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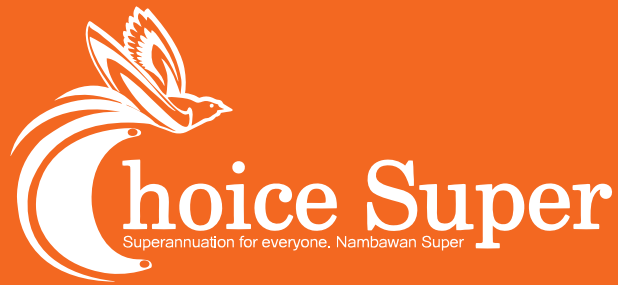
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SUPERANNUATION FOR EVERYONE!

IF YOU ARE A:

**Fisherman | SME Owner |
Self Employed | PMV Operator |
Subsistence Farmer
| or an Expatriate Worker |**

**THEN CALL INTO THE NEAREST
NAMBAWAN SUPER OFFICE AND
OPEN UP YOUR ACCOUNT TODAY !**

Call: 1599 Today!



A wholly owned product of Nambawan Super Limited.



SUPERANNUATION FOR EVERYONE!

IF YOU ARE A:

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Subsistence Farmer | or an Expatriate Worker |**



**Not contributing to Super? Join now and enjoy
the same benefits as Nambawan Super members.**

Call: 1599 Today!

What is Voluntary Superannuation?

Voluntary Superannuation as the name suggests, is the superannuation savings where members contribute towards their retirement savings on a voluntary basis.

What is Choice Super?

Choice Super is the new product developed under the Nambawan Super Brand. This product is developed to facilitate Voluntary Superannuation Services targeting the informal sector market.

Who can join?

Employees of companies employing below 15 people
Self employed individuals
Small Business Operators/ Local PMV operators
Farmers/ Fishermen
Land owners in mining and LNG Projects

How much can I contribute?

Minimum contribution is K20.00 and can be paid into your Choice Super Account anytime within one month. You may wish to do a lumpsum deposit at anytime to grow your savings quicker. Due to the voluntary nature of the account, payment is made by the individual through alternative arrangement by direct deposit or cheque payment at any of the Nambawan Super Branch Offices.

If I sign up, am I subject to the Superannuation Act?

The answer is YES. A person who signs up to open a Choice Super Account must be aware that this savings is subject to the normal rules and regulations that govern the Superannuation Industry. This means that once you sign up, you are encouraged to contribute regularly. You are not able to withdraw anytime at will. Remember, this is not a bank account. This is a superannuation account that you have elected to open to cater for your retirement or for future needs. Therefore access to funds is subject to the same guidelines that apply to compulsory contributors.

What happens to the contributions?

Contributions received from members are managed by Nambawan Super Ltd and is invested. Interest is paid annually into members accounts.

How much is the member entitled to?

The net benefit a Member is entitled to is the total contributions plus interest. Less withdrawal fee of K20.00 and tax on any interest earned.

When can a member withdraw their savings?

Under the Superannuation Act 2002, members are entitled to withdraw their savings on grounds of unemployment, retirement, permanent disability, death or permanent emigration.

What type of Benefits are available?

The services and benefits that are accorded to compulsory contributors are also applicable to Choice Super members.

A) Housing Advance Scheme

After five consecutive years of membership, members are able to withdraw a maximum of 100% of their own contributions to assist with the purchases or building of a principal place of residence, carry out maintenance/improvement to the house he/she already owns or buy state land on which to construct a house.

A member is also able to construct a principal place of residence located on customary or traditional land *(Refer Housing Advance Scheme Brochure)*

B) Nambawan Discount Program

Upon presentation of your NSL Membership Identification (ID) Card, you are able to receive a discount from participating discount partners.

(Refer Nambawan Loyalty Discount Poster)

C) Nambawan Savings and Loan

It is a short term savings facility that was established to assist Nambawan Super and Choice Super members to save regularly and get loan whenever they are in need or for urgent financial commitments.

(Refer Nambawan Savings & Loan Brochure)

Nambawan Savings & Loan Society Ltd
Realising your short-term financial needs!

- ✓ HOLIDAYS ✓ MOTOR VEHICLE ✓ BRIDE PRICE
- ✓ SCHOOL FEES ✓ MEDICAL EXPENSES
- ✓ FUNERAL EXPENSES

We offer 3 Savings Accounts:
General | Education | Christmas

How do I join Choice Super?

Simply fill in a Choice Super Member Registration Form and send it back to us with your first contributions through any of our branch office or do direct deposit and provide deposit slips to Nambawan Super Head Office. We will not accept cash payments.

150+
Discount Providers
70,000 ID Cards

Nambawan Discount Program

Nambawan Super Limited
Membership Identification Card

Name: BEEDEE STARK
Membership No: 261707
Employer: STARK CORP LTD
Employer No: 000815

Authorized by:
Clear Executive Officer
Nambawan Super Ltd

Signature:

GREAT DISCOUNTS!