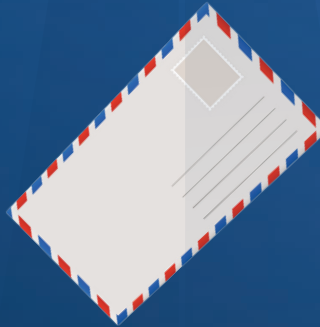
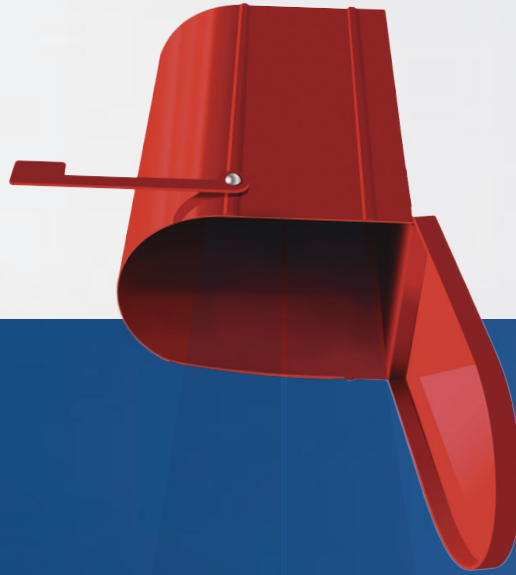




**RFLAUN**

Retirement Fund for Local Authorities  
and Utility Services in Namibia



**NEWSLETTER**

**SEPTEMBER 2021**

# OUR NEW POSTAL ADDRESS

P O BOX 29001,  
WINDHOEK, NAMIBIA

## INSIDE



### PAGE 1

Introduction of the  
New Benefit Consultant



### PAGE 3-5

Frequently Asked Questions  
/ Retiring Members



# INDEX PAGE

The Board Chairperson	Page 1
Introduction of the New Benefit Consultant	Page 1
Distribution of Death Benefits	Page 2
Investment Returns	Page 2-3
Annual Pension Increase	Page 3
Frequently Asked Questions / Retiring Members	Page 3-5
Suspended Pensioners	Page 5

## DISCLAIMER

*While every effort has been made to ensure the accuracy of the information in this newsletter, if any discrepancy occurs between the Rules of RFLAUN and any information or statement in this publication, the Rules of RFLAUN will prevail. The articles and topics discussed in this publication are for information purposes only and are not intended to be and do not constitute, nor should they be interpreted as financial advice.*

Design & Layout by:

**azul**  
design & advertising

t: +264 61 402 556  
e: info@wenamibia.com

**Retirement Fund for Local Authorities and Utility Services in Namibia**

**T:** +264 (61) 423 700  
**F:** +264 (61) 423 701  
**E:** info@rflaun.com.na

1 Delius Street, Windhoek West

# THE BOARD CHAIRPERSON

The Fund would like to notify its members and stakeholders of the New Chairperson of the RFLAUN Board of Trustees, Mr. Chris Katjitundu. Mr. Katjitundu served as the Vice Chairperson of the Fund until 31 August 2021. He will be deputised by Cllr. Gaudentia Krohne as the Vice Chairperson.



**Mr Chris U. Katjitundu**  
Chairperson



**Cllr Gaudentia Krohne**  
Vice-Chairperson

## INTRODUCTION OF THE NEW BENEFIT CONSULTANT



Kobus Crous

The Fund would like to introduce i3 Actuaries and Consultants as the New Benefit Consultants. Under the leadership of Mr. Kobus Crous, i3 Actuaries and Consultants will service the Fund as from 1 July 2021 till 30 June 2026. The Benefit Consultants responsibility is to ensure that Fund is administer according to the Rules, conduct business in-line with the Pension Fund Act and regulatory compliance.



# DISTRIBUTION OF DEATH BENEFITS

**A**s a member of the Retirement Fund for Local Authorities and Utility Services in Namibia (RFLAUN) you are currently insured for a substantial amount of money (based on your age and calculated as a multiple of your pensionable salary) that will become payable to your financial dependants and/or nominees in the event of your death.

Although you are requested to advise the Trustees by means of a nominees and dependents form of how your benefit payable from the Fund should be distributed in the event of your death, it must be remembered that these instructions are subject to the provisions of Section 37C of the Namibian Pension Funds Act.

Section 37C provides that a benefit payable by the Fund in respect of a death shall not form part of the deceased's estate but must be dealt with in the following manner:

- If the Fund, within 12 months of the death of the member, becomes aware of any dependent/s of the deceased member, the benefit shall be paid to such person/s as may be deemed equitable by the Trustees.
- If the Fund does not become aware of any dependents within 12 months of the death of the member, and the member has nominated in writing a person/s other than a dependent to receive the proceeds of the death benefit, the benefit shall be paid to such

nominee provided that the deceased's estate is solvent.

- Should the deceased have dependent/s and also have nominated a person/s who is not a dependent to receive the proceeds, then the benefit due shall be distributed within 12 months amongst the dependent/s and nominee/s as is deemed equitable by the Trustees.
- If the Fund within 12 months does not become aware of any dependents and the member has also not nominated a person to receive the benefit, the Fund will pay the benefit into the deceased's estate. If the Supreme Court receives no inventory in respect of the deceased the benefit will be paid into the Guardian's Fund.

The Trustees are thus guided in their decision by the provisions of the Pension Funds' Act as well as the information contained on your beneficiary nomination form. It is therefore crucial that the information on this form is up to date and as correct as possible.

Please also make sure that certified copies of all relevant information like marriage certificates and full birth certificates are on your personnel file with your Employer. In the unfortunate event that something might happen to you, the availability of these documents will expedite the payment to your beneficiaries.

## INVESTMENT RETURNS

The Funds' total assets as at 31 August 2021 amounted to **N\$5,833,565,360**. This is made of the portfolios below:

<b>φMarket Value Portfolio</b>	N\$5,160,387,255
<b>†Capital Protection Portfolio 1</b> (Old Mutual)	N\$201,970,340
<b>†Capital Protection Portfolio 2</b> (Old Mutual, Sanlam & Standard Bank)	N\$471,207,765

The table below clearly gives figures on the investment return within the said portfolios from 01 January 2021 till 31 August 2021. See figures in table below.

**CONT.. TO NEXT PG**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	YTD 2021
Market Value Portfolio	2.4	2.9	1.0	1.2	-0.2	0.4	1.8	1.0	10.8%
Capital Protection Option 1 (Old Mutual)	0.2	0.2	0.4	0.9	0.9	0.9	0.9	0.9	5.6%
Capital Protection Option 2 (Old Mutual, Sanlam & Standard Bank)	0.4	0.5	0.5	0.6	0.6	0.7	0.6	0.6	4.5%

## ANNUAL PENSION INCREASE

Though we are faced by uncertain times within the current economic status, RFLAUN still aims to deliver for its members. RFLAUN has increased current pension in payment by **4.0%**, effective 1 July 2021 for both pooled pensioners and disability pensioners.

Pension increases over time are expected to be close to inflation and relatively consistent from one year to the next.

The monthly pension is reviewed by the Fund's actuary on annual basis, in order to determine the annual pension increase, as approved by the Trustees of the Fund.

## FREQUENTLY ASKED QUESTIONS / RETIRING MEMBERS

The Fund aims to equip the members who are retiring with the necessary information so that they can make informed decision upon retirement. Below are frequently asked questions which members might have in mind, together with answers. We hope this information is useful to educate yourself before your actual retirement date.

### **What is the Normal Retirement age?**

The age of 60.

### **Can a Member retire early?**

Yes, every member can choose to retire early at the age of 55.

Members receiving disability income can also retire early at the age of 55. Members younger than 55 who based on medical grounds are ill and cannot work but are also not entitled to disability benefits can retire before age 55.

### **Can a Member that is retired be insured for death, disability and funeral cover in the Fund?**

Once you retire you will be entitled to a benefit equals to your Fund Credit. Your Fund Credit is the total contribution made by yourself, the contribution made by the employer for your retirement, transferred amount from the other pension funds which you were a member before joining the Fund



and interest earned on the investment. However, you can only be paid in cash an amount equal to one third ( $\frac{1}{3}$ ) of your Fund Credit.

The remaining two thirds ( $\frac{2}{3}$ ) of the Fund credit can remain in the Fund to provide a pension for the rest of your life or it can be transferred to a Registered Insurer/Approved Retirement Annuity Fund to provide pensions (life time pension is only applicable for Pooled Pensioners - outside the Fund pension may differ).

The monthly pension of a Pooled pensioner will be reviewed by the Fund on an annual basis to consider the annual pension increase, with the view to compensate for the impact of inflation. You can also choose that the whole of your Fund credit be utilized to provide for regular income in the form of a monthly pensions.

### **If a Pooled pensioner who is receiving the pension dies, what happens to the remaining portion of the retirement benefit?**

A lump sum of N\$3,000.00 or such other amount as decided by the board of trustees from time to time, subject to the maximum amount permitted in terms of the income Tax Act is payable;

A pension payable to your Qualifying Spouse, equal to 75% of the last pension payable to you and shall be payable to her as long as she lives;

provided the existence of the spouse was declared at date of becoming a Pooled pensioner in the Fund.

According to the Fund Rules, "Qualifying Spouse shall mean the surviving partner of a Pooled Pensioner in a Recognized Marital Union existing at the time of the death of the Pooled Pensioner". The member should notify the Fund in writing of the existence of the Qualifying Spouse on or before the date of actual retirement from the Fund, and if such Pooled Pensioner failed to notify the existence

of the Qualifying Spouse, the Spouse Pension shall not be payable to such Qualifying Spouse. A pension to your Qualifying Children, equal to a percentage 5% to 25% depending on the number of qualifying children;

Upon the death of both you and your qualifying spouse and in absence of dependent children, any positive balance left in your share account, after deducting all pension payments made to date, will be paid to your nominated beneficiaries or into your estate in accordance with the provisions of the Pension Funds Act.

### **What information should a pensioner provide to the Fund to insure smooth payment of pensions?**

Proof of existence will be required each year in June. The Fund administrator will post the proof existence form to your postal address. It is essential that this proof is submitted on time to prevent suspension of pension payments.

Any change in address, contact details or banking should also immediately be communicated to the Fund.

### **What are the procedures to follow before retirement?**

Two months before retirement, obtain a retirement quotation from the Fund through HR. Your Human Resource office will contact you to complete the necessary forms.

What information should be provided to the Fund to obtain a retirement quote?

- Completed retirement quote request form (from the Fund website)
- Copy of your ID
- Copy of your spouse/s ID
- Certified Copies of full birth certificate for children under the age of 25 years
- Marriage certificate (proof of civil marriage)
- Traditional marriage certificate (proof of customary law marriage)
- Declaration by the retiree (authenticated) – for a common law spouse

## Example?

Let's say you join the fund at age 30 and you retire at age 60. While you were a member of the Fund, you paid N\$30 000 into the Fund. This money was invested and earned an extra N\$44 000. Your accumulated contributions therefore equaled:  
N\$30 000 + N\$44 000 = N\$74 000.

Your employer's contributions plus investment earnings equal N\$79 000.

Your final fund credit is therefore equal to:

Member's contributions	N\$ 74 000 +
Employer's contributions	N\$ 79 000
	<b>N\$ 153 000</b>

If you decide to take  $\frac{1}{3}$  of your retirement benefit as cash, you will receive a tax-free cash lump sum equal to N\$153 000 / 3 = N\$51 000. The remaining amount of N\$102 000 will be used to purchase an annuity for the rest of your life (monthly pension).

# SUSPENDED PENSIONERS

The Pensioners below had their monthly pension suspended due to outstanding Certificate of Existence forms. We request that the persons listed contact the Fund to complete the necessary forms in order to be reinstated. Please contact the Fund on Tel: 061 423 700 or email to [info@rflaun.com.na](mailto:info@rflaun.com.na). If you know any of these individuals or family, please inform them.

NO.	TITLE	INITIALS	SURNAME	FIRST NAMES	DATE OF BIRTH
1	MR	SA	ADOLF	SHUUTHENI ADOLF	10/27/2004
2	MRS	E	ALBIN	ESTER	1/16/1946
3	MR	T N	ALFEUS	TITUS NANAWO	10/23/2000
4	MR	T N	ALFEUS	TOBIAS NAKANYALA	3/6/1998
5	MR	P T J	ALFEUS	POPYENIYENI T J	6/24/1998
6	MS	R	ALUANDE	REBEKKA	11/21/1948
7	MRS	AK	ALUGODHI	ANNA K	5/7/1971
8	MR	A	AMAKALI	ANDREAS	6/21/1938
9	MR	E	AMAVILA	ERASMUS	1/12/1949
10	MR	A	AMBUNGA	ANDREAS	9/2/1941
11	MRS	HP	AMON	HENDELINA P	9/11/1945
12	MS	ANN	AMUKWAYA	ANN	5/10/1998
13	MR	I	AMUTENYA	ISAK	12/15/1935
14	MRS	L	ANDJAMBA	LINDA	8/28/1947
15	MS	N	ANDREAS	NELAGO	7/24/1997
16	MR	SS	ANSINO	SHITULENI S	1/21/2002
17	MR	MJW	APRIL	MICHAEL JOEL WILLEM	4/3/2000
18	MS	M	ARMANDU	MARTA	9/1/1945
19	MRS	N	ASHILI	NATALIA	5/18/1965
20	MR	JH	ASHIPALA	JOHANNES HITENDE	4/14/1999
21	MS	T	ATSINO	TOINI	4/11/1998
22	MRS	A	BALI	ALVINA	3/26/1949
23	MS	MD	BEZUIDENHOUT	MARLENE DIANA	8/27/1997
24	MR	N	BONIFASIUS	NATANAEI	8/1/1935
25	MRS	M	CHRISTIAAN	MAGRIET	6/17/1938
26	MR	L	DAVID	LAZARUS	3/7/1940
27	MS	MN	DAVID	MARTHA NAMUTENYA	6/17/2000
28	MS	FH	DIOGENUS	FUNDENI H	11/15/2000
29	MR	HA	DIOGENUS	HAFENI A	6/11/1997
30	MR	A	DOESEB	ARON	5/11/1941
31	MR	KN	DRAGOT	KEFAS N	5/20/1936
32	MR	K	DREYER	KLAAS	9/13/1949
33	MR	M	DUMENI	MODESTU	1/27/1940
34	MR	F	ELIA	FRANS	1/1/1946
35	MR	ET	ELIAS	ET	10/1/1998
36	MS	S	FRANS	SAIMI	10/12/1949
37	MS	KM	GABRIEL	KATRINA MORNING	5/23/2000
38	MR	F A	GALANDT	FRANCIS A J	1/30/1998
39	MR	S	GIDEON	SARATIEL	7/7/1937
40	MRS	W	GOAGOSSES	WILLEMINA	1/10/1939
41	MR	N	GOTLIEB	NEHEMIA	7/12/1943
42	MS	B	GOWASES	BEVERLY	10/12/2002
43	MS	E	HAIKONDA	ELIKA	6/25/1960
44	MS	EN	HAIMBODI	ESTER N	2/27/1997
45	MRS	J	HAMAKALI	JOHANNA	9/10/1929
46	MRS	E	HANGO	ESTER	11/5/1942
47	MRS	M	HANGULA	MWATONGASHENI	1/11/1966
48	MRS	K	HANNES	KASUPI	1/14/1952
49	MS	CD	HANNES	CECILIA D	3/11/1998
50	MR	A	HASHONDALI	ANTONYA	4/4/1944
51	MRS	M	HAUKELO	MARIA	8/8/1945
52	MS	MN	HAUNGEYA	MARTHA N	8/10/2001
53	MR	T	HENGARI	TIMOTEUS	12/1/1942
54	MR	D	HIKUPUA	DANIEL	2/1/1936
55	MR	N	HINGAKULA	NATANAEI	9/10/1940
56	MR	U	HOKO	UETUESAPI	10/3/1997
57	MR	TS	IINDONGO	TOMAS SHILEKA	5/2/2000
58	MRS	TT	IYAMBO	TIFILIA T	11/16/1997
59	MRS	S	ILONGO	SELMA	7/2/1960
60	MR	MM	IYAMBO	MARTIN METUMO	7/25/1998
61	MRS	M	JEREMIA	MARTHA	11/3/1964
62	MR	W	JOHANNES	WILBARD	9/5/1946
63	MR	L N	JOHANNES	LUCAS N	12/15/1930
64	MS	K	JOHANNES	KATJANGA	6/13/1957
65	MS	EN	JONAS	ELIZABETH NASHIPOLO	8/23/2003
66	MR	HS	JOSEF	HILITENANYE S	6/6/1942
67	MR	D	JOSEPH	DAVID	1/19/1938
68	MS	WK	JOSOB	WILHELMINA KATRINA	10/27/2001
69	MR	M	KAHUURE	MEUNDJUPI	5/22/2000
70	MS	SOS	KAMATI	SHIWA OVANHU SLOWLY	3/12/1997
71	MRS	US	KAMBO	UKLESIA S	11/12/1947
72	MR	LSJ	KAMENYE	LUKAS S J	7/16/1998
73	MR	L	KANDJIBI	LAZARUS	6/15/1941
74	MR	PT	KANDJUMBWA	PETER TUNA	10/3/1960
75	MS	F	KANDYENGO	FRASTINA	7/2/1997
76	MR	ST	KAPUNDA	SALOM TANGA	8/22/1999

NO.	TITLE	INITIALS	SURNAME	FIRST NAMES	DATE OF BIRTH
77	MR	M S H	KAPUNDA	MATHEUS SHIOMA HAMELELA	4/22/1998
78	MS	KM	KASHINGOLA	KASHINASHA MONICA	5/15/1999
79	MS	M	KASUTO	MICHELLY	8/24/1997
80	MR	M	KATUNAHANGE	MBAHIMUA	9/10/2001
81	MR	M	KAUDINGILILWA	MATHEUS	9/13/1940
82	MR	EN	KRISTOF	ELIFAS N	11/9/1996
83	MR	MM	KWENANI	MIXON M	12/22/1942
84	MS	F	LENGA	FIINA	9/13/1964
85	MR	A	LISIAS	ANDREAS	4/16/1938
86	MR	A	LUHELE	ALFEUS	5/16/1997
87	MRS	M	MAGAOMPHE	MOSEKE	6/10/1958
88	MR	A	MARTIN	ABRAHAM	3/1/1940
89	MR	F	MATEUS	FESTUS	4/4/1956
90	MR	G	MATEUS	GABRIEL	6/6/1936
91	MR	I	MATIAS	IMMANUEL	1/30/2000
92	MR	P	MATIAS	PETRUS	9/21/1997
93	MR	AK	MAYENGU	ASSER K	4/15/2000
94	MR	S	MBWITI	SHIHEPO	8/21/1997
95	MS	KQ	MOOTU	KUAKUJE QUEEN	12/21/2000
96	MRS	R	MOSES	R	2/15/1975
97	MS	TH	MUATUNGANGE	TUYENIKELAO HAMBELELENI	4/21/1998
98	MR	T	MUHIMBA	TALAKUJE	4/9/2006
99	MS	A	MUHIMBA	AVIHE	1/8/2011
100	MS	U	MUHIMBA	UTJIUA	3/16/1997
101	MRS	A	MUMBALA	ALINA	4/4/1965
102	MR	NH	MUNANZI	NTEMA HASTING	2/5/1998
103	MRS	LS	MUTILENI	LUISE SAIMA	8/28/1943
104	MS	CP	MUYOBA	CHIKOMA P	11/15/1998
105	MS	NH	MUYOBA	NETA H	11/4/1996
106	MRS	MN	MWANDINGI	MARIA NDAHEKELEKWA	12/12/1962
107	MR	UT	NAANDA	ULINANGAME THOMAS	8/15/2000
108	MRS	P	NAKALE	PAENDOHAMBA	4/4/1943
109	MS	NM	NAMUTUYA	NDAPANDA MEGAMENO	3/20/1997
110	MR	A	NANGOLO	ALBERT	5/11/1938
111	MRS	E	NANUS	ELIZABETH	11/12/1956
112	MR	DD	NARIB	DENSEL DESMOND	2/25/2001
113	MS	AA	NARIS	AMORAY AMORE	3/27/2003
114	MISS	NM	NDAKOLUTE	DNILIMEKE MEAMENO	7/6/1998
115	MRS	N	NDEITUMBA	NDILINONKOSHI	3/20/1942
116	MR	S	NDEMWOONGELA	SIMON	7/7/1997
117	MRS	E	NDESHLILE	EMILIA	7/12/1963
118	MR	T	NDIWENDA	TARASI	3/3/1943
119	MR	J	NDIYAVALA	JEROBEAM	10/10/1956
120	MR	J	NEKONGO	JOHN	2/6/2012
121	MR	E	NEKONGO	ESAU	11/13/2008
122	MRS	H	NEKONGO	HILLIA	4/14/1932
123	MR	J	NEL	JACOB	5/12/1933
124	MR	AN	NEPOLO	AMON NGENOKESHO	8/8/2004
125	MS	RT	NEPOLO	RAKEL TUTALENI	6/13/2002
126	MR	A	NGENO	AMUPOLO	7/14/1943
127	MS	HN	NGESHEYA	HILMA NAUWANGA	5/25/1998
128	MR	GN	NGHIDINWA	GIDEON NGHIFINEINDOBE	5/29/2001
129	MR	L	NGHIFIKWA	LEONARD	2/20/1957
130	MR	SA	NGHINANYE	SEBEDEUS A	12/12/1997
131	MS	WS	NGOSHI	WINNIE SAKUMWAYA	8/20/1998
132	MR	S	NGUALI	SHIPANGA	3/3/1940
133	MRS	T	NILENGE	TUWILIKA	7/7/1945
134	MS	AK	NYAMBE	ANNA KABUKU	9/25/1998
135	MS	AS	OLAVI	ANELI S	6/11/1998
136	MR	F	PAHUKENI	FOLOMINA	11/12/1930
137	MRS	V	PAULUS	VICTORIA	9/23/1952
138	MRS	E H	PEDRO	EMILIA H	5/3/1954
139	MR	J	PETRUS	JOHANNES	2/2/1953
140	MRS	L	PETRUS	LINDA	1/1/1957
141	MS	LP	PETRUS	LP	9/16/1997
142	MR	LP	PETRUS	LISIUS P	9/5/1997
143	MS	R	PETRUS	R	11/11/1961
144	MR	B	SAAL	BRADLEY	9/9/2003
145	MR	M	SAKARIA	MAULIS	9/12/1954
146	MS	LM	SALOMO	LUISE M	1/20/2000
147	MR	RR	SCHRADER	RIAM R	9/3/1997
148	MS	ZMS	SEBEB	ZEPHE MBERIUANA SECOND	3/1/1999
149	MR	S	SHAAPOPI	SEVERUS	6/26/1931
150	MRS	N	SHASIONA	NDADALEKA	11/28/1963
151	MS	N	SHAVUKA	NDAPEWA	9/28/2003
152	MR	SS	SHAXULA	SHAXULA SILAS	6/3/2001
153	MR	AL	SHEYA	SIMON NYAMBO	12/25/1937
154	MR	SI	SHIIMI	AMUKWAYA L	10/9/1941
155	MR	LT	SHIKALE	LAIMI T	8/30/1997
156	MRS	L	SHIKESHO	LOUISA	12/9/1947
157	MR	JJ	SHILENGIFA	JEREMIA INEKELA	3/9/2001
158	MR	S	SHILOMBOLENI	STEFANUS	9/30/1999
159	MR	A	SHILUNGU	DAVID	8/24/1941
160	MRS	L	SHIMANENI	LAIMI	7/20/1962
161	MS	H	SHIMONENI	HAMBELELENI	10/4/1999
162	MS	R	SHINGOMA	ROSALIA	4/2/1961
163	MR	L	SHIPINGANA	LASARUS	8/3/1944
164	MS	R	SHITALENI	ROSALIA	2/1/1998
165	MR	D	SHITUNGU	DAVID	8/24/1941
166	MR	S	SHIVUTE	SIMEON	8/3/2000
167	MR	W	SHIWEDA	WILLIPALD	12/6/1944
168	MS	N	SILAS	NAEMI	9/17/1950
169	MISS	MN	SIMATAA	MOLLY N	6/21/1997
170	MISS	J	SIMATAA	JOSEPHINE	10/9/1997
171	MS	NS	SIMEON	NANKALI SELMA	1/6/1998
172	MS	T	SIMON	TUUTHIGILWA	1/19/2000
173	MS	K	SIMON	KANGWAYA	9/22/1997
174	MR	JH	SIMONENI	JOHANNES HAFENI	9/2/2000
175	MS	N	SINKOLELA	NGONYA	4/5/2003
176	MR	FS	SIYANGA	FORTUNE S	1/25/2001
177	MR	G	STEENKAMP	GERT	5/28/1942
178	MRS	L	SWARTBOOI	LIDIA	6/10/1919
179	MRS	E	TAPANGE	EMILIA	9/24/1952
180	MS	EI	TUKONDJELE	EMILIA I	4/16/2002
181	MR	A	TJIRONGO	ABRAHAM	10/17/1936
182	MS	T	TJIVIKUA	TUKONDJA	4/13/2002
183	MS	K	TJIVIKUA	KOKUWA	6/4/1999
184	MR	BG	TLHABANELLO	BATSILE G	7/23/1998
185	MS	NA	TUKONDJELE	NDAPANDA ALBERTINA	10/14/1998
186	MR	S	UUSHONA	SHANIKA	7/29/1948
187	MR	ZM	UUTONI	ZENEN M	5/16/2001
188	MR	JP	UUTONI	JOHANNES P	1/27/1998
189	MR	A	VAINO	AMALWA	1/5/2006
190	MS	RN	VAINO	RAUNA NDAMBELA	12/31/2009
191	MS	HN	VAINO	HERTA N	7/1/1999
192	MRS	O	WILHO	BERTHA	6/6/1958
193	MS	O	WANGOLO	OLIVIA	5/5/2003
194	MR	SM	WEDINGE	SAKARIA M	5/4/1999
195	MS	RN	WILPARD	RUTH N	1/1/1966

This newsletter has a dual purpose, firstly to keep the members up to date on the developments of the Fund and secondly, it serves as an educational tool. As a member or pensioner of the Fund, you are invited to forward comments, suggestions and contributions to [info@rflaun.com.na](mailto:info@rflaun.com.na).