

## **Natal Joint Municipal Pension/Provident Funds (NJMPF) – South Africa Award of Excellence Honoree Accepting: Sam Camilleri Chief Executive Officer**

Natal Joint Municipal Pension/Provident Funds is unique in that they had multiple entries that made it to the finals across three different categories. Therefore, we are honored to present them with an Award of Excellence today for programs spanning communications, investment innovation and technology.

Their outstanding programs include: A communication initiative named, “Introducing a Financial Literacy Programme into Urban and Rural Environments”. For this initiative The Fund collaborated with the Financial Services Board (FSB) and the Office of the Pension Fund Adjudicator (OPFA) to create an educational program on financial literacy which provided a comprehensive solution towards educating and communicating to members about financial matters.

A second communication initiative named “Increased contributions equal increased pensions.” was developed with the aim of influencing of member behavior on a wide scale to increase their pension fund contributions from the lowest level to the highest offered contribution rate.

An investment innovation initiative named, “Quality of life improved through the NJMPF’S Investment Practices in a Defined Benefit.” was developed to refine and improve the investment strategy of the fund and adopt good investment practices.

Finally, they implemented a technology initiative called, “reaching members through technology.” The move from a traditional snail mail based system of communicating, with all its attendant drawbacks, to an electronic means demonstrates innovation and leveraging technology developments to enhance the service offering allowing NJMPF to reach its membership much faster, with ease and at a fraction of the cost.

For outstanding innovations in three different categories, we are pleased to honor Natal Joint Municipal Pension/Provident Funds with the Award of Excellence.

With kind regards, Met vriendelijke groet,

**Mirjam Guldemond**

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