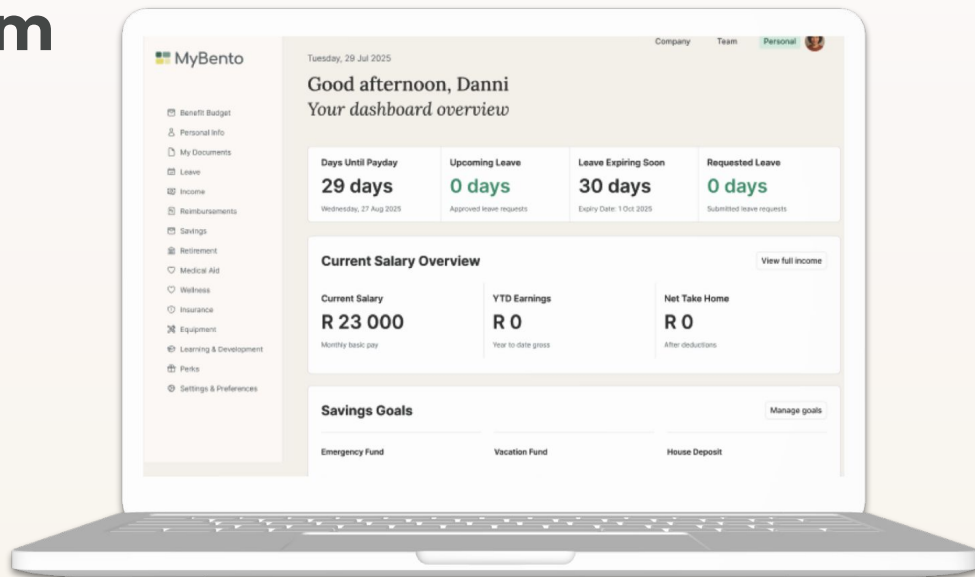


South Africa's first

all-in-one, fully digital

employee benefits platform

built for modern business



MyBento

My Dashboard

Profile

Salary

Essentials

Leave

Medical Aid

Insurance

Retirement

Personal Finance

Reimbursements

Wellness & Advice

Health & Family Care

Financial & Legal Advice

Professional Counselling

Mental Health

EasyDoc

Work Environment

Self Development

Team Dashboard

Team Admin

Leave Management

Reimbursements

Wednesday, 30 Jul 2025

Good afternoon, Claudes

Your dashboard overview

Submit Leave

Days Until Payday

26 days

Monday, 25 Aug 2025

Upcoming Leave

0 days

Approved leave requests

Requested Leave

1 day

Submitted

Annual Leave: 20 Aug 2025

Your Profile

Update details

 Claudia Schneider

Client Success Manager

claudia+demo@mybento.net

08256789

Recent & Upcoming Birthdays

 Ross Humble

8 August

Team Leave Requests

Leave dashboard

You have 2 leave requests to action

Status	Employee	Type	Dates	Action	Docs
Submitted	Kele Kabane	Annual	12 - 15 Nov 2024	Decline Approve	
Submitted	Kele Kabane	Annual	26 - 28 Jul 2023	Decline Approve	

<<

<

1

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10

MyBento
Dashboard
and
navigation
to the
retirement
benefit

Retirement

Your Investment

Retirement Calculator

Need help using the calculator?

View as:



Nominal amount

1 Target amount:

R 30 882 706

Needed to retire comfortably

2 Projected amount:

R 23 851 697

Amount at retirement

3 You can retire until:

83 yrs

Age your savings will run out

39

Age today

65

Retirement age

Current scenario

83

Target age

90

Shortfall at retirement: R 7 031 008

Based on current income: R 42 500

Total savings to date

Saved towards retirement already

R 890,000.00

Monthly savings

Total amount you save toward retirement monthly

R 6,500.00

Retirement age

Age you would stop earning a salary

68

40yrs

80yrs

Age you need money until

Your life expectancy

90

80yrs

100yrs

Required income in retirement

As a percentage(%) of your current income

75

50%

100%

Net return expected

Annual percentage(%) return on savings

9

6%

20%

Reset Calculator

Retirement calculator

Welcome to your retirement journey!

We're here to help you set up your retirement fund with Sygnia. This process will take approximately 5-10 minutes to complete. You'll need to select your fund, set your contribution, and nominate your beneficiaries.

[Start Enrolment →](#)

What to expect



Select your fund

Choose from our range of retirement funds based on your risk profile and investment goals.



Set your contribution

Decide how much you want to contribute monthly towards your retirement savings.



Nominate beneficiaries

Specify who should receive your retirement benefits in the event of your passing.



Upload and sign

Provide us with the required documentation and digitally sign your contract.

What you'll need

- ☐ **South African ID or passport (to be uploaded)**
You'll need to upload a copy of your identification document
- ☐ **Proof of address (to be uploaded)**
A utility bill or bank statement not older than 3 months.
- ☒ **Beneficiary information**
Names, ID numbers, and contact details of your beneficiaries.



Garth Hey

Certified Financial Planner

Meet your financial advisor

Hello! I'm Garth Hey, your dedicated financial advisor for this retirement journey. I'm here to help you make informed decisions about your financial future and ensure you get the most out of this valuable benefit.

As your appointed Advisor on Record, I'll be available to answer any questions you might have about your retirement fund, investment options, or financial planning in general. Part of the fees associated with this investment will go toward the advice fee, so please don't hesitate to reach out.

I've helped many employees like you navigate their retirement planning, and I'm committed to providing personalised guidance based on your unique situation and goals.

Important Details

Provider

Sygnia ↻

Company monthly contribution

1% of your base salary

Employee monthly contribution

minimum of 1% of base salary

Benefit activation

Apply before the 15th of this month to activate this benefits with the next payday.

Retirement annuity sign-up Welcome page

1

Fund Selection

2

Beneficiaries

3

Documents

4

Review & Sign

Step 1 of 4

Set Up Your Retirement Fund

Choose your fund and set your contribution

Sygnia ↕

Sygnia Signature 40



Conservative investment

Secure steady growth with peace of mind. Designed for inflation-beating returns while preserving capital over shorter periods. Suitable for individuals with a low risk tolerance, those nearing retirement, or those seeking a conservative investment.

 View Fund Fact Sheet

① Fund related fees apply

Sygnia ↕

Sygnia Signature 50



Balanced investment

Suitable for investors with a medium-term horizon, seeking growth while managing risk. This fund targets consistent performance without excessive market exposure.

 View Fund Fact Sheet

① Fund related fees apply

Sygnia ↕

Sygnia Signature 70




Aggressive investment

Designed for investors with longer horizons who can ride out market fluctuations for superior returns. Perfect for investors seeking aggressive growth to build substantial retirement wealth.

 View Fund Fact Sheet

① Fund related fees apply

Set your contribution

Your contribution (%)

As a percentage of your pensionable salary

4%

R 42 500

1% min

30% max

Your contribution

R 1 700

Employer contribution
(1% of pensionable salary)

R 425

Total monthly contribution

R 2 125

Impact on your finances

Monthly tax benefit

R 527

Take-home pay

R 26 169

Contributions to retirement funds are tax-deductible up to 27.5% of your income, reducing your taxable income. Please note this is an estimate and does not take into account any other deductions or tax benefits you may be eligible for.

< Back to Intro

Continue >

Retirement
annuity
sign-up
Fund selection
and setting
contribution

Retirement

Your Investment

Retirement Calculator

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Fund Selection

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Beneficiaries

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Documents

4

Review & Sign

Step 2 of 4

Nominate Beneficiaries

Why you need to nominate a beneficiary?

Add Beneficiary

John

Smith

Spouse

8805141851087

0777774777

100

Teacher

Postal Address

Smith Street

Test City

8899

Save Beneficiary

Cancel

< Previous

Save & Continue >



Important timeline

Changes must be submitted by the 15th to be effective in next month's payroll.



Retirement
annuity
sign-up
*Beneficiary
nomination*

[Draft Changes](#)

Retirement

[Your Investment](#)[Retirement Calculator](#)

1

Fund Selection

2

Beneficiaries

3

Documents

4

Review & Sign

Step 3 of 4

Upload Your Documents

Upload the required documents to complete your application.



ID Document

Uploaded

Claudia Schneider ID Document

[Download](#)[Replace](#)



Proof of Address

Uploaded

Claudia Schneider Proof of Address

[Download](#)[Replace](#)

[< Previous](#)[Continue >](#)

**Important timeline**

Changes must be submitted by the 15th to be effective in next month's payroll.



Retirement
annuity
sign-up
FICA
document
upload & check

1

Fund Selection

2

Beneficiaries

3

Documents

4

Review & Sign

Step 4 of 4

Review & Sign Documents

Please review and sign your application form to finalise your submission.

Please sign this document

Locate the fields assigned to you and click "Submit" when complete.

QuicklySign

GROUP RETIREMENT ANNUITY
APPLICATION FORM

- No instruction will be processed unless all requirements have been met; all relevant documentation received and the funds reflected in Sygna's bank account.
- The daily cut-off for receipt of instructions is 14h00.
- For full information on turnaround times please refer to the Sygna Terms and Information document.
- Completed forms and required documentation are to be faxed to 0866 808 045 or e-mailed to instructions@sfs.sygna.co.za.

- Please read the Terms and Information that apply to this investment. This is available from your financial advisor, the Sygna Client Service Centre or www.sygna.co.za.
- Should you have any queries regarding this application, please contact the Sygna Client Service Centre on 0860 794 642 (0860 SYGNA).

NOTE: If you are completing this form online, please save the form to your computer prior to completing any details to ensure a copy is kept for your records.

DOCUMENT CHECKLIST

☒ South African bar-coded ID or valid passport (if foreign national)

☐ Proof of banking details (e.g. bank statement or cancelled cheque)

☐ Proof of deposit/transfer in to the relevant Sygna bank account

FOR THE AUTHORISED REPRESENTATIVE

☐ South African bar-coded ID or valid passport (if foreign national)

☐ Proof of authority to act (e.g. power of attorney)

EMPLOYER DETAILS

Company name: MyBento Demo Company

Employee number: 0002

Retirement
annuity
sign-up
Signing the
auto-generated
application
form

Retirement annuity sign-up complete

Retirement

Your Investment

Retirement Calculator



Application Submitted Successfully

Your retirement fund application has been submitted. You will receive a confirmation email shortly.

[Return to Dashboard](#)



Important timeline

Changes must be submitted by the 15th to be effective in next month's payroll.



Retirement Benefit Utilisation

23

Active Contributors
51% of employees

5

Incomplete Applications
Requiring attention

2

Pending Approvals
Awaiting review

Monthly Contribution Summary

Employee Contributions

R 12 500 000

59% of total

Employer Contributions

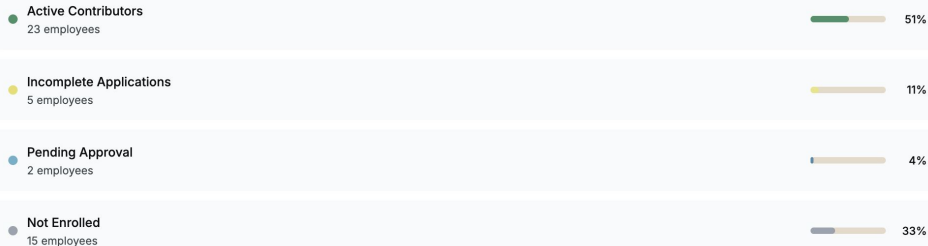
R 8 750 000

41% of total

Total Monthly Contributions

R 21 250 000

Employee Status Breakdown



Retirement
benefit
onboarding
Utilisation
monitoring