

Communication Policy

MEU Retirement Fund

Contents

Section		Page
1.	Introduction	1
2.	Legislative and regulatory framework	1
3.	Disclosure of minimum information	
3.1	Explanatory pamphlet on admission and benefit statement	2
3.2	Additional information	2
3.3	Notification to members on specific events or fund restructuring	2
3.4	On exit from the Fund	3
3.5	Two Pot Savings Pot withdrawals during service	3
4.	Fund information	4
5.	Confidentiality	5
6.	Conclusion	5
Appendices		
A	Communication Matrix	6

Communication Policy

1. Introduction

Purpose of a communication policy

This document outlines the Communication Policy of the MEU Retirement Fund ("the Fund"). The objective of the Communication Policy is to ensure:

- that the Trustees duty of providing adequate and appropriate information to members in terms of the legislative and regulatory framework is met
- members' financial literacy is increased; and
- members gain a better understanding of the associated investment and any other risks that are inherent in the Fund's structure.
- accessibility to all stakeholders is increased
- that communication is understandable, meaningful and timeous
- that stakeholders are empowered to make informed decisions
- the delivery of communication that is cost effective
- that member retirement outcomes are improved through an understanding of the retirement fund design
- that, wherever possible, new technologies in the delivery of communication are embraced

Language

The language of any form of communication will be in English. However, member guides outlining the Two Pot legislative reform are available in English, Afrikaans, isiZulu, xiTsonga and seSotho on the Momentum platform.

2. Legislative and regulatory framework

Requirements

Various parts of the legislative and regulatory framework within which retirement funds operate set requirements relating to communication with members. The Pension Funds Act places a duty on the Trustee Board to ensure that adequate and appropriate information is communicated to the members, paid-up members and paid-up pensioners of the Fund informing them of their rights, benefits and duties in terms of the rules of the Fund. Communication by the Trustee Board to the membership must therefore comply with these requirements.

3. The Communication Policy of the Fund will include the following:

3.1 Explanatory pamphlet on admission and benefit statement

New entrant statement

A new member joining the Fund will receive a membership certificate within three months of joining the Fund. The membership certificate will be a written document, designed to incorporate all requirements in terms of legislation, and the format and content will be reviewed from time to time to incorporate any changes to the rules of the fund or any legislative amendments. The membership certificate will be prepared in English only.

Benefit statements

All active members of the Fund will receive bi-annual benefit

Communication Policy

The member's bi-annual benefit statements will be prepared in English only.

The benefit statements will be electronic going forward (or hard copy for members without an e-mail address in the future), designed to incorporate all requirements in terms of legislation, and the format and content will be reviewed from time to time.

The benefit statement will be accompanied by beneficiary forms, for members to regularly update their beneficiaries.

3.2 Additional information

On an annual basis, the member will receive an update on the following:

Annual newsletter/annual report

- Financial status of the Fund;
- Information pertaining to any changes in the Rules of the Fund, insured benefit provisions, or cost structures of the Fund;
- Details of the Board of Trustees, Principal Officer, and service providers; and
- A note (if applicable) on any deviations from policies in place and the rules of the Fund.

3.3 Notification to members on specific events or Fund restructuring

Members of the Fund and or their representatives will receive a special communiqué, within the time periods prescribed in regulation, from the Fund in the event of the following:

Section 28: Voluntary dissolution

Section 14

Section 13A

- In the event the Fund is terminated.
- In the event a participating employer elects to withdraw from the Fund.
- In the event that a reduction or an increase in benefits provisions or contributions occurs.
- If a group or all of the members are implicated in a transfer, merger, or amalgamation of Funds.
- In the event an employer fails to submit contributions to the Fund within 7 days following the deduction from the member's remuneration.

3.4 On exit from the Fund

3.4.1. On withdrawal from the Fund

Withdrawal options When a member terminates his or her service with the employer, a withdrawal benefit from the Fund becomes payable. The member will receive information in written form pertaining to the options available on withdrawal from the Fund.

The format and content of the written document will be reviewed from time to time.

Communication Policy

Payment letter A payment letter providing a breakdown of the member's payment from the Fund will be forwarded to the address provided on the claim.

3.4.2. On retirement from the Fund

Retirement options Prior to the member qualifying for a normal retirement benefit, the member will receive information in written form pertaining to the options available at retirement, including details of the Fund's annuity strategy.

A payment letter providing a breakdown of the member's payment from the Fund will be forwarded to the address provided on the claim form or the employer.

3.4.3. In the event of the member's death while in service

On death of the member The deceased member's beneficiaries will receive a notification from the Fund.

A payment letter regarding the payment will be forwarded to the beneficiary(s).

3.5. Two Pot savings pot withdrawals during service

3.5.1. MEU has considered the profile of its membership and has chosen WhatsApp as a digital method for the processing of savings pot withdrawal claims. There is also a manual option and an online portal (website) for the same.

3.5.2. Members will be provided with information setting out the process and any dependencies (for instance, tax directives), the impact of tax and administration fees on their withdrawal amount, and any instances in which claims may be declined or reduced (for instance, IT88 issues or liens).

3.5.3. Based on claim volumes, the Employers may supplement the rollout of member workshops, in conjunction with the administrator, in order to deepen financial awareness and obtain insights from face-to-face sessions in relation to the Fund's engagement strategy.

4. Fund information

Fund information The following information is available to the member at the registered office of the Fund:

- The Rules of the Fund;
- The last balance sheet;
- The last valuation report;
- Trustee and Principal Officer Code of Conduct;
- Investment Policy Statement

Branding of the The Trustees note the importance of branding the Fund i.r.o the

Communication Policy

Fund

following:

- General Claim Form;
- Communication by Service providers; and
- Ad hoc Communication.

Call Centre help Line

Members or their beneficiaries and employers can call the Funds call centre help line for information on the Fund and updates on their claims. The call centre number is 086 022 2289.

Other Media

The Trustees may consider other communication mediums as and when required

- Newsletters
- Email and "SMS"
- WhatsApp, in relation to savings pot withdrawal claims
- Manual form, in relation to savings pot withdrawal claims
- Members will be encouraged to utilise the Momentum web portal to transact and obtain personalised information

Communication Policy

5. Confidentiality

The Trustees and the Principal Officer of the Fund undertake to keep fund information confidential and only release fund information to persons who have a lawful right to the information. Minutes of Board meetings and membership details may be accessed by the Trustees, service providers, and any other person so authorised by the Trustees. The Fund complies with POPIA.

6. Conclusion


The main purpose of any form of communication from the Fund is to inform members and all other stakeholders of the Fund. The Board of Trustees undertakes to provide communication that is timely, transparent, accurate, cost-effective, and above all, addresses the information needs of members in a format that is appropriate to the membership profile of the Fund, and secondly, to increase the financial literacy of members.

Signed at Randport on this 3 day of November 2025


Chairperson

Name Mahudu Elias Makhasi Signature 

Principal Officer

Name Adriaan Jacobus Kemprecht Signature 

Member Trustee

Name Mt Mphahlele Signature 

Employer Trustee

Name A. F. Heli Makhasi Signature A. Makhasi

MEU Retirement Fund					
	Communication medium	Mode	Frequency	Responsibility	Delivery date
1.	Benefit statement	Electronic, if the member does not have an e-mail address, then hard copies	Bi-annually	Momentum Retirement Administrators (Pty) Ltd and the Fund	In terms of the Service Provider Agreement
2.	Newsletters	Electronic, if the member does not have an e-mail address, then hard copies	At least annually	Board of Trustees	After the Board of Trustees meetings
3.	Member booklet	Electronic, if the member does not have an e-mail address, then hard copies	Ongoing	Board of Trustees	Ad hoc
4.	Fund documentation	Electronic, if the member does not have an e-mail address, then hard copies	Ad hoc	Board of Trustees	Updated information once available
5.	Communication on specific events: <ul style="list-style-type: none"> Communication regarding Section 14 transfer implications Transfer certificates 	Written	Ad hoc	Board of Trustees	At least three months prior to submission of Section 14 documentation Prior to the effective date of transfer