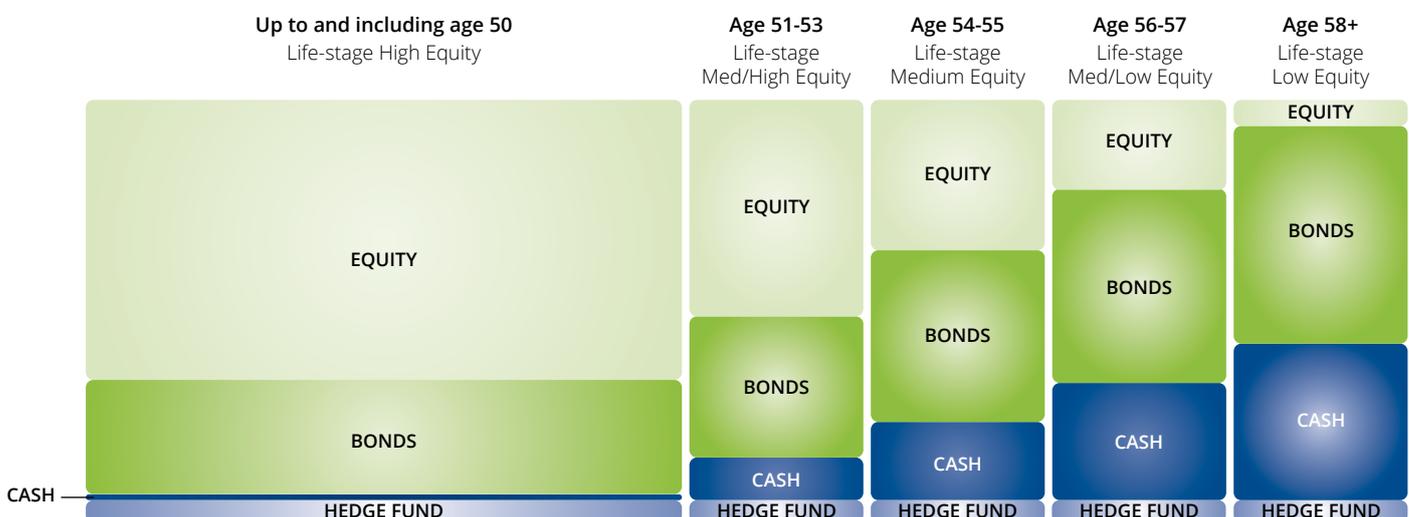
- Top Left:** A callout box with a stack of coins icon says: "This section offers more information on making additional voluntary contributions, including links to forms that must be completed." It points to the 'Additional Voluntary Contributions' link.
- Bottom Left:** A callout box with a telephone icon says: "We're here for you – click here to see how to get in touch" It points to the 'Contact Us' link.
- Top Right:** A callout box with an open book icon says: "The member guide is where you can find comprehensive information about your benefits and more." It points to the 'DC Member Guide' link.
- Middle Right:** A callout box with a document icon says: "This is where you can access monthly updates to help you monitor the growth in your Fund Credit." It points to the 'DC Monthly Benefit Statement' link.
- Bottom Right:** A callout box with a checklist icon says: "The forms referred to in this Quickstart Guide, and many more, are all in one convenient area on our website." It points to the 'Forms for Working Members' link.

The website interface includes a search bar, a 'Grow your pension' banner, a COVID-19 notice, and a 'debeerspensionfund.co.za' button at the bottom.

You can also access information relevant to your membership by clicking on Working Members in the menu, then on DC Section. This will take you to a section where the information relevant to DC Section working members can be found in one place.

How your Fund Credit is invested

Your Fund Credit will be automatically invested according to the Fund's life-stage investment model, where each life-stage portfolio has a different proportion of shares, bonds and cash (both local and off-shore) to accommodate the investment needs of members at different stages of their lives. Your Fund Credit will be invested in the default portfolio based on your age, or – more accurately – based on your remaining years to normal retirement. Your Fund Credit will automatically be moved to the next default life-stage model portfolio for your age category as you turn a particular age. *You can read more about the investment of your Fund Credit from page 8 onwards in your Member Guide.*



It is possible to switch out of your default life-stage portfolio, but you are strongly urged to study the relevant Fund information and consult a Certified Financial Planner before you do so.