



# Trustee member newsletter

December 2025

**FundsAtWork Umbrella**  
Pension/Provident Funds

Hello

As we approach the end of the year and head into the holidays, we're proud to celebrate a big milestone, **25 years of protecting your interests and guiding your retirement outcomes.** FundsAtWork is now one of the largest umbrella funds in the country with over R100 billion in assets under administration, a sign of the trust your employer places in us to help build and protect your financial future.

Before you switch off, please **click here** to check and **update your beneficiary details.** It's quick to do and can make a big difference for your loved ones in the future. And even while you're on holiday, **our retirement benefit counsellors aren't.** They're just a WhatsApp message away on **087 240 6653**, ready to assist with any information you need.

As we wrap up 2025, we celebrate not just 25 years behind us, but the future where we will continue to manage your retirement savings with care.

We wish you a safe, restful, and joyful holiday season.

Kind regards

**Regard Budler**  
Chairperson  
FundsAtWork Umbrella Funds

## More than just a retirement fund

Your life journey matters to us. That's why your benefits go far beyond just saving for retirement. From medical advice and emotional support to help with taxes and resources for your family, our **value-added services** are designed to make a real difference, **at no additional cost** to you.

[Click here](#)



## Personalised benefits to suit your budget

You now have quick and easy access to a wide range of voluntary financial solutions through your Smart Benefit Statement. From flexible insurance cover to emergency savings and healthcare options, the Product Shop puts choice and control in your hands. You can learn more about them in the value-added services guide included above and here is more information on Momentum Emergency Savings.

[Click here](#)

## Are you saving enough for retirement?

Our new and refreshed retirement calculator is live! See whether you are on track to retire comfortably. And with the end of the tax year around the corner, did you know that you could potentially benefit from a tax break by making additional voluntary contributions or increasing your monthly contributions? The tax deductions mean that your and your employer's contributions and additional voluntary contributions are tax deductible up to 27,5% of the higher of remuneration or taxable income, subject to a maximum of R350 000 pa.

[Click here](#)

## Notice board

Stay informed about important updates, changes, and reminders that could affect you.

[Click here](#)

