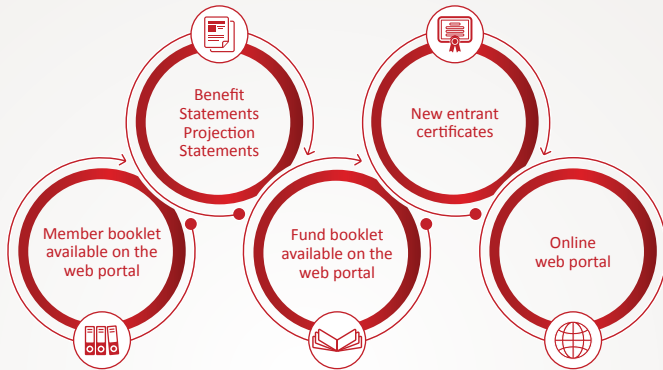


4. MEMBER EXPERIENCE

Key communication provided to members includes a comprehensive member booklet. This booklet outlines how the Fund's assets are invested, details of the Fund's appointed service providers, the options available to members when leaving the Fund before retirement, the choices at retirement, and how pension benefits are treated in the unfortunate event of a member's death.



5. ACCIDENTAL GROUP LIFE ASSURANCE

The NMG Administrators Botswana Umbrella Fund includes an embedded Accidental Death benefit that provides coverage equivalent to four (4) times the annual salary of each active member. This benefit ensures that, in the unfortunate event of a member's death while in service, which death must have resulted from an accident, their nominated beneficiaries receive a lump sum payment equal to four (4) times the member's annual salary.

This built-in life cover offers financial protection and peace of mind to members and their families, forming a critical part of the Fund's holistic approach to employee benefits and long-term financial security.

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Finding A Better Way



NMG ADMINISTRATORS BOTSWANA

UMBRELLA FUND



1. NMG ADMINISTRATORS BOTSWANA UMBRELLA FUND

NMG Administrators Botswana Umbrella Fund is a retirement savings solution designed to provide employers and employees with a cost-effective and professionally managed pension arrangement. The Fund is registered with the Non-Bank Financial Institutions Regulatory Authority (NBFIRA) and fully complies with the Botswana Income Tax Act, ensuring regulatory adherence and tax efficiency for its members.

A Board of Trustees manages the NMG Administrators Botswana Umbrella Fund (the Fund).

The Board is guided by the rules of the Fund and has a vigorous governance framework, to ensure that the Fund is managed appropriately.

Each participating employer in the Fund is required to establish a Management Committee, which meets at least once per annum.

The current Trustees are:

- Kabo Morokotso
(Principal Officer)
- Motshabi Mokone
(Sponsor Appointed Trustee)
- Tibayani Mabalani
(Sponsor Appointed Trustee)
- Mogomotsi Diseko
(Sponsor Appointed Trustee)
- Vacant
(Independent Trustee)
- Vacant
(Independent Trustee)

2. THE FUND IS ACCOMMODATING OF YOUR BENEFIT STRUCTURE

The Fund is flexible, allowing benefits to be structured to meet the needs of the membership. NMG can provide advice on and accommodate insured benefits, including death benefits, disability benefits, funeral benefits and critical illness benefits. As a participant in the Fund, you are encouraged to embed insured benefits in the pension fund.

3. ANNUITY STRATEGY

When members reach retirement, they are required to purchase an annuity (that provides a monthly pension income) as selected by the member. At NMG, we have a team of Retirement Consultants who provide the necessary guidance in ensuring that the member selects the most suitable annuity for them.

