ACRAVEST BULLETIN

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RETIREMENT FUND NEWSLETTER

Introducing the New Acravest App

Your retirement journey deserves clear visibility — and the **Acravest App** remains your primary tool to track your benefits and investments in your Fund.

We're excited to announce that a **new and improved version of the App** is currently being rolled out across all major app platforms.

What's new?

1. A refreshed, modern look and feel
2. Improved usability and navigation
3. The ability to **view your password while typing**, helping prevent unnecessary lockouts
4. Additional enhancements designed to improve your overall experience

The App has already proven to be a trusted tool for many members. If you haven't started using it yet, now is the perfect time to get on board and stay informed about your progress towards retirement.

Please contact admin@iretire.co.za with your ID number and we will be able to assist with your username and password.

Understanding Your Fund Benefits

We are now **18 months into the Two Component Structure** (also known as the two-pot system).
With things settling down, it's a good time to revisit how your retirement savings are structured.

Your Benefit Statement

The best way to understand your benefits is by downloading your **benefit statement via the App**.

Your statement will show:
- The value of your investments
- How your savings are allocated across different components
- Your **access rights** to each component

Access Rights Explained

Depending on the component, your benefits may be:

- Available immediately in cash
- Accessible in the next tax year
- Preserved until retirement
- Payable as a **pension for life at retirement**

Understanding these distinctions is essential for effective financial planning.

Preservation Benefits – What You Need to Know

When you leave your employer, not all your retirement savings are immediately accessible.

The **Retirement Component** of your Fund must be preserved until retirement. While your investment remains in the Fund, no new contributions can be made — which can lead to it becoming "out of sight, out of mind."

A Practical Solution

The **iRetire Retirement Fund** offers a seamless solution:
Transfer your preserved benefit to the **iRetire Retirement Annuity Fund** (Application form can be downloaded from our website www.acravest.com and submitted via email at retail@iretire.co.za)

This allows you to:
- Continue investing using the same strategies
- Make **additional voluntary contributions**
- Maintain flexibility (no fixed contribution requirements)
- Transfer **at no cost**

You will still be able to track your investment easily through the Acravest App.
This is an efficient way to keep your retirement savings active and aligned with your long-term goals.

Beneficiary Nominations – Don't Overlook This

Life is unpredictable, and it's important to ensure your benefits go to the right people.

What You Should Do:

- Keep your **beneficiary nominations up to date** for your retirement savings (via the Acravest App)
- Ensure your **death benefit nominations** (Group life cover and funeral cover) are also current (through HR or by contacting admin@iretire.co.za)

Keeping this information updated ensures that your loved ones are protected and supported when it matters most.

Navigating Current Market Conditions

Global markets remain volatile — uncertainty is part of the investment landscape.

However, it's important to remember:
- Retirement investing is a **long-term strategy**
- Performance should be measured over **5 to 7 years**

Historical Perspective

Even major market disruptions have recovered over time:

- Vietnam War: 4 years 11 months
- 2008 Global Financial Crisis: 2 years 7 months
- COVID-19: 7 months

The Opportunity

Market downturns also present opportunity:

- New contributions are invested at **lower prices**
- Investors benefit from **future market recoveries**

Staying invested and maintaining discipline is key to long-term success.

Final Thoughts

Your retirement planning is a journey — and staying informed is one of the most powerful steps you can take.

- Use the Acravest App regularly
- Understand your benefit structure
- Keep your investments active
- Stay focused on the long term

WE'RE HERE TO HELP

If you have any questions, don't hesitate to reach out to your Client services consultant

(012) 941 9927
admin@iretire.co.za