

Circular 2014/031

TO: All Pension Fund Members

Financial Education Presentations

"Within very wide bands, more money doesn't make people happier. Learning how to think about money though usually does" – Seth Godin

From time to time we all find ourselves looking for the right answers. To find the right answers we have to ask the right questions, starting with: Do you have goals, dreams and aspirations, what are they and what will help you achieve them?

When it comes to financial matters an honest answer will help you to obtain the motivation to save. Looking for answers in the wrong place can be a real threat to your financial wellbeing.

To provide some guidance to you, various member education presentations will be held on all campuses, as indicated below. These sessions aim to add to your financial knowledge and to provide you with a few practical guidelines in your everyday financial life.

Торіс	Date	Campus
Protecting your family	10 th Feb	Soweto Campus, 09:00-11:00, Conference Hall
		in Ukhamba Building
Funding for your future	11 th Feb	Auckland Park Bunting Campus,
		<i>09:00-11:00,</i> B Blue 15
Understanding savings	11 th Feb	Doornfontein Campus
options		12:30-15:30, Room 2212, John Orr Building
Midlife Money Management	13 th Feb	Auckland Park Kingsway Campus
		09:00-11:00, Council Chambers Madibeng
		Building

The Trustees specifically record that it remains the sole responsibility of a member to seek professional advice and that any advice or communication between an advisor, presenter, planner, broker and member remains a personal matter for the member. Members are advised that Alexander Forbes personal financial planners earn commission.

Sincerely,

Evette Vanrenen-Linford PRINCIPAL OFFICER University of Johannesburg Pension Fund University of Johannesburg Defined Benefit Pension Fund University of Johannesburg Disability Reserve Fund 2014-01-22