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MUNICIPAL GRATUITY FUND
14 Bedfordview Office Park, 3 Riley Road, Bedfordview, 2007
Private Bag X1190, Bedfordview, 2008
Tel: (011) 450-1224/5 • **Fax:** 086 682 9178 / 086 678 7733 / 086 675 8586
Website: www.mymgf.co.za • **FSCA** Reg. No: 12/8/29256/2

NEWS FLASH 25 SEPTEMBER 2026

BENEFIT COUNSELLING AND FINANCIAL ADVICE

In the Fund's News Flash of 5 February 2026 the second benefit counsellor, apart from IMS (Individual Member Support), was introduced as INfund Solutions.

The Board has agreed that the benefit counsellors, being IMS and INfund Solutions, may contact all members of the Fund and not just members close to retirement. It is important for younger members to ensure that they provide sufficient savings for retirement. Unfortunately, several members only realize close to retirement that they have not saved enough during their working life and then it is too late to catch up. Whereas if a member has the information at a young age, financial provision can be made for care-free retirement. The benefit counselling team will reach out to all members via SMS and then telephonically introduce themselves and answer any queries members may have. We encourage members to engage with the benefit counsellors in your own time should you require any additional information when you decide to resign or retire, as the tax implications have a huge impact on your benefit. The benefit counselling teams can provide up to date information, and should you require the advice of a financial advisor, Graviton Wealth Management and Portfolium Fund Services are at your disposal.

The Board is committed to ensuring the best outcomes for the members of the Fund and therefore they have approved the involvement of both Graviton Wealth Management and Portfolium Fund Services to provide personalized financial advice to our members who do not have a financial advisor. This financial advice is free of charge. They are also available to provide pre-retirement counselling.

Furthermore, specific products, which are exclusively for the members of the Fund, were put into place at a reduced cost, being:

MGF Allan Gray Living Annuity

MGF Momentum Living Annuity

Sanlam Guaranteed Life Annuity

The aim of the Board is for these expanded services to assist members with greater clarity, confidence and support when they exit the Fund.

It is important to note that although there are many financial advisors available, the Fund have approved Graviton Wealth Management and Portfolium Fund Services to interact with our members. It is important to note that it is not compulsory to make use of their services. Should you have your own financial advisor you should continue with their service.

If you wish to contact any of these four service providers their contact details are as follows:

Graviton Wealth Management
Email: leads@gravitonpartners.co.za

IMS
Phone: 0800 111 956 or email ims@sanlam.co.za

INfund Solutions
Phone: (012) 880 5983 or email: mgf@infund.co.za

Portfolium Fund Services
Phone: (012) 880 5981 or email info@portfolium.co.za

Should you require any additional information please contact the Fund.

Kind regards

C Seierlein

Christine Seierlein
CHIEF EXECUTIVE OFFICER