GERMISTON MUNICIPAL RETIREMENT FUND

NEWSLETTER: JULY 2026

1. CYBER SCAMS:

The two things scammers want: Your money and your identity

Once scammers have you ID number, and phone number they can use it to take out loans, open accounts and **claim benefits.**

How to protect yourself:

DON'T:

- Click on email or cellphone links or open attachments from unknown sources.
- Share your Pin or Password with anyone, even if they claim to be from your bank.
- Use Public Wi-Fi for banking or logging into important accounts.
- Assume a message is real even if it looks official.

DO'S

- Check whether a company exist before responding to requests for information or to click on a link from unknown sources.
- Stay calm even if the person say it is urgent that you provide information, contact the organisation directly to make sure that it is a real request.
- Use your mobile data or a private network if a message involves personal financial information.
- Always check who an email ,SMS and WhatsApp are really from, criminals can fake names and logos easily.

It is advised that members who submit personal financial information to the Germiston Municipal Retirement Fund take into account the risks involved and, if at all feasible, use a password to secure the information.

2. BENEFIT COUNSELLING:

What is Benefit Counselling:

- It gives members information about your annuity options and the tax implications.
- It is not financial advice.

What is the benefit of Benefit Counselling:

It improves financial outcomes and ensure that members do not make costly unintended mistakes or decisions when they retire.
It helps members to ask the correct questions and make well-informed decisions when consulting with a financial advisor.

Does the Fund provide Benefit Counselling:
Yes, previously members that indicated that they will retire were invited to Benefit Counselling.

The Fund commenced holding monthly small group sessions in June 2026, inviting those members whose information indicate that they are nearing their 65 year of age retirement to attend.

If you are not invited but would like to attend a session, you can make reservations by contacting Ms. J Stander or Ms. N Morudu, by sending an email to members@gmrf.co.za or reception@gmrf.co.za or contacting them telephonically on 011 873 0989.

3. SAVINGS WITHDRAWALS

Members are reminded that you can never withdraw cash from your Retirement Pot and that the Savings Pot is the only amount you will be able to receive in cash at Retirement. Therefore every withdrawal from your Savings Pot before retirement reduces the cash amount you may withdraw at retirement.

4. INVESTMENT RETURNS

The investment returns for the current financial year are as follows:

Portfolio	Jul 2025	Aug 2025	Sept 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026
Market	1.77%	1.73%	2.87%	1.90%	0.80%	1.32%	1.75%	3.80%	-5.42%	3.68%	0.78%
Stable	1.64%	0.94%	2.01%	1.62%	0.18%	1.15%	0.88%	1.19%	-3.65%	2.66%	0.82%
Money	0.74%	0.70%	0.64%	0.75%	0.62%	0.75%	0.67%	0.59%	0.62%	0.70%	0.57%

The Fund's Investment Consultants provides a Retirement Needs Calculator, which is a valuable tool allowing members to determine their unique target real return, taking into account all of their assets and savings.

The OMCC Retirement Needs Calculator can be accessed via the website,

https://secure.mycorporatebusiness.tro.oldmutual.co.za

Yours sincerely

Elbie Smith
Principal Officer