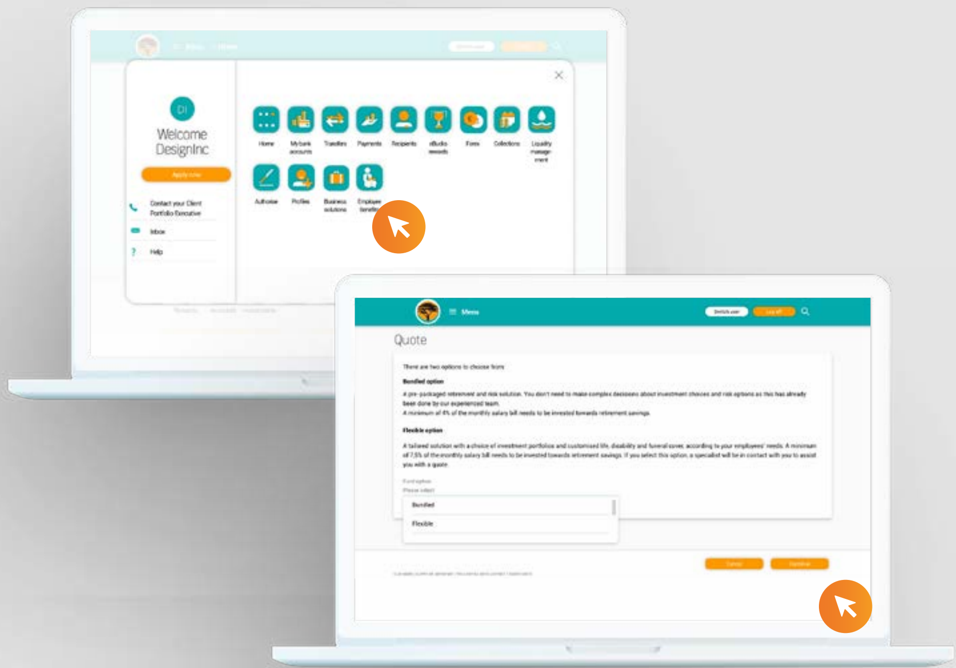
FNB Umbrella Fund

Get a **retirement fund quote** in 5 easy steps

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 icon for ease of reference.

Step 1



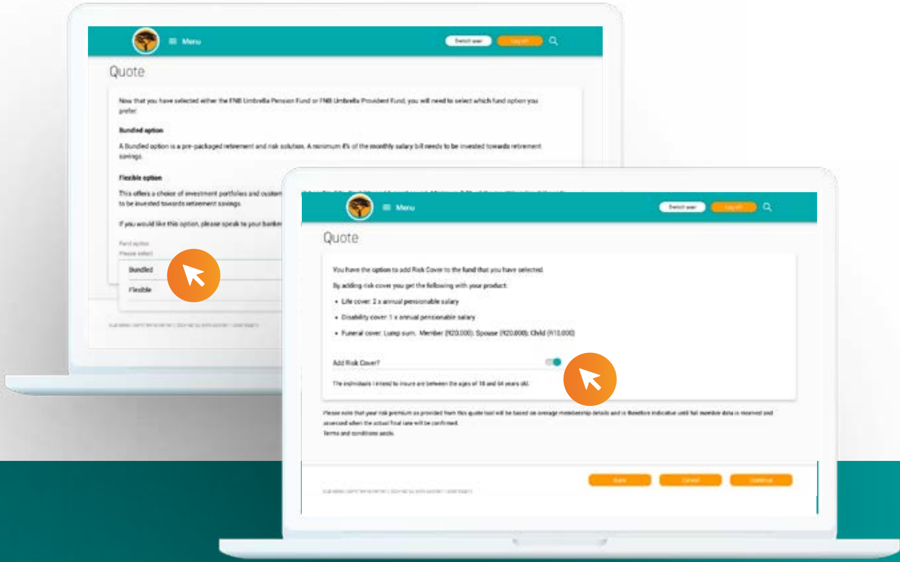
Log into online banking and select **'Employee Benefits'** from the Menu.

Click on the **'Get Quote'** button to continue.

Step 2

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'.**

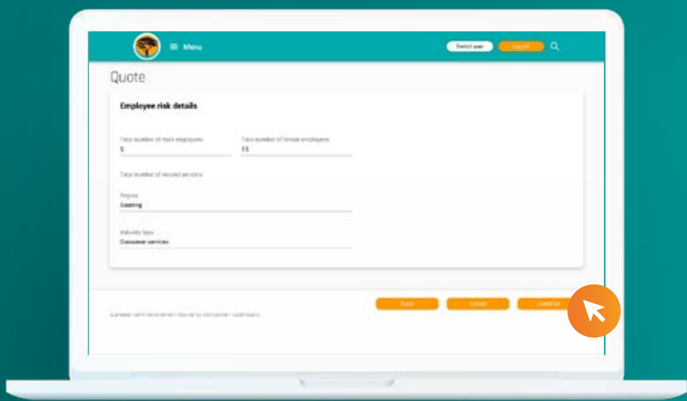


Verify your business details and click on **'Continue'.**

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.

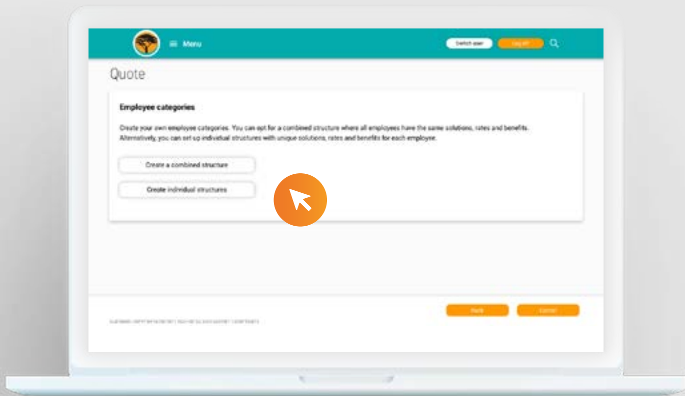
If you selected **Risk Cover**, you will now be **taken to a form asking you to provide employee risk details.** You'll need to provide the gender split, and then estimate the average age and average salaries of your employees.

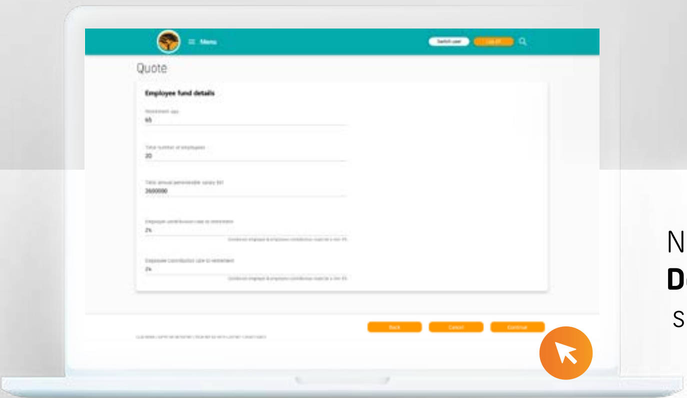
Once finished, click on **'Continue'.**



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'.**

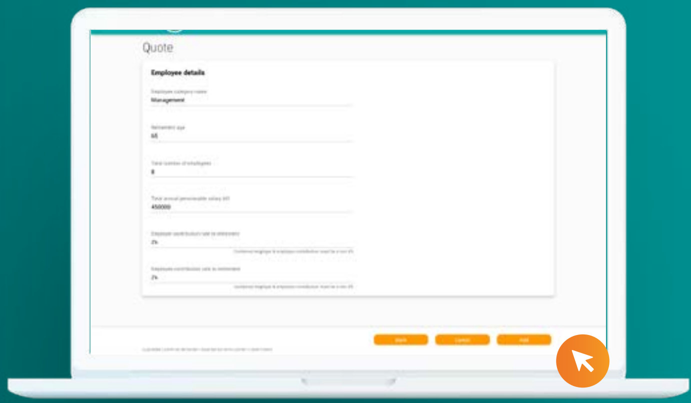




Next, you'll need to **fill in Employee Fund Details.** If you selected a single category, simply fill in the details and continue.

Step 3 *Cont.*

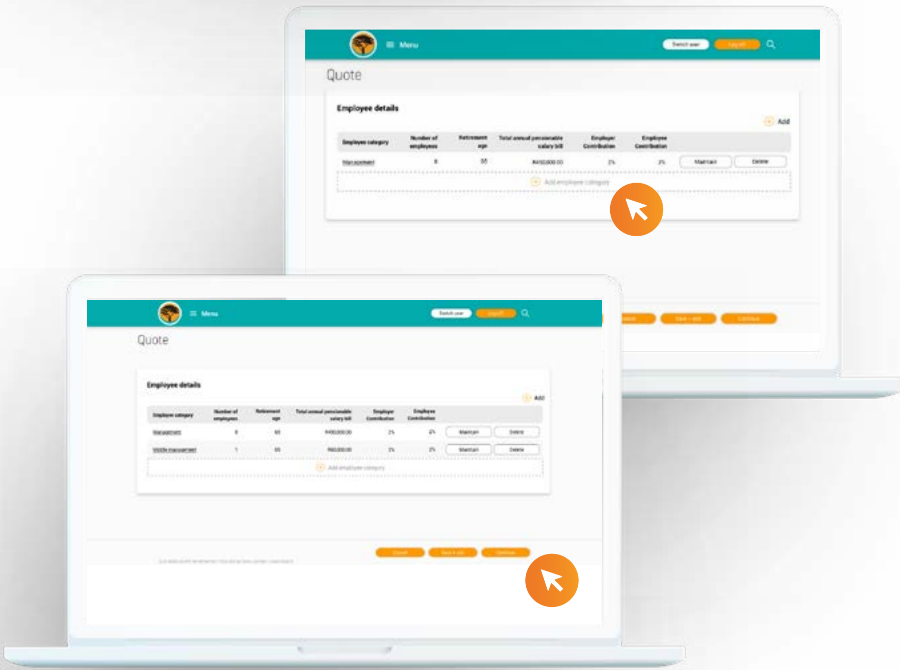
If you chose **'Create multiple categories' you'll need to provide a name for each category** (for example 'Management') **and fill in the required details.**
Click on **'Add'** to create this category.



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

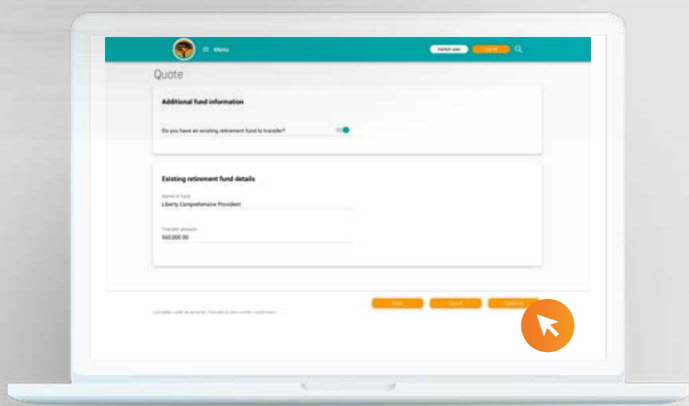
To edit or change any of the details you've entered, click on **'Maintain'.**

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



Step 4

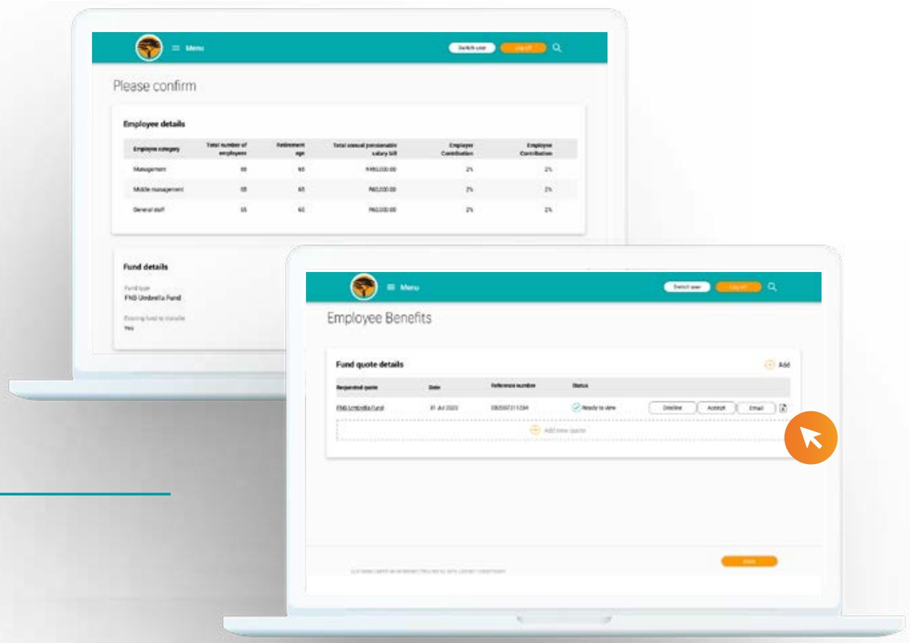
If you have an **existing retirement fund** to transfer, **add the name of the fund** and approximately how much money (existing fund assets) will be transferred. Click on **'Continue'.**



Step 5

Check all your details and click on **'Confirm'.**

Once your quote is ready, you can click on the **'Download' button** to view it, or click on **'Email'** to have it sent to your mailbox.



You can **decline or accept the quote from this page.**

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.