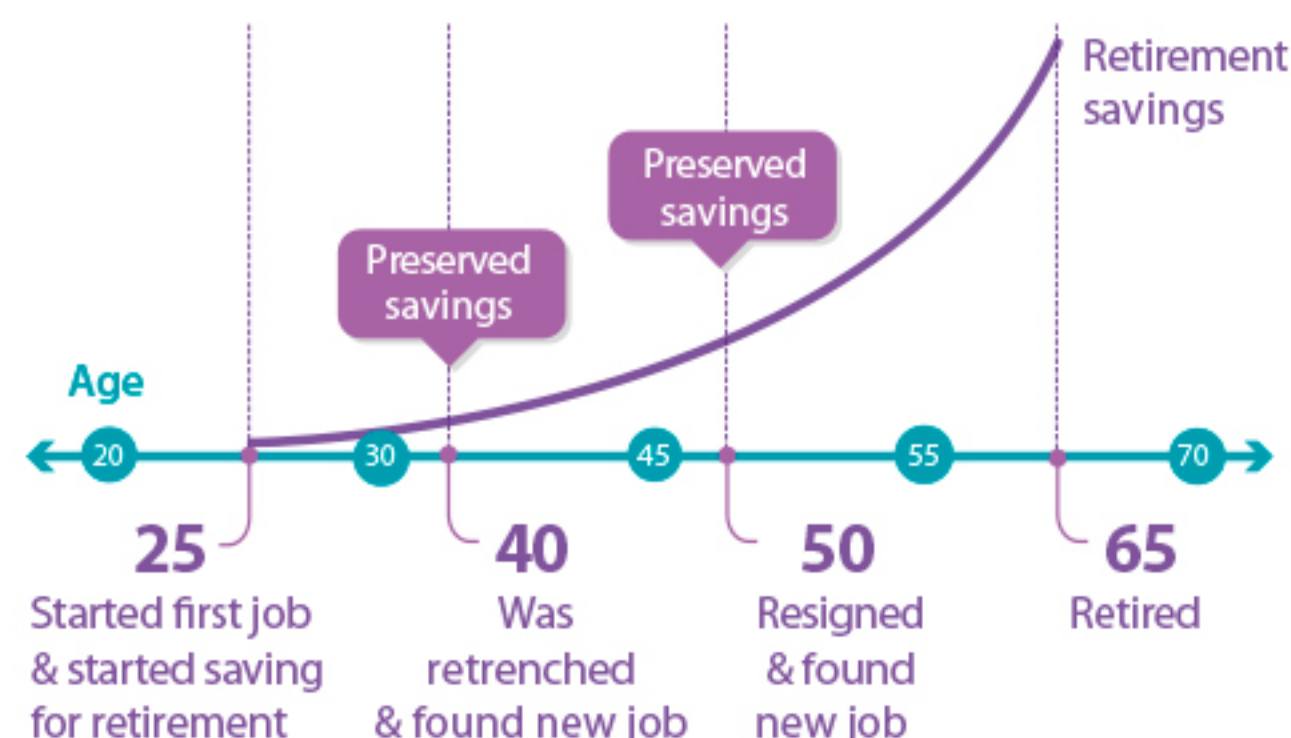




TSRF THE POWER OF PRESERVATION

See how money grows when you reinvest (preserve) your retirement money when you change jobs

Scenario 1: Mandla preserved his savings and retired with enough money



R 1 071 847

Total capital contribution over 40 years

R 1 845 702

Total interest earned in Fund

R 0

Total withdrawals over 40 years

R 2 917 548

Total retirement savings after 40 years

More than 3x the savings, simply by preserving

Scenario 2: Mandla cashed in his savings and retired short of cash



R 1 071 847

Total capital contribution over 40 years

R 433 364

Total interest earned in Fund

R 793 361

Total withdrawals over 40 years

R 711 850

Total retirement savings after 40 years

Assumptions: Starting salary at 25 years of R8000 per month; interest earned at 5% above inflation (Fund's growth target); salary increases above inflation on average over career; contributes 15% of gross salary to retirement fund savings.



TRANSPORT
Sector Retirement Fund

Moving Towards A Better Future

**Preserving your benefits
when you exit the Fund is
the smart choice.**

**You can preserve your benefits
by either:**

✓
**Becoming a paid-up member of
the Fund (leave your money in the
Fund to grow).**

✓
**Transferring it tax free to a
preservation fund.**

✓
**Transferring it tax free to a
retirement annuity fund.**

✓
**Transferring it tax free to your
new employer's provident fund.**