RFLAUN
Retirement Fund for Local Authorities and Utility Services in Namibia
Tel: 061-423 700 | Fax: 061-423 701 | Email: info@rflaun.com.na | P.O. Box 29001 Mail Centre, Windhoek |1-3 Delius Street, Windhoek

MEMBER ALERT

FOR IMMEDIATE RELEASE 11 November 2026

Dear RFLAUN Member,

New Member Contribution Rates and a Second Annual Opportunity to Increase Your Contribution

Following a recent actuarial assessment of the Fund`s current contribution options being offered to the members, the Board of Trustees decided that the Rules should be amended to make provisions for the **introduction of five additional categories**.

By introducing these additional contribution categories, the Fund offers you the opportunity to on a cost effective and tax efficient basis contribute additionally for retirement.

You will further now also **twice a year** have the option to elect amongst the different contribution categories on offer by the Fund.

An amendment to the Fund's Rules providing for these additional contribution provisions has already been submitted to NAMFISA with an **effective implementation date of 1 November 2026**. FIMA also now requires members to be provided with a copy of amendments to the Fund's Rules, free of charge, and enclosed herewith kindly then please find a copy of said amendment or via our website on https://www.rflaun.com.na/rules-amendments/.

1. **Five new contribution rates**
   You can now choose to contribute at any of the following rates of your pensionable salary:

   7.5%, 9%, 10%, 11%, 12%, 14%, 15%, 16%, 18%, 20%, 21%, 22%, 23%, 24% or 25%

   The new rates are **21%, 22%, 23%, 24% and 25%**.

2. **Your employer's contribution stays the same**
   Your employer still pays **21.7%** of your pensionable salary into the Fund on your behalf.

3. **When you can increase your contribution**
   You can now increase your contribution rate **twice a year** on:
   - **1 July**, and
   - **1 November** (new)

4. Important to remember

- **You can only increase your rate.** You can't move to a lower rate than the one you contribute now.
- **If you don't choose a new rate**, you'll keep contributing your current rate.
- **New members** must choose a rate when they join. If they don't, they'll contribute at the minimum rate of **7.5%**.

RFLAUN always acts in the interest of its members and will keep you informed of developments that affect your retirement savings.

END

Mr. Dorian J. Amwaandangi
Principal Officer

