

eJoburg Retirement Fund
Fee schedule as at 1 December 2024
(all fees are inclusive of VAT, where applicable)

Admin and expenses	Fee	Payment	Review date
Active members	0.40% of monthly pensionable salary	Deducted from employer contributions	Annually effective 1 July
Paid-up members	R74.00 per member per month	Deducted from Fund Credit	Annually effective 1 July
Deferred retirees	R74.00 per member per month	Deducted from Fund Credit	Annually effective 1 July
Unclaimed benefits members	R17.05 per member per month	Deducted from Fund Credit	Annually effective 1 July

Savings Pot withdrawals	Fee	Payment	Review date
WhatsApp requests	R250	Deducted from Savings Pot payment	Annually effective 1 September
Member portal requests	R250	Deducted from Savings Pot payment	Annually effective 1 September
Paper-based requests	R350	Deducted from Savings Pot payment	Annually effective 1 September

Investment switches	
Lifestage switches	No fee
Member choice switches	No fee

Portfolio	Total investment charge (TIC) *	Review date
High Growth Portfolio (HGP)	0.83%	Annually on 1 January
Medium Growth Portfolio (MGP)	0.64%	Annually on 1 January
Money Market Portfolio (MMP)	0.10%	Annually on 1 January

* The investment returns communicated to members in the Fund's Newsletter and in the Investment Fact Sheets (both of which are available on the Fund's website) are net of these charges, i.e. they are the actual returns allocated to member benefits.