



### Dear OMEGS Member

The beginning of 2020, particularly March, will be remembered alongside significant market crashes of the past. We all are facing market volatility and especially uncertain times, but seldom have we seen it in such extremities.

As a Fund, we want to ensure that you are well-informed, and we will do whatever we can to support you along your financial journey.

So while you have access to a **SuperFund Retirement Benefits Counsellor (RBC)**, we would highly recommend that you speak to a [OMEGS accredited Financial Adviser](#) regarding your investment and annuity options should you consider retiring in the near future. A Financial Adviser will be able to give you holistic advice and provide you with a financial plan.

[Click here](#) to read about the basic differences between a financial adviser and a Retirement Benefits Counsellor.

**Stay safe and healthy!**

