



Retirement funds are generally suitable for businesses with **more than 10 employees**, depending on their salaries. **For the FNB Umbrella Fund bundled option**, a minimum of **8% of monthly salaries needs to go towards retirement savings**, with an annual minimum of R300,000. The bundled option brochure has more information.

In only a **few easy steps you can get a quote** on the FNB Umbrella Fund bundled option. Follow the **c** icon for ease of reference.

Step 1	Velcome Designing	
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Click on the 'Get Quote' outton to continue.		Rholek splan Rh



Under **'Fund option'** select **'Bundled'** and click on **'Continue'**.

Decide whether or not you would like to **add risk cover.** Move the toggle to make your selection. Click on **'Continue'.**

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Quote	
Now that you have selected either the INE Untrelia Pension I prefer.	Fund or THE Unbodie Provident Fund, you will need to intert which fund option you
Bundled option	
A Bundled option is a pre-packaged retaiement and risk solution satisfyst	an, A maximum, ES, of the anoshity salary bill needs to be invested spreads retirement.
Flexible option	
This offers a choice of investment particles and custer to be invested towards retrement savings.	Se Men Lecture Contract Q
If you would like this option, please speak to your banker	Ouote
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bandled	You have the option to add Risk Cover to the fund that you have selected.
Fieddle	By adding risk cover you get the following with your product:
	Che cover: 2 x annual personable salary
	Disability cover 1 x annual persionable salary
	Puneral cover: Lump sum. Member (PC0.000): Spouse (PC0.000): Chell (h15.000)
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Verify your business details and click on 'Continue'.

The **'Flexible option'** is fully customised, so a specialist will need to contact you to provide a personalised quote. Please contact your financial advisor or email employeebenefits@fnb.co.za if you would like a different benefit structure to the bundled option.

If you selected **Risk Cover**, you will now be **taken to a form asking you to provide employee risk details.** You'll need to provide the gender split, and then estimate the average age and average salaries of your employees.

Employee risk details		
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Once finished, click on 'Continue'.

Step 3

Select either **single or multiple employee categories**. You can opt for a single category where all employees have the same contributions and risk benefits, or define up to 3 categories with different retirement ages, contribution rates and risk benefits. Click on **'Continue'**.

Employee categories			
Deute your own employee categories. Y Alternatively, you can set up individual o	fou can opt for a combined structure where all employees tructures with unique solutions, rates and benefits for ea	s have the same solutions, rates and benefits. ach employee.	
Create a combined structure			
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Next, you'll need to **fill in Employee Fund Details.** If you selected a single category, simply fill in the details and continue.

Step 3 Cont.

If you chose 'Create multiple categories' you'll need to provide a name for each category (for example 'Management') and fill in the required details. Click on 'Add' to create this category.

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Next, click on **'+ Add employee** category' to add another category. Once you have created all of your categories, click on **'Continue'.**

To edit or change any of the details you've entered, click on **'Maintain'**.

Once you have added all categories, click on **'Continue'.**





If you have an **existing retirement fund** to transfer, **add the name of the fund** and approximately how much money (existing fund assets) will be transferred. Click on **'Continue'**.

Additional final information
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If you accept the quote, **a specialist will be in contact with you.**

(&) Speak to your banker or FNB financial advisor for more information or for assistance

Terms and conditions apply.

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