

MEMBERSHIP IN A NUTSHELL



FUND ENTRY	ACTIVE AND CONTRIBUTORY MEMBERSHIP	CHANGE EVENT	PAID-UP MEMBERSHIP	BENEFIT OPTIONS
Date employed and eligible for membership	<p>Sentinel member account opened</p> <p>Contributions determined by Conditions of Employment and received monthly via Employer. Allocated towards:</p> <ul style="list-style-type: none"> Retirement Risk cover (if applicable) <p>Life Stage Investment or MIC options</p> <p>Transparent total costs charged</p> <p>Pension backed home loan facility through IEMAS</p> <p>24/7 secure portal access to member account and fund affairs PLEASE REGISTER NOW!</p> <p>Regular communication</p> <p>Counselling and advice on demand</p>	<p>Resignation or Dismissal or Death or Disability or Retirement</p>	<ul style="list-style-type: none"> Automatic membership change in Fund and member account remains open and is undisturbed No contributions allowed Risk benefit and cover ceases <p>No investment disturbances and investment choice is available daily</p> <p>Transparent total costs charged</p> <p>Home loan facility settled</p> <p>24/7 secure access to member account and fund affairs PLEASE REGISTER NOW!</p> <p>Regular communication</p> <p>Guidance and advice on demand</p>	<p>Stay in Sentinel and decide later.</p> <p>Transfer to another approved fund</p> <p>Withdraw in cash before NRA</p> <p>Retire in Sentinel and use the Pension Income Choice model to create your ideal income package</p> <p>Transfer to Retirement Annuity Fund or Pension Preservation Fund and retire from that fund. If post NRA, no withdrawal after NRA allowed.</p> <p>Death/Disability benefit administered and paid, if applicable</p> <p>Remember!</p> <ul style="list-style-type: none"> Retirement (annuitisation) becomes compulsory in any fund once NRA is reached.
Members are reminded that the responsibility to save sufficiently and act responsibly, specifically during decision making events remains yours! Sentinel will inform, assist, counsel and advise its members, but the decisions and choices made by individual members will ultimately determine their retirement outcome				