

# Upgrade to the CRF now!

With the Councillor elections around the corner and Freedom of Association on the cards, this is why you would want to ensure that the CRF is available at your municipality:

✔ **The CRF is a well-established Local Government Fund** – We are present in all 9 provinces! We welcome all local government officials and councillors nationwide to join the largest and fastest growing local government fund in South Africa.

✔ **The CRF makes saving towards retirement affordable** - The CRF offers flexible contribution rates making provision for retirement affordable! Continuous cost saving initiatives by the Board of Trustees, ensure that our members enjoy some of the lowest running costs in the industry. The lower the costs, the more members save for retirement!

✔ **The CRF offers members exceptional death, disability, dread disease and funeral cover** - We know that no two people are the same or have the same needs. We offer 7 different risk benefit categories, allowing members to choose the right amount of cover fitting their unique situation. All contributing members under the age of 75 years have funeral cover of R50 000!

✔ **The CRF has a market leading, consistent, long term investment track record** - Inflation-beating returns since inception, (by over 7% per annum) confirming our place as a leader in providing outstanding risk-adjusted returns.

✔ **The CRF is registered in terms of the Pension Funds Act** – This ensures that we are compliant and that good governance is practised. The CRF takes the implementation of legislation that governs the pension fund industry seriously and has been complimented by the Financial Sector Conduct Authority (FSCA) for the Fund's diligence.

✔ **At the CRF we encourage members to make informed decisions regarding their retirement** – We provide our members with the following tools to ensure they are able to retire financially secure:

- Annuity options which will provide members with affordable pension options at retirement.
- Retirement Benefit Counsellors and a team of financial advisors to assist and guide members in making informed decisions.
- Unique CRF App and web access allowing members direct access to their Fund information.

✔ **Employer Support from the CRF** – We have a dedicated training team ensuring that HR officers are properly equipped and have the necessary support to assist our members in the best possible way. This includes online, onsite and telephonic support services ensuring that we can always be reached.

✔ **Through open communication channels the CRF keeps their members informed:**

- o A dedicated Support email system
- o Member Newsletters
- o Electronic Newsflashes
- o A comprehensive website
- o Daily Member Centre from 8:00 am to 4.30 pm
- o HR officers that are trained on CRF benefits
- o Member Help desks and Member Education Workshops
- o Financial Education Workshops
- o Annual Reports
- o Access to Retirement Benefit Counsellors
- o SMS Notifications
- o CRF App and Web Access
- o Dedicated WhatsApp number
- o Regional offices in George, Gqeberha (PE) and East London

Make sure your municipality is a participating employer of the CRF. For more information on associating with the Fund that offers you all the components you need in choosing the best retirement benefits for your municipality, please don't hesitate to contact us!



*Helping you manage your future!*

