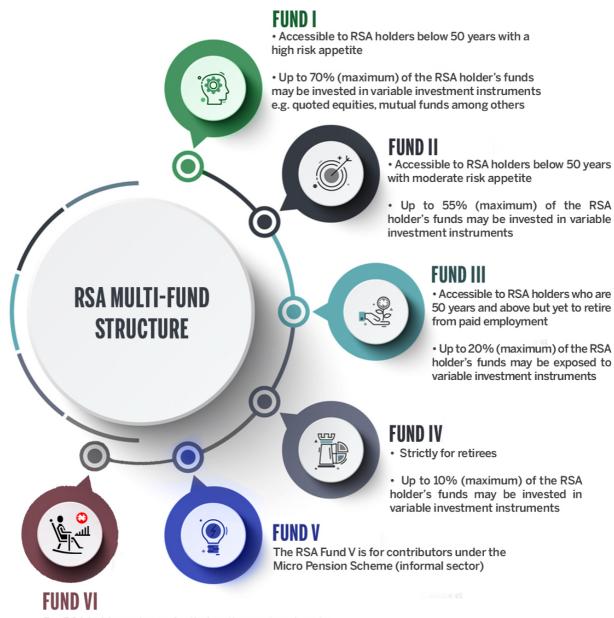


## All You Need to Know About the RSA Multi-fund Structure

The multi-fund structure – Fund I, Fund II, Fund III, Fund IV and Fund V – was introduced by PenCom to replace the previous Retirement Savings Account (RSA) Active and Retirees Funds. Each fund differs based on their overall exposure to variable income instruments such as equities. The goal is to ensure that every RSA holder has their pension funds being invested according to their age and investment risk profile.



For RSA holders who prefer their retirement savings to be invested in ethical, non-interest bearing instruments

For further clarification, send us an email via pensionsolution@stanbicibtc.com or call us on 01 271 6000.

Thank you for your patronage.