

## Look after your pension fund...

## ...and it will look after you!



How you manage your pension fund when you resign will decide your wealth. You may withdraw it, but is that the best choice for vour future? Before vou decide, consider these figures:

For 15 years, the Benchmark Retirement Fund has managed pensions of individuals and companies, providing secure growth and a flexible choice of well-known fund investments.

N\$ 3,000
invested
monthly

Period	Interest p.a.	Value
10 years	7%	N\$ 519,255
20 years	7%	N\$ 1,562,781
30 years	7%	N\$ 3,659,913
40 years	7%	N\$ 7,874,439

By reinvesting your pension in a fund such as the Benchmark Retirement Fund, and making a monthly contribution, you could retire far wealthier.

Even though you may choose to change jobs, you can still secure your retirement investment with Benchmark, one of the 10 largest funds in Namibia.

## More good reasons to reinvest your pension



You still have time to decide If you transfer your pension into a preservation fund,

such as Benchmark Retirement Fund, you have 3 years to decide whether to withdraw or not.



It can be used when buying your home With the Benchmark

Retirement Fund, you can use a portion of your pension investment when buying a home.

## Drawing your pension early: the hidden cost \*

Mr A. works for 40 years and changes his job 2 times. Each time he resigns, he reinvests his pension capital.

Mr B. also works for 40 years and changes jobs 2 times. Each time he resigns, he withdraws his pension capital.

The hidden cost of spending instead of reinvesting:

Pension value after 40 years N\$ 2,624,813

Pension value after 40 years N\$ 520,927

N\$ 2,103,886

\* Based on contributions of N\$ 1,000 per month at 7%. Mr B makes withdrawals after 10 and 20 years.



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