

NJMPF PENSIONER NEWSLETTER

Your quarterly news update - September 2018

Your Fund, Your Savings, Your Future

MESSAGE FROM THE CEO/PRINCIPAL OFFICER

Welcome to the Spring 2018 issue of the Pensioner newsletter.

The good news this quarter is that the NJMPF has once again received a Clean Audit from the Auditor General. Good Governance is an important part of any organisation and the NJMPF is especially aware of ensuring that your retirement savings are well looked after.

Many South Africans are facing pressurised economic difficulties; petrol price hikes, high unemployment and increases in food prices. The importance of prudent fund management, a sustainable investment approach and a diligent governance culture becomes apparent.



Mr Sam Camilleri - CEO/Principal Officer

The NJMPF has received 10 international awards and 4 nominations from international institutions during the first and second quarter from the following organisations;



PENSION & INVESTMENTS WORLDPENSIONSUMMIT











ACQUISITION INTERNATIONAL The Voice of Corporate Finance

NJMPF KIDDIES COMPETITION

The Kiddies Competition was communicated in the first quarter newsletter, social media, via email and the NJMPF's webpage during April 2018. The first three lucky draw winners were announced in the second auarter newsletter.

We would like to thank everyone who entered the competition, the influx of entries made it a huge success. Below are the winners of the second lucky draw of the kiddles competition which recently took place. To view the artwork in colour including the first three winners, visit: www.njmpf.co.za.

Congratulations to:

Tankiso Seshea



Amahle Thwala



Shania – Mae Marques



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KNOW YOUR FUND



PENSIONER INDABA ROADSHOW

In our efforts to provide superior retirement services post retirement, the NJMPF introduced Pensioner Indaba Roadshows - these roadshows are targeted at all NJMPF Pensioners residing in KwaZulu-Natal giving them a platform to interact directly with their Fund. The Fund is impressed with the positive reception these roadshows receive from Pensioners. We have seen the attendance increasing with each roadshow. So far, the Fund has visited 4 out of 10 major regions in KwaZulu-Natal, the last being Newcastle on the 3rd of July 2018. Over 300 Pensioners attended the presentation!!

The objective of the roadshows is to promote access to information about the NJMPF, interaction through questions and answer sessions, promote financial literacy by informing Pensioners about, for example, debt management (post retirement) and the importance of drafting a Will and Estate Planning.

The Fund is currently making arrangements to visit 3 remaining regions of Pietermaritzburg, Ladysmith and Durban, to ensure you receive notifications about when the Fund will be in your area, Pensioners are encouraged to the Fund with their contact details; – postal, email and cell phone number.

Please attend the Indaba when we visit your region.

POSTAL DELAYS

We would like to apologise for the delay in delivering the increase letters and IRP5s. This was due to the South African Post Office (SAPO) strike that took place during the month of June/July 2018. We hope that everyone received their increase letters and IRP5s in August 2018. If you have since not received these documents, please contact the Fund on 031 279 5300 or email info@njmpf.co.za.

The postal delays show that alternative methods of interactions, such as email and cell phone numbers and the web page are necessary. Pensioners are encouraged to keep their contact details updated because they provide an alternative method of interaction.

PLEASE make sure we have your correct details, cell phone numbers, email address and postal address.

SPRING HAS SPRUNG

This Spring – are you going to promise yourself to take a stroll and be active?

Did you know that you are able to release tensions, stresses and anxieties that may be troubling you? Physical exercise plays a positive role in keeping your mind and body healthy, fit and strong.

As we age, exercise becomes more challenging, but it is important for seniors to get enough exercise.

Some people can plunge into a new project without planning ahead. Others find that writing a plan is helpful and keeps them on track. If you can stick with physical activities you enjoy, it's a good sign that you will be able to make exercise and physical activity a regular part of your everyday life. An exercise and physical activity plan might be a good way to help you:

What to include in your physical activity plan

- Your reasons for being physically active.
- Your short and long-term goals.
- The activities you plan to do. Include all 4 types of exercise-endurance, strength, balance and flexibility.
- When, where and with whom you will be active.
- Things you need to do to get started and keep going.



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FINANCIAL LITERACY







NJMPF RESEARCH PROJECT

The NJMPF is conducting a research study.

Here's why....

This independent research builds on research conducted in the past and seeks to answer important questions about some of the recent financial literacy, educational and communication activations with you, our Pensioner.

During August 2018, the Fund sent out a survey to Pensioners via email. Pensioners who have provided their email addresses to the Fund received the email containing the survey. An SMS was also sent out to Pensioners who have provided cell phone details.

What is the value of participating in the survey?

- 1. Give your input, contribute to the decision-making process of the Fund.
- 2. Ability to forecast future trends through an understanding of current trends.
- 3. The research expands knowledge of the Fund.

Each completed survey for the research study by Pensioners will be entered into a lucky draw to stand a chance to win a R 1,000.00 shopping voucher. Each completed survey will be entered into the draw.

If you did not receive an email with the survey and want to participate, please contact our Client Services Team on 031 279 5300 or send an email to info@njmpf.co.za.





The world is evolving, and communication is becoming more digitalised. Online platforms allow for faster and more accurate interaction. Some of the platforms and products which have been built by the Fund, include; the mobile application, interactive webpage, customer relationship management system, social media platforms (Twitter and Facebook). Pensioners are encouraged to download the NJMPF mobile app, visit our interactive webpage and link to our social media platforms. The digital era awaits you as an NJMPF Pensioner. Be part of the movement, stay connected to your Fund by ensuring that the Fund has your correct contact details, by emailing them to info@njmpf.co.za, fax: 031 266 6715 and post: P.O. Box 33, Westwood, 3633. Download the NJMPF Mobile Application (App) and have the Fund in the Palm of your Hand.

Quote

"You cannot shake hands with a clenched fist."

Indira Gandhi

Joke

My friend says to me: "What rhymes with orange" I said: "No it doesn't"



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