



# Retirement Fund for Municipalities

Employee well-being plays a huge role in any Municipality’s service delivery and success. To ensure that your employees and councillors are well looked after with state-of-the-art benefits and progressive retirement options, you want to be associated with the best Fund in Local Government!

## Why is the CRF the leader in Local Government?

Did you know that the CRF’s Investment Policy Statement states and supports the Board’s objective to be the leading retirement fund within Local Government in terms of providing:








- Superior long-term risk-adjusted investment performance net of fees and costs;
- Providing modern benefit and in-fund retirement options;
- Demonstrating commitment to responsible and sustainable investing;
- Securing and improving the financial well-being of members of the Fund through additional value-added services.



## Does the CRF deliver on their promises?

YES! This is how we tick all the necessary boxes, confirming that we are the best Fund in Local Government.

Questions to ask	What does the CRF offer?	Does the CRF tick the box
Is your fund a well-established Local Government Fund?	Yes, the CRF is 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.	
How affordable is saving towards retirement in your fund?	At the CRF we offer flexible contribution rates making provision for retirement affordable! We welcome voluntary additional contributions which allow members to boost their retirement savings. 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 you save for retirement!	

Questions to ask	What does the CRF offer?	Does the CRF tick the box
How does your fund determine the benefits they offer you?	The CRF knows that no two people are the same or have the same needs. You choose your death, disability and dread disease cover. All contributing members under the age of 75 years have funeral cover of R50 000! Their immediate families are also covered. For full details, visit <a href="http://www.crfund.co.za">www.crfund.co.za</a>	
Does your fund have a good investment track record?	Yes, the CRF provides long term, inflation-beating returns that are amongst the best in the industry. Since inception, our Growth Portfolio has outperformed inflation by over 8% per annum confirming our place as a leader in providing outstanding risk-adjusted returns. Our members can choose their investment portfolios and have life stage investment options to help protect them from volatile markets as they near retirement.	
Is your fund innovative?	Alternative investments are not a new concept with the CRF, in fact the CRF spearheaded the journey into alternative investments since 2011 and we have been represented in case studies to several professional bodies on this important matter. The CRF has actively engaged with the Department of Energy regarding renewable energy.	
How does your fund empower you to make informed and responsible decisions regarding your retirement savings?	At the CRF we provide our members with the following tools to ensure that they are able to retire financially secure: <ul style="list-style-type: none"> <li>● Annuity options which will provide members with affordable pension options at retirement and include funeral cover for our pensioners up to the age of 75.</li> <li>● Retirement Benefit Counsellors and a team of financial advisors to assist and guide members in making informed decisions.</li> <li>● Unique CRF App and web access allowing members direct access to their Fund information.</li> </ul>	
Is your fund fully funded and compliant?	The CRF is registered in terms of the Pension Funds Act ensuring that we are complaint and practice good governance. 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.	
Is your fund transparent?	Our members can go online to track the Fund's performance. We also provide our members with Annual Reports as per legislative requirements.	
Can you trust your fund with your employees biggest investment?	At the CRF we boast uncompromising ethics and cost-effective retirement solutions.	

**For more information on how your Municipality can be associated with the CRF, please don't hesitate to contact us and let us know how we can be of service to you!**

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