

# Hairdressing Beauty & Skincare Industry Pension Fund 10 Year Anniversary!

## Dear Fund Member

This year marks a very special year for us, as we celebrate our 10th anniversary.

The Hairdressing Beauty and Skincare Industry Pension Fund ("HBSI") was established on 1 March 2013 as the National Pension Fund for the Hairdressing, Beauty and Skincare Industry.

## Celebrating the Past

Along our journey, we continued to look at the needs of our members and continued to improve benefits where possible to enrich members and their families, which we believe played a significant role in our industry.

## It's about the People

To our members: Thank you for trusting us

for many years with your pension benefits. We are honored to have your trust and will work tirelessly to continue to deserve it.

**To our industry partners:** We recognize the importance of establishing collaborative partnerships that bring extraordinary value to both HBSI and our members. We thank our partners for their commitment, expertise and skills in helping us to serve our members with pride.

## Shaping the Future

The journey hasn't always been easy and takes courage, passion, boldness and perseverance. As we celebrate our 10th anniversary, we toast you, our members and partners and let's continue to shape the future together.

Watch this space to join in our celebrations, more information to follow later!

Johan Steyn  
Chairperson: Board of Trustees

*"Let your dreams be bigger than your fears, your actions louder than your words and your faith stronger than your feelings."* - Author unknown

