



## **2025 RISK COVER AND CONTRIBUTIONS**

The Board of Trustees, in consultation with the Actuary, review the Risk Benefit Cover multiples and contribution rates annually. An improved claims experience has resulted in a recovery in the combined Risk Reserve solvency level. The Board of Trustees is therefore pleased to announce that, effective 01 January 2025, the Death and Disability Cover Multiples will be increased by 15% and the Death and Disability contribution rates remain unchanged.

The following 2025 Risk Cover Table below will be effective from 01 January 2025:

OPTION	DEATH & DISABILITY COVER	DEATH COST	DISABILITY COST	TOTAL COST
А	None	Zero	Zero	Zero
В	0.78 x	0.42%	0.38%	0.80%
С	1.54 x	0.84%	0.76%	1.60%
D (Default)	2.30 x	1.27%	1.23%	2.50%
E	3.09 x	1.76%	1.60%	3.36%
F	3.86 x	2.24%	2.00%	4.24%

Please ensure that the Fund has your latest mobile number and email address to ensure that you receive all relevant communication!

10 October 2024

