



Joining and investing
in the Benchmark Retirement Fund



Benchmark Retirement Fund
Efficient. Trusted. Namibian.

What is the Benchmark Retirement Fund?

The Fund, founded and administered by Retirement Fund Solutions Namibia (Pty) Ltd, is ideal for preservation of retirement capital, ongoing retirement savings and living annuity pensions.

Subject to independent annual audit and actuarial valuations, the Fund has a membership in excess of 5,000 and assets of more than N\$600 million.

The Fund is registered with NAMFISA (Namibia Financial Institutions Supervisory Authority) and approved for tax purposes by the Ministry of Finance: Inland Revenue.

Why invest through the Benchmark Retirement Fund?

- The member can choose the investment portfolio(s) based on his / her own risk profile.
- The member can diversify his / her investment risk by utilising more than one investment portfolio. Up to five portfolios can be selected (with a minimum of N\$50,000 per portfolio).
- The Fund provides access to some investments that may not be available to the retail investor.
- The member gains access to most registered portfolio managers in the Namibian market.
- Investment structures are transparent and not complex.
- Members may switch between investment portfolios.
- A registered broker can assist in making investment decisions.
- Preservation capital can be withdrawn (either partially or in full) taking the

requirements of the Income Tax Act into account.

- The member can use a portion of his / her investment when buying a home (subject to terms of the Pension Funds Act).

The Benchmark investment profile

The Fund offers a wide choice of investment portfolios with different risk profiles. The portfolios are compliant with Regulation 28 of the Pension Funds Act. Investments are managed in accordance with the Investment Policy as approved by the Trustees of the Benchmark Retirement Fund.

Aggressive risk portfolios

- A return objective of inflation plus 6% after fees over a rolling 3 year period.
- Short term negative returns are possible with this type of portfolio. Exposure to equities is normally maximized in order to achieve the return objective.
- The Trustees are in the process of identifying suitable portfolios that meet these objectives.

Moderate risk portfolios

- A return objective of inflation plus 5% after fees over a rolling 3 year period.
- The aim is to achieve this return with as minimal risk as possible. The portfolio will have a significant exposure to equities and short term negative returns are possible.

Moderate to low risk portfolios

- A return objective of inflation plus 3% to 4% after fees over a rolling 3 year period.
- The aim is to achieve this objective with minimal negative returns over a rolling 12 month period.

Low risk portfolios

- A return objective of inflation plus 1% to 2% after fees over a rolling 3 year period.
- Aims to achieve this objective with minimal negative returns over a rolling 12-month period.

Capital preservation portfolios

- A return objective equal to inflation.
- No capital loss.

The following investment portfolios are currently available.

Moderate Risk

- AF Namibia Balanced Growth Fund
- Allan Gray Namibia Investment Trust
- Investec Managed Fund Namibia
- Old Mutual Namibia Profile Balanced Fund
- Prudential Namibia Balanced Fund
- Sanlam Namibia Managed Prudential Fund
- Standard Bank Namibia Managed Fund

Moderate to Low Risk

- NAM Coronation Absolute Fund
- Prudential Namibia Inflation Plus Fund

Low Risk

- Investec High Income Fund Namibia

Capital Preservation

- Bank Windhoek Investment Fund

Please note

Neither the Benchmark Retirement Fund nor its administrator, Retirement Fund Solutions Namibia (Pty) Ltd, can give any guarantees on future investment returns.

Pension fund investments are of a long-term nature and investment decisions should not be taken on the basis of short-term considerations.

Why choose the Benchmark Retirement Fund?

Affordability

- A minimum initial investment of N\$50,000 is required for preservation.
- Fees are competitive. More details can be obtained from a registered broker.

Regular feedback

- Benefit statements can be accessed via the internet.
- A monthly performance review reflects returns of the investment managers.
- A quarterly investment report assists you to review your investment arrangement.

Professional administration and management

- The Fund is administered by experienced specialists employed by Retirement Fund Solutions.
- The Fund has a track record of over 10 years.

How do I join Benchmark ?

- A Member Application Form must be completed and submitted to the administrator via a Benchmark Retirement Fund Broker.
- Terms and Conditions apply which you must be aware of. Ask a Benchmark Retirement Fund Broker to explain them.
- A copy of your ID will be required.
- A Bank Detail Verification Form needs to be completed.



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Registration details



Reg. no. 25 / 7 / 7 / 489
Income tax ref. no. 12 / 1 / 12 / 462

Brokers



Baisako Financial Services
Mobile: 0812 - 568 519



Nedplan Insurance Brokers
Central: tel. 061 - 295 2274 / 295 2467
Coast: tel. 064 - 414 335 / 216 111
South: tel. 063 - 272 056 / 261 014
North: tel. 065 - 241 706 / 8



Omwandi Insurance Brokers
North: mobile 0811 - 240 538



Pointbreak Wealth Management
Windhoek: tel. 061 - 378 800



Simonis Storm Securities
Windhoek: tel. 061 - 254 194



Stern Link Financial Services
Windhoek: tel. 061 - 260 136 / 7
South: mobile 0811 - 290 621
North: mobile 0811 - 291 195



TML Financial Services
Mobile: 0811 - 226 012



Retirement Fund Solutions
Windhoek: tel. 061 - 231 590



Website:
www.rfsol.com.na



Administered by
Retirement Fund Solutions