

Dear Member,

**1. Bonus 2022/2023:**

As mentioned in the annual report, a bonus of 4,042 % on purchases, short-term insurance and medical aid "Gap Cover" premiums has been declared to members this year, of which a cash bonus of 3,80 % will be credited to members' November 2023 accounts.

The balance will be transferred to the Members Interest Fund and the amount transferred in this regard will reflect on your November 2023 account for your records.

We sincerely thank all our members for their loyal support, despite difficult economic conditions, who are mainly responsible for Pretorium Trust's success. We trust that the bonus will be a handy windfall to all members as we approach the festive season.

**2. Pretorium Trust – 85 years:**

We are celebrating Pretorium Trust's 85th anniversary this year and this is an achievement of which members can be proud of.

After eighty five years, it is a remarkable achievement that Pretorium Trust continues to offer exceptional service to our members, considering the financial, economic and political challenges that have taken place over this period.

Today it is not only banks, but also life insurers, medical schemes, shops and other financial institutions which offer attractive loyalty programs to the public. Our research, however, indicates that the annual bonus paid to Pretorium Trust members is still one of the most beneficial, if not the best option available in the market.

Our request, therefore, is that you inform your family, friends and colleagues of the benefits of Pretorium Trust and persuade them to join as members. Members' involvement in this regard will definitely ensure that Pretorium Trust will experience growth over the next 85 years and continue to contribute to the financial well-being of members.



*Pretorium Trust*



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**TO MOTIVATE MEMBERS, COMMISSION AMOUNTING TO R250 IS PAID FOR EACH NEW MEMBER RECRUITED. YOU ALSO STAND A CHANCE TO WIN R10 000 CASH IN OUR RECRUITMENT COMPETITION THAT CLOSSES 31 JANUARY 2024. (Terms and conditions apply)**

**3. Opening date of accounts: December 2023:**

With the festive season in mind, a large chain store again requested that the opening date for accounts be changed from the 16 December 2023 to Wednesday, 13 December 2023.

We trust that this arrangement will also benefit you as members.

**4. Other services:**

**I. Short-term insurance:**

Become part of our short-term insurance scheme through Santam and Hollard for personal- and commercial policies. No brokerage fee is charged, only R28 monthly policy fee on personal policies and R30 on commercial policies and you earn BONUS on your monthly premiums regardless of any claims.

**II. Financing and Personal Loans:**

Financing is offered on motor vehicles and luxury goods at competitive, fixed interest rate, with no initiation fee or monthly administration fees.

Personal loans are also available. (Contact the office for more information)

**III. Gap Cover:**

Medical Gap Cover underwritten by Stratum Benefits, is offered to members and these monthly premiums also qualify for BONUS.

**IV. Funeral policies and Wills:**

Protect your family with funeral policies underwritten by Assupol and Grobbelaars.

We offer complementary support with the drafting and safekeeping of your will.

**5. Member Purchases: December 2023:**

With the Christmas holidays around the corner, members are again reminded to take their purchase cards along when leaving on holiday during the festive season as our contracted Chain Stores will accommodate them nationally!

We thank you for your loyal support during the past year and wish you and your family a Merry Christmas and a Prosperous New Year.

Kind regards  
Mrs M J Jordaan  
CEO