



## UCTRF

### RETIREMENT FUND WEB: MEMBER USER MANUAL

#### 1. BACKGROUND

***Sanlam Employee Benefits is moving with the times and our retirement fund members now have access to a renewed online experience.***

*When members log on to the traditional Retirement Fund Website, they will now be redirected to the **Sanlam Secure Services** page, and will then have a unified view of their portfolio of products with Sanlam.*

***From 11 March 2016, members already registered on Retirement Fund Web, as well as new members, will be guided to a once-off registration on the Sanlam Secure Services page, when they visit the Retirement Fund Web.***

#### 2. INFORMATION AVAILABLE VIA THE RETIREMENT FUND WEB

##### ***Access your Benefit Statement***

If you are going to save sufficient funds for your retirement, you need know how your investments are growing! Access your online benefit statement regularly and view:

- The allocation of contributions to your member share in the current month,
- The growth of your investments over the previous 12 months,
- The portfolios where your member share is currently invested,
- The value of any insured benefits you may have as part of your retirement fund.

These values are updated on a daily basis.

##### ***Use the Retirement Calculator***

Do you know how much you need to retire comfortably? Use our retirement calculator to:

- Demonstrate the expected benefit you will have at retirement,
- Know what (if any) the expected shortfall will be in your savings,
- See the effects on your retirement money if you retire earlier,
- See how investing additional money in your retirement fund will increase your retirement benefit.

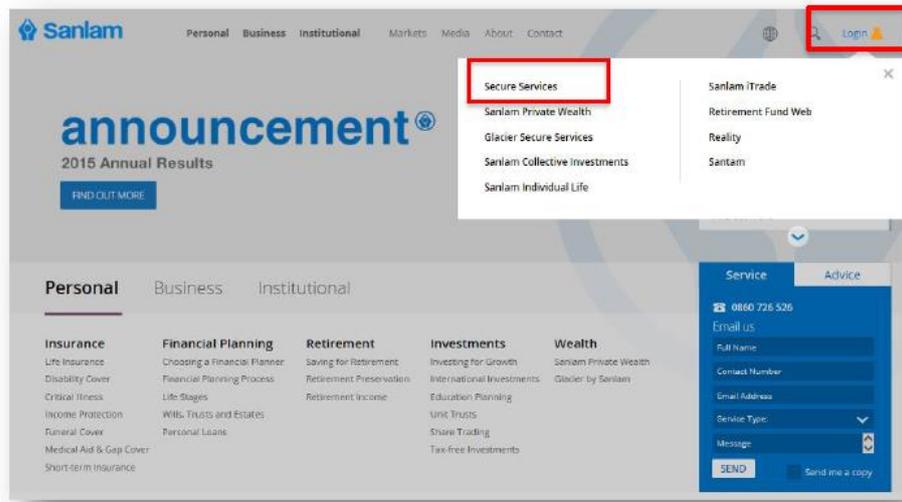


## 3. HOW TO ACCESS TO THE RETIREMENT FUND WEB

When you log into the Retirement Fund Web site you will be re-directed to the Sanlam Secure Services page. The Secure Services page will provide you with a unified view of your portfolio of products with Sanlam. You will be requested to do a once-off registration on Secure Services.

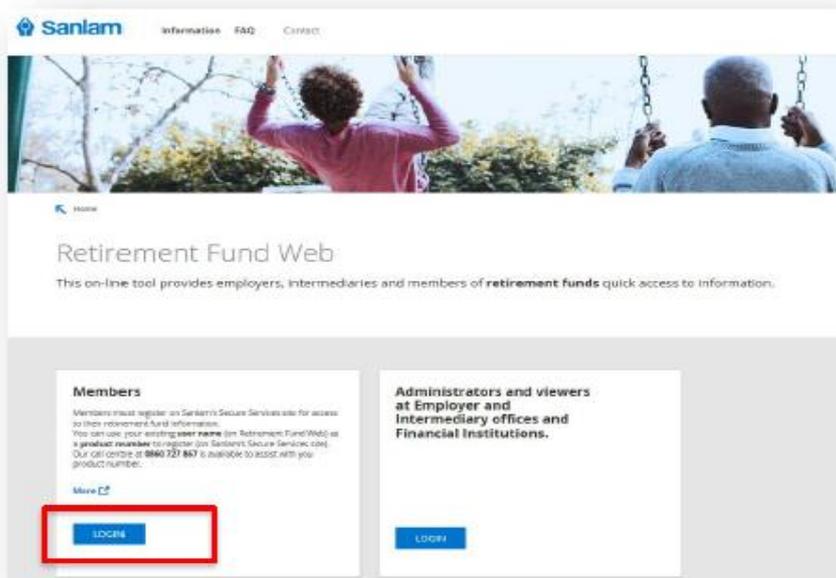
### Step 1

On [www.sanlam.co.za](http://www.sanlam.co.za) – Click on **Login** (top right) and then select **Secure Services**



### Step 2

On [www.retirementfundweb.co.za](http://www.retirementfundweb.co.za) – Log in via the **Members' block**





### Step 3

You will land back on the **Secure Services** page – Click **Register**

**Secure Services**

Secure Services provides access to your combined portfolio of Sanlam products including Sanlam Private Wealth, Glacier, Sanlam Collective Investments, Sanlam Individual Life, Sanlam Realty and Sanlam Employee Benefits.

Username [Forgot your username?](#)

Password [Forgot your password?](#)

**SIGN IN** **REGISTER**

**Want to register for Secure Services?**  
To register as a new user you require a valid email address and cellphone number.

**Want to register on behalf of someone else?**  
You can register on behalf of another individual or institution (for example a Trust). To apply, download the relevant form below.

Register on behalf of another [individual](#)  
Register on behalf of an [institution](#)

**Important Security Information**  
Don't get caught!  
Beware of phishing emails inviting you to click on a link and provide your personal information.  
[More](#)

### Step 4

Insert your **member number** (or any other Sanlam product number) and click **Search**  
*(Note: Your previous username from the Retirement Fund Web will work if you enter this as your Sanlam product number)*

**Register for Secure Services**

Enter one of your Sanlam product numbers  
e.g. Policy number, plan number, investor code, membership number, member number

**SEARCH**

You will find this information on your latest Sanlam statement

You can use the product number from any of the following product providers:  
Glacier by Sanlam, Sanlam Collective Investments, Sanlam Employee Benefits, Sanlam Individual Life, Sanlam Private Wealth or Sanlam Reality

**Use member number here!**

### Step 5

Confirm your cell number, to which a temporary password will be sent – Click **Next**

**Confirm your Security Cellphone Number**

Please confirm your cellphone number

We will need to SMS you security codes. Please confirm the cellphone number to which these codes must be sent.

084\*\*\*\*285

071\*\*\*\*424

082\*\*\*\*730

I am using a non-South African cellphone number

My cellphone number is not here

**NEXT**



## Step 6

Confirm your email address, which will be used as a secondary security contact – Click **Next**

Confirm your Security Email Address

Please confirm your email address

We will need to Email you security codes. Please confirm the Email Address to which these codes must be sent.

Kjr\*\*\*\*\*@sanlam.co.za

My email address is not here

NEXT

## Step 7

If you selected **My cell phone number is not here** – You will be asked to provide it later  
(Note: Your number must be in international format: +27 83 123 4567 - replace the starting zero (0) with +27)

## Step 8

Choose a username and click **Next**

Choose a Username

Username

NEXT

\* Your username must contain between 7 and 24 characters.  
\* Your username must contain at least one alphabetical character.  
\* Your username cannot contain special characters such as '@!#\$%\*()'.

## Step 9

Enter the temporary password that was sent to you and click **Next**

Sanlam

✓ Username saved

Check your cellphone

We have sent you a temporary password.

Enter temporary password

Resend password

NEXT



## Step 10

Change your password (the temporary password can only be used once) and click **Next**

Choose a new password

temporary/casting password

Choose a new password

- Your password must be a minimum of 8 characters
- Your password must contain at least:
  - 1 upper case letter
  - 1 lower case letter
  - 1 number
- Your password cannot contain:
  - your name
  - your surname
  - your username

Confirm your password

## Step 11

Read and accept the **Terms and Conditions** and click **Next**. Your portfolio view is now displayed.

Read and Accept our Terms & Conditions

I accept the terms and conditions



## *Which browsers are compatible with the Retirement Fund Website?*

<b>Browser</b>	<b>Version</b>
Internet Explorer	8, 9, 10, 11
Chrome	Latest available version
Firefox	Latest available version
Safari	OS X Mavericks (version 10.9) Windows (version 5.1.7)

## *Explanation of some error messages you may receive (error messages appear as numbers)*

- 1:** Before you can register with this product number, we need to prepare your member profile. Try again in 48 hours. An automatic instruction has been generated to correct your information. Please try again in 48 hours or alternatively register with a product from one of the other Sanlam Businesses (Sanlam Private Wealth, Glacier, Sanlam Collective Investments, Sanlam Life or Reality).
- 2:** Product not found. Ensure that the number you used is correct. If the number is correct, and you do not have another product, please contact the SEB CCC to confirm your information.
- 3:** First name or surname is invalid. The name linked to the selected product does not conform to the format that Secure Services expects. Try an alternative product number or phone SEB CCC to correct your details.
- 4:** Product number already linked to an account. You are already registered. Log in to Secure Services to view your portfolio. Request a new password if you've forgotten yours.

## *Frequently asked questions*

### **What if my cell phone number is not in the displayed list?**

Select "My cell phone number is not here" and proceed to the next step to use e-mail verification.

### **Neither my number nor email is available for selection – what should I do?**

Please contact any of the Sanlam businesses to correct your information before you register.

### **Why have I not yet received the SMS with my temporary password?**

We do unfortunately sometimes experience delays in SMS delivery.

### **Why is my SEB information not included in the portfolio summary?**

Contact the SEB CCC to confirm that your personal information is up to date.

*(Note: The availability of information from Sanlam Employee Benefits is not guaranteed after hours due to periodic system maintenance)*



## *Making the most of the Retirement Calculator*

This tool will calculate your projected pension at retirement and compare it to your salary at retirement. This is called a **replacement ratio** and is shown as a percentage of your pre-retirement salary. As a general guideline, the industry suggests one should target a replacement ratio of 75% of your pre-retirement salary.

If you find that that the projected replacement ratio is too low, you can insert an increased contribution rate, or later retirement age. This will give you an idea of what steps you should take in order to achieve a higher replacement ratio at retirement date.

You can speak to your HR department to find out how to increase your contribution rate and/or change your planned retirement date. You should consult an accredited financial advisor or broker for further options on how to increase your income after retirement.