

TFG Retirement Fund Membership Application Form

(South Africa only)



Your personal information: *(please print)*

Name:	Surname:
Employee No. <i>(if known)</i> :	Date of Birth:
Cost Centre <i>(if known)</i> :	Identity number:
Cell Number:	Marital status:
Home Telephone:	Work Telephone:
Office Telephone:	Email address:

I hereby apply to become a member of TFG Retirement Fund with effect from dd/mm/yyyy
(Membership is only applicable from the 1st of a calendar month) and confirm that I have read and understood this document.

Signature

Date

Important

Always keep your personal and beneficiary information updated on your HR Connect profile.

Who Qualifies?

- All Grade 9 and above full time permanent employees of The Foschini Group Limited or subsidiaries will automatically become members of the Fund at the start of their employment.
- Full time permanent employees Grade 10 and below, may join with immediate effect or at any time thereafter. Membership, however, becomes compulsory after 24 months of continuous employment.
- Permanent Employees who work variable hours (flexitimers) may join provided that they have 3 months continuous service. Membership, however, becomes compulsory after 27 months of continuous employment.
- Fixed term/contract employees, as a result of their employment contract, are not eligible to join the Fund.
- All new employees must be under the age of 60 to become members of the Fund.

Contributions

You contribute **7.5%** of your basic salary to the Fund each month. The Company contributes 12% of which a portion is used to cover the cost of risk benefits such as disability, funeral cover, death and administration. The balance is then allocated to your Fund value.

Protect your retirement savings

You have the option to transfer your savings from your previous company's fund to TFG Retirement Fund. Request your previous company to contact TFG Retirement Fund at fuse@tfq.co.za for assistance with the transfer process.

Save more and get a tax benefit

Now is the ideal time to consider making Additional Voluntary Contributions (AVC's).

Benefits of AVC's with the Fund include:

- Saving extra towards your retirement helps you pay less tax.
- Offered to you at no additional cost, so the full contribution is invested for your benefit.
- You improve your income at retirement.

Beneficiary Nomination

Ensure that the correct information regarding your beneficiaries/nominees is on your HR Connect profile and remember to keep it updated.

Do you have enough funeral cover?

Are you aware that you may **apply for additional voluntary funeral** benefits? At a minimal cost of R19,70 per month per main member, you will have extra cover of R15 000 for member and spouse with a sliding scale for children. **Forms are available on the Fund's intranet site.**

The Company has taken out and is paying for a funeral benefit of R25 000 for you and your spouse with a sliding scale for children.

This completed form must be emailed to fuse@tfq.co.za

you can never start too early