

Edition I | 2024

Bokamoso Newsletter

Finding purpose in retirement

Inside

Editor's Notes	2
CEO's remarks	3
Finding Purpose in Retirement	4
Entrepreneurship in Retirement	5
Embracing new recipes and techniques in retirement	6
Transfer In: Secure a Worry-Free Future	7
Member Portal Steps	8
Do not use pension money to pay off debt	10
Ponzi Scheme Awareness	11
The Hidden Risks of Sharing Your Pension Information	12
Balancing AI Advancements with the human expertise in the pension industry	13
What to Look Out for When Transferring a Deferred Pension Account	14
The nomination form's role in death investigations	15
Nomination Form	16

Editor's Notes



Dear Valued Members,

Welcome to the 1st Edition of Bokamoso 2024. As we journey through another quarter, we are reminded that planning for the future is not just a necessity but also an opportunity. This edition delves into the evolving landscape of retirement and financial management, offering insights and strategies to help you navigate your journey towards a secure and fulfilling retirement.

Your journey towards a comfortable retirement is our top priority. We are committed to providing you with the latest updates, expert advice and innovative solutions to

enhance your financial planning. As part of our ongoing endeavour in investment opportunities, we emphasize the importance of being vigilant against Ponzi schemes to protect your hard-earned savings.

Additionally, we explore how Artificial Intelligence is a lever for growth in the pensions industry, enhancing decision-making processes and optimizing investment strategies. Stay informed and empowered with the insights we provide to ensure a prosperous future.

Happy reading!

Announcements



Thabo Motshidisi Keoganne

We welcomed Thabo Motshidisi Keoganne in May for the position of IT Officer. Over the past 5 years, Thabo has gained valuable experience working with KPMG and the Ministry of Infrastructure. With a BSc in Applied Business Computing from the University of Sunderland and certifications including CCNA Routing and Switching, CCNA Security, and Microsoft Azure Administrator. Thabo brings a robust IT skillset to the Debswana Pension Fund. Thabo aims to utilise his skills to streamline business processes and drive a greater embrace of automation, enhancing operational efficiency and ensuring the organisation's IT infrastructure remains secure and future-ready.

Changes to the DPF Board of Trustees

Following the amendment of the Retirement Funds Act, the Fund is required to have 2 Independent Trustees. As such, the Fund went through the necessary governance processes to appoint Ms. Galeboe Busang as the Fund's second Independent Trustee as of the 24th August 2023.

Ms. Busang is the Chief Finance Officer at BOMAID. She has a Bachelor of Accountancy from the University of Botswana and an Association of Chartered Accountants (ACCA) from Botswana Accountancy College. Ms. Busang is also a fellow member of ACCA, Botswana Institute of Chartered Accountants (BICA) and Advanced Taxation. She was a Trustee for the Peermont Global (Botswana) Pension Fund from 2008 until 2016. Through her qualification she has been approved as qualified to train BICA students.

The DPF Board of Trustees has also welcomed Ms. Keitiretse Tshukudu as the member-elected Trustee, representing the Jwaneng Constituency, and Ms. Wame Mobita, who joins the Board as an appointed member representing other participating employers.

Ms Keitiretse Tshukudu joined the DPF Board on the 18th December 2023. She employed as a Wellness Coordinator at the Jwaneng Mine. Ms Tshukudu has a Diploma in Health and Promotion, a Bachelor of Finance as well as a Master of Commerce (Financial Management). She brings to the Fund 21 years of experience in the wellness field that the Board will gain from.

On the 22nd February 2024, Ms. Wame Mobita joined the Board. Ms. Mobita is employed as a Human Resources Manager at De Beers Group Sightholder Sales. She has 20 years' experience in Human Resources and holds a Bachelor of Applied Science/ Statistics, a Postgraduate Diploma in Industrial Psychology as well as a Master of Sciences.

The Fund is looking forward to benefiting and drawing from the experience and contribution from the new Trustees.

CEO's Remarks



Dear Member,

Welcome to the 1st Edition of 2024. As we navigate the dynamic landscape of retirement and financial management, staying informed and proactive is crucial for ensuring a secure and fulfilling retirement. I am thrilled to share several exciting updates and milestones that mark our journey together at Debswana Pension Fund.

First and foremost, I am delighted to announce the return of our Pensioner Conference this year. After a gap since 2019 due to the global pandemic, we are eager to reconnect with our esteemed pensioners. This conference is a wonderful opportunity to engage, share insights, and celebrate our collective achievements. I strongly encourage all our pensioners to attend and participate in this enriching event.

In our commitment to safeguarding your information, we are diligently preparing for the Data Protection Act, set to take effect in October. This act will enhance the security and privacy of your personal data, and we are ensuring that our systems and processes are fully compliant to protect your valuable information.

Additionally, I want to highlight the KYC (Know Your Customer) drive that shall be coming in the second half of the year. Adherence to the KYC process is essential as it is a regulated exercise designed to protect both the fund and its members.

I am also pleased to report that the construction of the Jwaneng Boutique Hotel is nearing completion. This project, a testament to our dedication to growth and innovation, will soon be ready for occupancy. We look forward to welcoming you to this new facility, which promises to offer an exceptional experience.

This year is particularly special for us as Debswana Pension Fund celebrates its 40th anniversary. Four decades of dedication, growth, and unwavering commitment to securing your future. As we reflect on our journey, we are inspired to continue building a brighter, more secure future for all our members.

Thank you for your continued trust and support. Together, let's embrace the opportunities and challenges ahead with confidence and optimism.

Warm regards,

Gosego January

Finding purpose in retirement

Retirement marks a new chapter in life—a time of reflection, exploration, and redefining one's sense of purpose. While leaving the workforce may initially raise questions about identity and direction, finding purpose in retirement is a deeply transformative journey of self-discovery, personal growth, and meaningful contributions.

Finding purpose in retirement goes beyond leisure activities or relaxation; it involves engaging in activities that fill your heart with fulfilment, contribution, and significance. Purpose-driven living not only enhances mental and emotional well-being but also breathes vitality and optimism into everyday life. Whether through volunteer work, creative pursuits, lifelong learning, or community engagement, finding purpose empowers individuals to lead deeply fulfilling lives in retirement.

To discover purpose in retirement, start by reflecting on your core values, passions, and interests.

Identify activities or causes that bring you joy and fulfillment. Embrace new opportunities by attending workshops, classes, or seminars that spark your curiosity and inspire learning. Engage in volunteer work with organisations that align with your values, providing a sense of purpose and community connection. Pursue lifelong learning by acquiring new skills and expanding your knowledge through online courses and educational programs. Share your wisdom through mentoring, coaching, or teaching roles, finding fulfillment in contributing your expertise. Finally, embrace creative expression through writing, painting, music, or crafts to foster self-expression and joy.

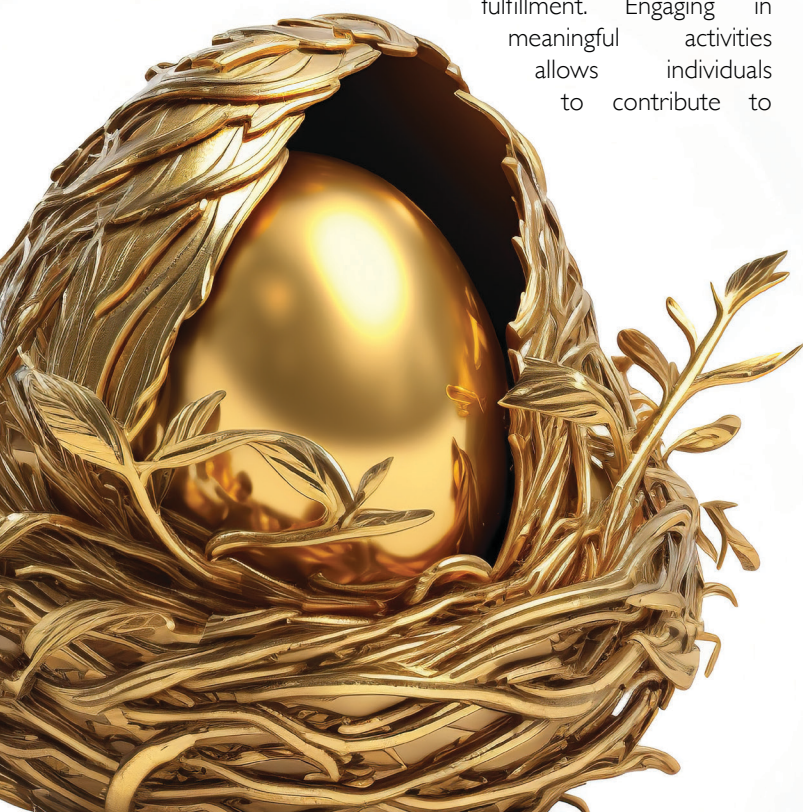
Living a purpose-driven life in retirement has numerous heartfelt benefits. It promotes emotional well-being, resilience, and a positive outlook while also providing direction and fulfillment. Engaging in meaningful activities allows individuals to contribute to



causes they care about, fostering personal growth, learning, and self-discovery. It also encourages social connections and sense of community/team spirit, creating opportunities for meaningful relationships and shared experiences. Moreover, purpose-driven living has a positive impact beyond individuals, influencing communities and society, inspiring others, promoting social change, and contributing to a more compassionate world.

In retirement, finding purpose is like discovering a new journey that brings excitement, personal growth, and happiness. By doing things that truly matter to you and align with your deepest values, you can experience profound fulfilment and joy. Take the opportunity to try new things, make a difference, and live a meaningful life that inspires others. Let your sense of purpose guide you as you enjoy a deeply fulfilling retirement filled with meaningful activities and heartfelt connections.

Sources: <https://2nd-innings.com/retirement-reinvention-finding-purpose-and-meaning/>



Entrepreneurship in Retirement

Entrepreneurship in retirement is a growing trend that offers retirees the opportunity to pursue their passions, stay active, and generate additional income. As people reach retirement age, many are not ready to fully retire and are looking for ways to continue working in a fulfilling and meaningful way. Starting a business in retirement can be a rewarding venture, but it also comes with its own set of challenges and considerations.



One of the key benefits of entrepreneurship in retirement is the flexibility it provides. Retirees can choose their own hours, work on projects they are passionate about, and have the freedom to travel or spend time with family as they see fit. This flexibility allows retirees to create a work-life balance that suits their needs and preferences.

Moreover, starting a business in retirement can be a great way to supplement retirement income. Whether it is consulting, freelancing or launching a new product or service, entrepreneurship can provide retirees with an additional source of revenue to support their lifestyle and financial goals. This extra income can also help retirees build up their savings or afford luxuries they may not have been able to enjoy otherwise.

However, there are challenges to consider when embarking on entrepreneurship in retirement. One of the main challenges is the risk involved in starting a new business, especially if retirees are using a significant portion of their savings to fund the venture.

It is important for retirees to carefully assess the financial implications and have a solid business plan in place before diving into entrepreneurship.

Additionally, retirees may need to acquire new skills or update existing ones to succeed in their chosen business endeavour. This could involve taking courses, attending workshops, or seeking mentorship from experienced entrepreneurs. It is essential for retirees to stay informed and adaptable in today's ever-changing business landscape.

All in all, entrepreneurship in retirement can be a fulfilling and rewarding experience for those who are willing to take on the challenge. By leveraging their skills, passions, and experience, retirees can create successful businesses that not only generate income but also bring a sense of purpose and accomplishment into their golden years.

Embracing new recipes and techniques in retirement

Cooking and baking in retirement can be a delightful journey filled with creativity and exploration. As you transition into this new phase of life, you have the time and freedom to dive into the world of culinary arts, trying out new recipes and techniques that tantalise your taste buds and bring joy to your kitchen.

One of the joys of retirement is the opportunity to experiment with different cuisines from around the world. You can explore the rich flavours of Italian pasta dishes, the aromatic spices of Indian curries, or the savoury delights of Mexican tacos. Trying new recipes not only expands your culinary range but also introduces you to new ingredients and cooking methods, keeping your meals exciting and enjoyable.

In addition to trying new recipes, retirement is the perfect time to master baking techniques. Whether it is mastering the art of baking the perfect loaf of bread, creating complex pastries, or indulging in decadent desserts, baking allows you to unleash your creativity and precision in the kitchen. You can experiment with different types of flours, sugars, and flavourings to create homemade treats that are not only delicious but also a source of pride and accomplishment.

Furthermore, cooking and baking in retirement can be a wonderful way to connect with loved ones. You can host dinner parties or baking sessions with family and friends, sharing your culinary creations and creating cherished memories together. It is a time to pass down family recipes, teach cooking skills to younger generations and enjoy the simple pleasure of gathering around a delicious meal or dessert. Overall, cooking and baking in retirement offer a world of possibilities and enjoyment. Whether you are a seasoned chef or a beginner in the kitchen, embrace this time to explore new flavours, sharpen your skills, and savour the joys of homemade meals and treats.

Happy cooking and baking!





Transfer In: Secure a Worry-Free Future

Experience an unparalleled sense of tranquillity with the Debswana Pension Fund, the leading private pension fund in Botswana. Leveraging a tested investment strategy and our history of success, we aim to achieve long-term growth for your investments, guiding you towards a secure future. Entrust your financial future to DPF and we will provide the assurance you need for a worry-free journey to retirement.

At Debswana Pension Fund, we are steadfast in our commitment to deliver unmatched stability and security. Our robust selection of asset managers and diverse investment asset selection provide security and sustainable returns on our members' investments.

Choose confidence, choose DPF and embark on a path toward financial security and peace of mind for the years ahead.

Let us guide you on your journey to financial freedom. For more details on how to start your deferred account transfer, contact our dedicated team at Mmila Fund Administrators at **373 5267** or **395 6966**.

Please note that this service is available only to active members.

Portal Navigation Steps

This member portal serves as a dedicated space where users can access personalised information, exclusive resources, and interactive features tailored to enhance their overall experience and engagement.

01

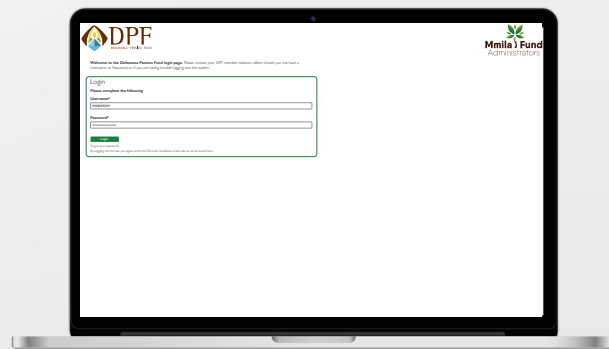
How to Access the portal:

Visit www.dpf.co.bw

02

DPF Member portal

Welcome to the Debswana Pension Fund login page. If you do not have a Username or Password, or if you are experiencing difficulty logging into the system, please contact your DPF member relations officer at portal_queries@mmila.co.bw.



03

Member Static Information

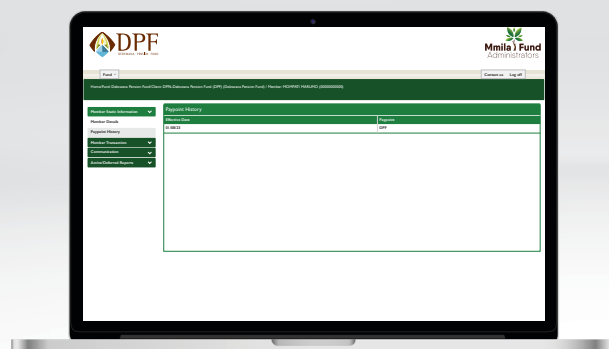
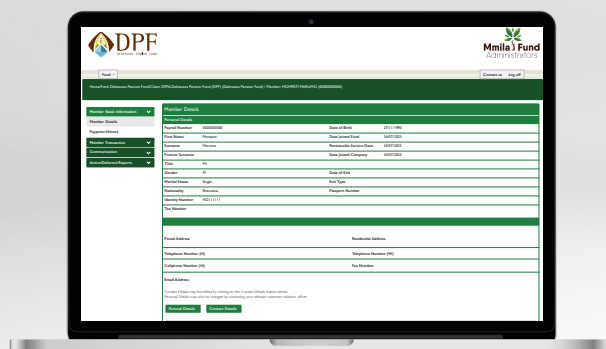
Member Details

It includes essential information such as personal details, contact information, membership status and relevant data.

04

Paypoint History

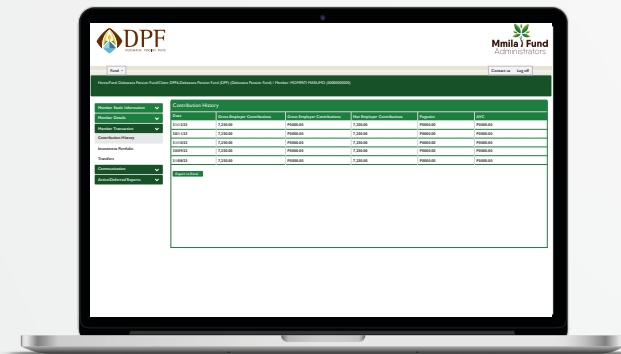
This section provides a detailed record of an individuals financial transactions and payment activities within the system.



Member Transactions

Contribution History

The portal provides a comprehensive record of an individuals financial contribution over time.



06

Investment Portfolio

The DPF has been using the Life Stage Investment model since 2004. The general principle of the life stage model is to invest member funds based on a member's presumed risk appetite. Capital preservation for near retirees is therefore pursued through reduced exposure of their assets to high risk investment instruments.

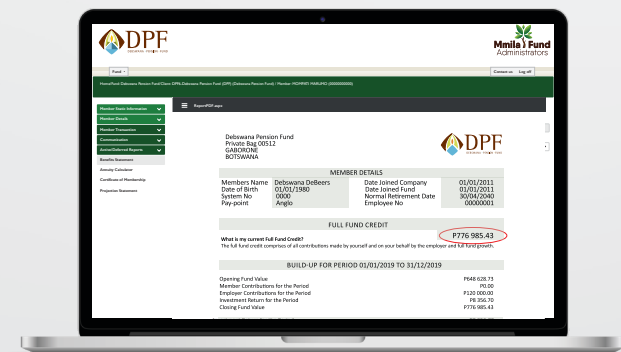


07

Active/Deferred Reports

Benefit statement

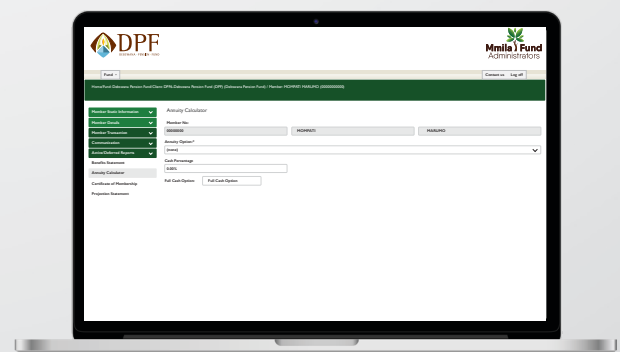
This section presents a detailed summary of full fund credit, opening fund value, close fund value, contribution breakdown providing users with a clear and concise overview of the value they have received



08

Annuity Calculator

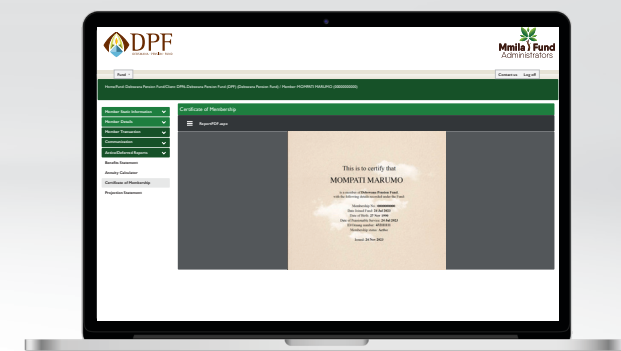
This is a tool designed to assist members in estimating future annuity payments based on specific input parameters.



09

Certificate of membership

This is an official document affirming an individuals status as a member of DPF.



Do not use pension Money to pay off debt



Retirement savings are essential for your future financial security. Although it might be tempting to dip into your pension to pay off debt, this choice can have serious long-term consequences that far outweigh the immediate relief.

One major issue is the loss of compound growth. Pension funds grow over time through interest, significantly increasing your retirement savings. Withdrawing funds early disrupts this growth, resulting in a much smaller nest egg when you retire.

Additionally, early withdrawal from your pension often incurs heavy tax penalties and income taxes, which can severely reduce the amount you receive. These financial losses make early withdrawal a costly decision. Using your pension money now to pay off debt also jeopardises your future financial security. Retirement savings are intended to support you when you no longer have a steady income. Without adequate savings, you may face financial difficulties in your later years, potentially becoming reliant on social security or family support.

There are better alternatives for debt repayment. Options such as refinancing, consolidating loans, or negotiating with creditors can help manage your debt without sacrificing your future financial

security. Addressing the root cause of your financial problems is crucial. Creating a budget, reducing unnecessary expenses, and seeking financial advice can help you gain control over your finances and avoid future debt.

Maintaining financial discipline and planning for the future are vital for long-term financial health. By resisting the urge to dip into your retirement savings, prioritise your future well-being. Working with a financial advisor to create a debt repayment plan that does not involve your pension funds helps manage current financial challenges while keeping your retirement goals on track.

While using your pension money to pay off debt might seem like a quick fix, the long-term consequences make it a risky move. Protecting your retirement savings ensures financial security in your later years. By exploring other debt repayment options and improving your financial habits, you can safeguard your future and achieve long-term financial stability.

Sources : How to be debt-free by retirement - Moneyweb

Ponzi Scheme Awareness for a Secure Retirement: Protecting Your Retirement Funds

In recent years, Ponzi schemes have become a significant concern for investors, especially those planning for retirement. These fraudulent schemes promise high returns with little to no risk, but in reality, they operate by using funds from new investors to pay returns to earlier investors. As the scheme grows, it becomes unsustainable, eventually collapsing and leaving many investors with significant financial losses. It's essential to be aware of the warning signs of a Ponzi scheme to protect your retirement funds and financial future. Here are some key red flags to watch out for:

- 1. Unrealistic Returns:** Ponzi schemes often promise abnormally high returns that are unstable with market conditions or investment norms. Be wary of any investment opportunity that guarantees unusually high returns with little risk.
- 2. Lack of Transparency:** Ponzi schemes typically lack transparency regarding how investor funds are being used and how returns are generated. Avoid investments where there is a lack of clarity or a refusal to provide detailed information about the investment strategy.
- 3. Pressure to Invest Quickly:** Scammers running Ponzi schemes often use high-pressure tactics to persuade investors to invest quickly, emphasising limited-time opportunities or exclusive deals. Take your time to research and evaluate any investment opportunity thoroughly before committing funds.
- 4. No Independent Verification:** Legitimate investment opportunities are typically subject to regulatory oversight or third-party verification. Be cautious of investments that lack independent verification or are not registered with regulatory authorities.
- 5. Difficulty Withdrawing Funds:** Ponzi schemes often make it difficult for investors to withdraw their funds, citing various reasons such as administrative delays or market conditions. If you encounter obstacles when attempting to access your investment funds, it may indicate a potential Ponzi scheme.

To protect your retirement funds from Ponzi schemes and other fraudulent activities, it's crucial to conduct thorough due diligence before investing. Research the investment opportunity, verify the credentials of the individuals or companies involved, and seek advice from trusted financial professionals if needed.

Remember, if an investment opportunity sounds too good to be true, it probably is. Stay vigilant, trust your instincts, and always prioritise the safety and security of your retirement funds.

By staying informed and aware of the risks associated with Ponzi schemes, you can take proactive steps to safeguard your financial future and retirement savings.

Let's work together to raise awareness about Ponzi schemes and protect investors from falling victim to financial fraud. #YourFund #YourSecurity #YourFuture #PonziSchemeAwareness #InvestorProtection #RetirementPlanning



The Hidden Risks of Sharing Your Pension Information

The Hidden Risks of Sharing Your Pension Information.

When it comes to disclosing details about one's pension savings, the implications extend far beyond initial considerations. While transparency can aid in informed decision-making, it also brings risks that demand careful consideration. Sharing information about your pension savings can attract unwanted attention and vulnerability. Cybercriminals and scammers, for instance, may exploit this data to plan fraudulent schemes, phishing attacks, or identity theft. This not only jeopardizes your retirement funds but also threatens your financial security and peace of mind. Therefore, safeguarding sensitive financial information becomes paramount to prevent falling victim to malicious activities.

The impact of disclosing such personal financial details can extend to influencing your financial behaviour. Knowing the exact state of your pension savings might lead to complacency or overconfidence in retirement planning. This could potentially overlook essential aspects like diversification, risk management, or adapting savings strategies to changing economic conditions

and personal circumstances. Thus, while transparency provides clarity, it necessitates a balanced approach that includes proactive risk management and ongoing financial education.

In conclusion, while transparency in outlining pension savings offers valuable insights into one's financial health, it also introduces numerous risks that require careful management. Protecting sensitive financial information, staying informed about market dynamics, embracing diversification strategies, and maintaining a realistic perspective on financial goals are essential practices for safeguarding your pension savings for a secure and fulfilling retirement. Balancing transparency with caution and proactive financial management remains crucial in navigating the complexities of retirement planning effectively.

Sources : BehavioralEconomics.com | The BE Hub



Balancing AI Advancements with the human expertise in the pension industry

As artificial intelligence (AI) gains traction across industries, its impact on the pensions sector is becoming increasingly significant. AI's ability to handle data analysis, member engagement, administrative tasks, and legal compliance has brought about both excitement and scepticism within the industry.

One of AI's strengths lies in its capacity for data analysis, particularly with large datasets and defined rules. This capability is invaluable for tasks such as risk assessment and predictive analysis, aiding in decision-making processes. Additionally, AI can revolutionise member engagement by delivering personalised communications, offering chatbot support for routine inquiries, and even predicting members' future needs. These advancements can empower members to take a more proactive approach to their pension planning.

AI's impact extends to streamlining administrative tasks, reducing errors, and automating documentation processes. This efficiency not only benefits administrators but also enhances the overall experience for members. Furthermore, AI can assist in legal and compliance matters by managing complex information and potentially answering legal queries, albeit subject to regulatory acceptance.

Despite its numerous benefits, AI adoption raises concerns about

job displacement and the need for human oversight. While AI can augment roles and free up time for strategic thinking, it is crucial to maintain human oversight to ensure accuracy and appropriateness in decision-making, particularly in sensitive cases like member deaths.

AI, however advanced, cannot replicate the human touch essential to empathetic responses and building relationships. Trustees and pension professionals emphasise the irreplaceable value of human interaction, especially in emotionally charged situations. The blend of AI's capabilities with human expertise is crucial for delivering optimal outcomes in the pensions industry.

The future of the pension industry is undoubtedly intertwined with AI advancements. Embracing AI's capabilities while upholding human oversight and empathy will be key to navigating the evolving landscape effectively. The synergy between AI and human expertise promises to drive efficiency, enhance member experiences, and ultimately shape a brighter future for pension planning and management.

Sources : [pa_october2023_digi-edition.pdf](#) (pensionsage.com)



What to Look Out for When Transferring a Deferred Pension Account to Your Active Pension Account

Transferring a deferred pension account to your active pension fund can be a strategic move to consolidate your retirement savings and streamline your financial planning. However, this process requires careful consideration to ensure that you make informed decisions that benefit your long-term financial goals. Here are key factors to keep in mind when transferring your deferred pension account to your active fund:

- 1 Eligibility and Rules**
 Before initiating a transfer, verify that you are eligible to transfer your deferred pension account to your active pension fund. Different pension funds have specific rules and regulations regarding transfers and it is crucial to understand these to ensure a smooth transition. Check with both your deferred and active pension providers to confirm that the transfer is permitted.
- 2 Transfer Fees and Charges**
 Transferring pension accounts often involves fees and charges, such as administrative fees, transfer fees, and other associated costs. It is essential to inquire about these fees upfront and calculate the total cost of the transfer to avoid any unexpected expenses. Knowing the fees will help you determine if the transfer is financially advantageous.
- 3 Transfer Process**
 Understand the steps involved in the transfer process, including the required documentation and the timeline for completion. Familiarise yourself with the necessary forms and the information needed to initiate the transfer. Ensure that both your deferred and active pension providers are aligned on the process to facilitate a seamless transfer.
- 4 Pension Value**
 Compare the value of your deferred pension account with your active one. Ensure that the transfer will not result in a loss of benefits or a decrease in the value of your pension savings. It is important to verify that all accrued benefits from your deferred pension will be preserved during the transfer.
- 5 Investment Options and Returns**
 Evaluate the investment options available in your active pension plan. Consider whether these options align with your retirement goals and risk tolerance. Transferring to an active pension plan with better or more suitable investment options and higher investment returns can enhance your retirement savings potential.
- 6 Timing of the Transfer**
 When transferring your pension, aim for stable market conditions to avoid affecting the value of your investments. Align the transfer with your long-term financial strategy and assess its impact on your retirement plan. Ensure that the transfer supports your broader financial goals and enhances your retirement security.
- 7 Documentation and Record-Keeping**
 Maintain detailed records of all communications and documents related to the transfer. This includes keeping copies of transfer forms, correspondence with pension providers, and any confirmations received. Proper documentation is essential for resolving any issues that may arise during or after the transfer.

By carefully considering these factors, you can ensure a smooth and beneficial transfer of your deferred pension account to your active pension account, safeguarding your retirement savings and future financial security.

Sources: : How To Transfer A Deferred Pension (onlinemoneyadvisor.co.uk)

The nomination form's role in death investigations

Members often question why they are asked to complete and update nomination forms when the Debswana Pension Fund (DPF) conducts investigations despite their wishes. The nomination form serves as a guide for assessing submissions by surviving dependents. While trustees consider nominees listed in the form, they ultimately allocate benefits based on three key principles:

1. Compliance with pension rules, regulations, and policy guidelines.
2. The best interest of every dependent.
3. Fair and equitable benefit distribution among dependents.

Updating Your Nomination Form

Keeping your nomination form current ensures your wishes are considered, especially if circumstances change, such as marriage or parenthood. To aid investigations, members should also provide beneficiaries' birth certificates and ID/Omang copies. These documents are crucial during investigations as they are more reliable than the nomination form alone. In cases where the deceased did not know the nominees' exact birth dates, these documents suffice. Correctly determining the nominee's age ensures rightful payment distribution, considering age affects pension amounts and distribution timing.

Board of Trustees' Role

Accompanied by the nomination form, the Board of Trustees decides who receives the money among claimants, considering all dependents. While a member may have nominated beneficiaries, pension regulations require the Board of Trustees to consider all eligible dependents, not solely relying on the nomination form. If a member had not updated the form before death, investigations would identify nominees the member would have excluded.

Influencing Your Pension Distribution

Your lifestyle dictates pension distribution post-death, but ensuring your wishes are clear while alive is crucial. Transparent communication about nominees minimises investigation delays. Reviewing beneficiaries in your life ensures alignment between your nomination and final allocation.

Updating Your Nomination Form

Active and Deferred Members can update their forms anytime due to family changes, optimising preparation for unforeseen events. However, not all pensioners can update beneficiaries; only five, ten, fifteen and twenty years guarantee retirement options allow updates within those periods.

Choosing Retirement Options

Active or deferred members should update forms before retiring, as this is their last chance. Options like Joint life and life with surviving dependents do not permit updates due to pre-calculated monthly incomes based on dependents' details.

Death Investigations and Fairness

Death investigations aim for fairness and inclusion of eligible dependents, not intrusion. Ensuring your information is current and accurate guarantees your money reaches deserving hands after you are gone.

COMPLETE YOUR NOMINATION FORM

All Debswana Pension Fund Members are required to fill out their nomination forms.

- Gaborone Office: **3735267** or email **bmosimanyane@mmila.co.bw**
- Jwaneng Office: **5884849** or email **mthamage@mmila.co.bw**
- Orapa Office: **2902323** or email **lmosigi@mmila.co.bw**

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