

CSUF Vision And Strategy: 5 Pillars

-  **Good Governance**
-  **Service Excellence**
-  **Treating Customers Fairly**
-  **Value for Money**
-  **Empowering Members**

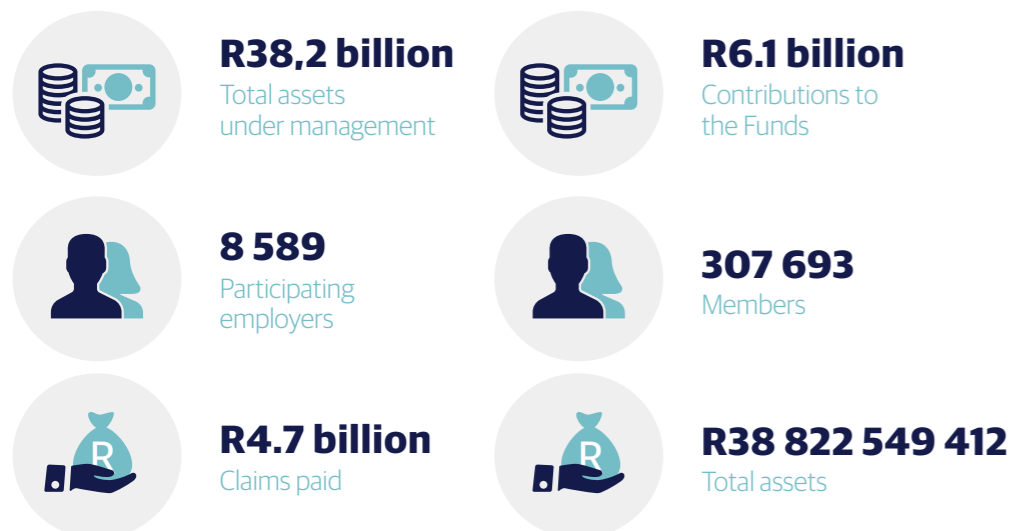
External Recognition

Winner



IRFA Best Practices Industry Awards 2019/2020
CSUF - Engaging successfully with members in an umbrella fund format

Fund Statistics 2019/2020



Benefit Statements

Issued annually: a summary of your benefits in the Fund including your total Fund Value, contributions, investment portfolios, death benefits and disability benefits. Ensure your personal details on the statement are correct. **Discuss your benefits with your family** so they know what they are entitled to, should you pass away.

Investments

A **Goals-Based default investment approach** has been introduced, along with **3 risk-profiled portfolios**, in order to target member-specific projected incomes at normal retirement age. The Goals-Based model will assist members in choosing a portfolio that best suits their needs.

The Trustees launched the Liberty Core range of portfolios, with the accompanying Goals-Based Model, as part of the Core Investment Proposition. The short-term performance of these portfolios thus far has been pleasing. The Liberty Stable Growth portfolio **outperformed** its inflation-related benchmark for the year. The changes that were made to the portfolio have provided members with a better return outcome in the past 12 months.



A portfolio rationalisation exercise took place. This is expected to **improve the long-term retirement outcomes** for members.

Help us to help you

The Funds pay the vast majority of benefits within 10 days of receipt of necessary documentation.

Please ensure that your Employer has your correct **mobile number and email address** on record so that you receive all communication from the Funds. It's also vital that your **Nomination of Beneficiary form** is completed.

Please update your nominated beneficiaries as follows:

-  Whenever your personal circumstances change (marriage, divorce, birth of a child, etc.).
-  Even if nothing changes, we recommend you review your form every few years to check that all is correct.

Funds' Governance

The Board of Trustees appointed a **Transformation** Sub-committee to serve as a catalyst to enhance diversity and promote an inclusive approach to stakeholder engagement, thereby transforming the Funds' landscape.

The remaining Sub-committees are as follows:

- | | |
|--|--|
|  Administration |  Audit, Risk & Compliance |
|  Communications |  Death Claims |
|  Investments | |

Contact Information

Direct any general queries regarding the day-to-day administration of the Funds to:

Your Employer: first point of contact
The appointed financial advisor; or
In writing to Liberty Corporate.

 **Visit the website**
<https://csuf.liberty.co.za>

 **Liberty Corporate - Contact details**
Call centre: 011 408 2999
Website: www.libertycorporate.co.za

 **Principal Executive Officer**
Email: roger.spence@liberty.co.za

