SENTINEL

retirement fund

2026 RISK COVER AND CONTRIBUTIONS

Revised Announcement

The Board of Trustees, in consultation with the Actuary, reviews Risk Benefit Cover multiples and contribution costs annually. Risk multiples increased by 15% effective 1 January 2025, and more time is needed to assess the full impact on the Risk Reserve Account. Despite this, the healthy Risk Reserve balance allows a marginal increase in Risk Benefit Cover multiples across all options effective 1 January 2026, as detailed in the table below.

Cost Adjustments

The costs for death benefits will decrease while the costs for disability benefits will increase effective 1 January 2026, reflecting post-COVID claims experience. These changes reverse 2021 COVID interventions, aligning costs with pre-intervention levels.

2026 Risk Cover Table

The following **2026 Risk Cover Table** will be effective from **1 January 2026**:

OPTION	DEATH & DISABILITY COVER	DEATH COST	DISABILITY COST	TOTAL COST
A	None	Zero	Zero	Zero
B	0.80 x	0.35%	0.45%	0.80%
C	1.60 x	0.70%	0.90%	1.60%
D (Default)	*2.40 x*	*1.10%*	*1.40%*	*2.50%*
E	3.20 x	1.50%	1.85%	3.35%
F	4.00 x	1.90%	2.35%	4.25%

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

20 November 2025

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