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# Comrade Nius

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## CTSL COMMENCE MEMBER ENGAGEMENT PROGRAM



CTSL Statutory Manager Sitiveni Weleilakeba and CEO Charlie Gilichibi with DFRBF members at the Goldie River Training Depot during the member annual conference 2020

Comrade Trustee Services Limited (CTSL) commenced the annual member engagement program for 2020 starting off in Port Moresby in early June with the Force Support Battalion at Murray Barracks, Taurama Barracks, Air Transport Wing, Basilisk, Goldie River Training Depot and ended the visit to Port Moresby Units at the PNG Defence Force Head Quarters at Murray Barracks. The main aim of the awareness is to update members on the current status of the Fund and its strategic plan for the next 5 years.

The awareness was well attended by contributing members in all units and was a good opportunity for members to raise questions and get a direct feedback from the CEO and Statutory Manager.

## CTSL Is Paradise Foods Limited's Second Largest Shareholder

CTSL as the trustee for the Defence Retirement Benefit Fund members holds the second largest share with Paradise Foods Limited.

Paradise Foods CEO James Rice was present in Lae, Igam Barracks for the DFRBF member engagement program to share with members the success and growth of the company which was the first of its kind for both parties.

“We are doing this for our shareholders and this is a unique opportunity to come out and tell them about the business, our products and what we are doing so when they reach for these products they are not only supporting jobs in PNG but also their retirement fund,” said Mr Rice.

CTSL Statutory Manager Sitiveni Weleilakeba said it was also a privilege for an investor to be present at such event to address shareholders.

Paradise Foods also had their team on the ground to distribute bags of goodies to members present at the conference.



From L-R: CTSL Statutory Manager Sitiveni Weleilakeba , Paradise Foods CEO James Rice and CTSL CEO Charlie Gilichibi

Image Below: CTSL CEO Charlie Gilichibi speaking to members at the PNGDF ATW Unit



# FREQUENTLY ASKED QUESTIONS

1. **How do I receive my annual statement?** Annual statements are printed and sent out to respective units for collection or can be collected at the CTSL Head office. Members who have access to the online portal can view their statement online.
2. **How do I obtain a DFRB ID card?** Members can walk into the CTSL Head office and apply for an ID card. Members in outer units can send the form and image via email and printed ID will be sent to you via Post PNG.
3. **Do I pay to get an DFRB ID card?** The first issue is free for those who have not received an ID previously.  
**Note:** Members will pay a K20 fee into CTSL's bank account for a reprint if you lose the ID card or when the ID expires.
4. **How do I amend my beneficiary list?** Member can fill out the member detail form to amend beneficiary list. For outer units, you can pass the forms to your clerk to be emailed over or sent via POST PNG.
5. **Can I increase my contribution?** Yes, you can fill out a voluntary contribution to increase your contributions.
6. **How often should I update my pension renewal form?** Annually and 6monthly for High risk pensioners (above 65 years)
7. **How is my pension funded?** DFRBF fund 40% and State 60% makes up the total pension received
8. fortnightly.
9. **Is there an arrangement in place to assist me if I am unable to sign or complete any pension documents due to aging, loss of sight or other reasons that I may encounter?** You will complete the Power of Attorney form to nominate your biological children to be your attorney to expedite your pension payment
10. **Do I qualify for a medical advance?** Yes, but the advance is applicable to retirees only and not widows/ children.
11. **What is the eligibility rate and required documents for the medical advance?** Eligibility rate is from K301 – K700 and must be accompanied with a completed Medical Advance form + Medical report from a doctor or Health officer confirming your health status.
12. **Where can I build?** You can build your home anywhere you like as long as you have the necessary documents that prove you own the portion of land that you wish to build on, land title documents, customary clan agreements, etc. need to be provided as a necessity when applying for an advance.
13. **How are payments made?** The housing advance will be paid directly to a supplier of materials, a qualified builder or a vendor. It is vital that members provide all necessary costs in detail when negotiating with the respective parties who will be providing the service they need when building, improving or buying a new house.

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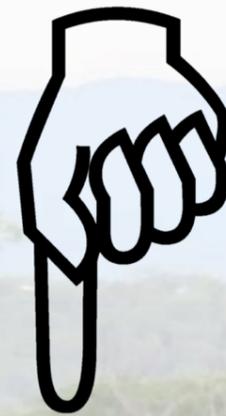


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**PRESENT YOUR DFRB MEMBERSHIP ID CARD AT THE FOLLOWING SERVICE PROVIDERS AND RECEIVE INSTANT DISCOUNT**



**DFRBF Member Discount Program**

**K50 Discount**



**10% Discount**



**15% Discount**



*Discount will be calculated upon presentation of your DFRB ID Card*



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