



UCT RETIREMENT FUND

Newsletter

February 2014



MEMBER ROADSHOW
2014

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Sanlam Retirement
Fund Web – have
you tried it yet?

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WELCOME

Dear Member



There is always a feeling of invigoration with the beginning of a new year. A time to start fresh, a time to improve on last year's results. We hope that the enthusiasm of the first few months of 2014 has not quite worn off just yet, and that you are still pursuing the goals that you set for yourself with diligence and motivation. In this issue we focus on planning ahead for your retirement in various ways: by attending our roadshows, checking your return on investment and understanding your benefit statements.

We will also take a look at how you can register for your online benefit statement so that you are always well-informed and up-to-date about your financial well-being, no matter where or when you decide to check. Allow us to help you as much as we can – read through the valuable information contained in this newsletter, and remember to visit our website if there is anything further you wish to know. Or, feel free to contact the Fund.

Ms Olivia van der Hoven
Principal Officer

INVESTMENT RETURNS ARE AVAILABLE

You can see your latest returns on our website. Go to <http://www.uctrf.co.za/52/P/Latest-Investment-Returns>

BENEFIT STATEMENT PACKS ARE ON THEIR WAY TO YOU THIS MONTH



At least once a year, all Funds have to issue members with a formal benefit statement. This is a statement that shows you a summary of all your benefits in the Funds. The benefit statement pack will go out in February 2014. This will include the benefit statement, investment portfolio statement, investment performance summaries and switch forms.

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MEMBER ROADSHOW – DIARISE IT TODAY!



In order to help you make the right investment choices, the Trustees have arranged a series of roadshows to take place in February 2014.

Read more on page 2

Fund Contact Details

Principal Officer: Ms Olivia van der Hoven
Tel: 021 650 2159
Email: uctrf-enquiries@uct.ac.za

To view your benefits: www.uctrf.co.za



Scan to visit Fund's
website on your
mobile.

MEMBER ROADSHOW – DIARISE IT TODAY!

UCT RETIREMENT FUND ROADSHOW 2014

DO YOU HAVE QUESTIONS?
WE HAVE THE ANSWERS!



In order to help you make the right investment choices, the Trustees have arranged a series of roadshows. The Principal Officer and a number of the Trustees will also be available at each of these investment presentations to answer questions posed by members.

The dates are as follows:

When	Venue
Tuesday, 18 February (13h00 - 14h00)	Medical School, Frances Ames Conference room
Thursday, 20 February (13h00 - 14h00)	GSB – Exhibition Hall
Friday, 21 February (13h00 - 14h00)	SATVI, Worcester, Brewelskloof Hospital, 4th floor
Monday, 24 February (13h00 - 14h00)	Upper Campus Leslie Social Sci LS1B
Wednesday, 26 February (13h00 - 14h00)	Mafeje room, Bremner Building
Thursday, 27 February (11h00 – 12h00) (aimed at UCTRF Living annuitants)	Mafeje room, Bremner Building
Thursday, 27 February (13h00 – 14h00)	Middle Campus, Kramer LT3
Monday, 3 March (13h00 – 14h00)	Hiddingh Seminar Room, Ritchie Building, Hiddingh Campus

The road shows will cover the following:

1. Latest investment performance
2. The investment options available to members
3. Common investment pitfalls
4. Understanding and managing investment risks
5. The next step for members
6. Questions

For more information go to <http://www.uctrf.co.za/94/P/Member-Investment-Choice-Road-Show>

Sanlam Retirement Fund Web – have you tried it yet?



Did you know you can access your Fund values from any computer, iPad or smartphone with internet access – this means anywhere, anytime you like!

Where can I access the Sanlam Member Site?

Follow the link on www.uctrf.co.za. There is an icon on the right hand side of the homepage that says 'Get your values here'.

Don't delay! Access your values and know where you stand.

THE TIME FOR SWITCHING APPROACHES

Members can switch between 31 March and 30 September of every year and can choose separately how they want to invest their:

Accumulated retirement savings
(i.e. your retirement Savings
Account); and

Future retirement savings
(contributions)

e.g

For example, you can therefore decide to invest your Accumulated Retirement Savings in the Income Fund, with your Future Contribution split equally between the Smoothed Bonus Fund and the Balanced Fund.

Members are entitled to one free investment switch per year, on 1 April, and you will find more information on this upcoming opportunity in your benefit statement pack.

Please use this opportunity to review your current investment option and ensure that you have taken the necessary advice regarding your investment strategy.

Remember that:

- In a defined contribution Fund, such as the UCT Retirement Fund, your retirement benefits will depend on two factors, namely:
 - How much money you, together with UCT, save (contribute) monthly for your retirement; and
 - Importantly, the investment returns you earn on these contributions; and that
- **You carry the risk that the investment returns earned on your retirement saving contributions will be sufficient to provide you with a reasonable income at retirement.**

For more about the investment channels available to you, go to:

<http://uctrf.co.za/9/P/Investment-Channels-Available>

