

Operations & Administration

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DEPENDANTS AND NOMINEES FORM

The purpose of this form is for you to list your dependants and nominees. When you die, the trustees of the fund named below will use this list to help them to decide how your death benefit will be distributed.

In this form:

- 'You' refers to the person named on this form as the member.
- 'We' and 'us' refer to the company in Alexander Forbes that is shown at the top of this form, who is also the administrator to the Fund.
- 'Fund' refers to the fund that you are a member of.

ABOUT TRUSTEE DECISIONS

If there are both dependants and nominees

Dependants are anyone you are legally responsible for supporting financially or anyone you may not be legally responsible to support financially but who is in fact financially dependent on you. This includes your spouse and all biological and adopted children. A spouse is the person you are married to under the laws of South Africa, according to the laws of your religion or in a customary union, or you are living with in a long-term relationship. Nominees are people or organisations that you nominate to share your retirement fund death benefit – these could be legal or factual dependants, but don't have to be. If there are both dependants and nominees, the trustees must consider all dependants and nominees. They will make a decision on how much (if any) of the death benefit should be paid to each person.

If there are dependants listed (with or without nominees)

If there are dependants and nominees, the trustees must consider all dependants. The trustees can decide to allocate a portion of the benefit to:

- one of the dependants
- some of the dependants
- all of the dependants.

If there are only nominees listed

If there are nominees, but no dependants listed, the benefits (or a portion of them as you have put in this form) will be paid to each nominee. Any money left over after paying a portion to your nominees, will be paid to your estate.

If there are no dependants or nominees listed

If there are no dependants or nominees, the death benefit (less any deductions for debt) will be paid to your estate or, where appropriate, the guardian's fund.

Minors (people under 18 years old)

If dependants or nominees are under 18 years old (minors), the trustees have the right to pay the relevant share of the benefit into a beneficiary fund.

Family trusts

The trustees have the right to pay the relevant share of the benefit into the family trust if a dependant or nominee is in your family trust.

Tax

Any income tax, as well as any amounts payable in terms of section 37A and D of the *Pension Funds Act* (including home loans and court orders), will be drawn from the lump sum benefits before they are paid out to dependants and nominees.

This information does not apply to pensions or insurance provided outside the fund

Where the rules have special requirements for pensions payable to spouses or dependants, the pensions will be paid out according to these special requirements, and not according to the information in this document. The requirements set out in this document do not apply to any insurance or life cover provided outside the fund.

Lists from before 1989 do not apply

Lists of nominees made before 30 June 1989 are now invalid and need to be redone.

KEY POINTS TO UNDERSTAND ABOUT THIS FORM

According to the *Pension Funds Act*, the fund trustees will use the list you give on this form to help them make fair decisions about how the benefits should be divided among:

- people who are dependent on you (dependants)
- people who are not necessarily dependants, but who you choose (nominate) to receive a share of the death benefit (nominees).

Although the trustees do not have to give any share to the nominees and dependants you list here, they will consider this information when making their decision. It is imperative that you complete a new form every time there is a change in your dependants or nominees, which could also result from a life-changing event such as the death of your current dependant or nominee.

Please read this document carefully. Contact us or your financial adviser if you have any questions. You should sign the form only if you agree to all the terms and conditions in it. The form is part of your contract with us. You must make sure that all the information is correct and that all parts of the form are complete. We have the right to treat the information given in the form as accurate and complete. If you make changes to what you have already filled in, you must sign next to each change.

FOLLOW THESE STEPS

1. You need to fill out the form. You do have the option of filling in this form electronically and printing the electronic version of the form to be signed.
2. You must sign the form and date it.
3. Keep the first and second pages to refer to for any queries.
4. Send the form to your employer for safe-keeping with your employment records.

DELAYS IN CARRYING OUT YOUR INSTRUCTIONS

Neither we nor the fund are responsible for any losses that result from any delays you cause by:

- not filling in this form accurately and completely
- not giving us the documents we ask for.

This includes losses in the value of your investment and losses that occur because you may have to pay more tax than you anticipated.

PROTECTING YOUR INFORMATION

For us to provide the service to you, you must give us the personal information we ask for in this form. We will process your personal information for valid and lawful reasons only.

It is the company in Alexander Forbes shown at the top of this form that is collecting and processing this information.

Why we need your personal information

We collect your personal information in this form so that we can:

- pay your benefit from the fund or under the policy.
- share it with a third party (who we contract with to provide services to you) so that we can provide services and products to you

Children's information

We have the right to collect personal information about children in this form. We will process this personal information to decide how to pay benefits that might be due to them. Issues we will assess include dependency, paternity, maintenance, age and schooling.

Other parties that may get your personal information from us

We have the right to share your personal information with the following parties:

- regulators or government entities so that they can perform their duties to us
- our auditors so that they can perform their duties to us
- any person or organisation that has a legal right to access your information

Keeping your personal information safe and confidential

We will take care to keep your personal information safe and obey any legal requirements about protecting your personal information (for example the *Protection of Personal Information Act* when it becomes effective).

We will keep your personal information confidential and will not share it except in the circumstances explained in this document. We will keep your personal information for as long as:

- we need it to achieve the purposes set out above
- any law or contract requires us to keep the information
- the fund or insurer needs it for lawful purposes linked to its functions.

Once we are no longer authorised to keep your information, we have the right to take any one or more of the following actions:

- destroy the information
- delete the information
- de-identify the information.

We do not have to let you know when we take any of these actions.

Alexander Forbes is not responsible for any loss you or anyone else may suffer if important information is left out of this document.

HOW TO CONTACT US

- If you want to ask us if we have your personal information, you can contact us at the telephone number shown at the top of the form.
- If your personal information is incorrect, we will change it if you make us aware of this.
- If you want a record of the personal information we have for you, we might charge you a fee for this. Please contact us to find out what the fee is.

COMPLAINTS

- We would like to hear from you if you have a complaint.
- You can do so in person at any of our offices, by email at contactus@forbes.co.za, by phone on 0860 000 279 or +27 (0)11 669 7026 if you're outside South Africa, or by following our complaints process on the website at <http://www.alexanderforbes.co.za/ContactUs/Complaints.aspx>.
- Please contact us if you have any questions or if you need more information.

NAME OF RETIREMENT SCHEME

Grid for Name of Retirement Scheme

NAME OF EMPLOYER OR PAYPOINT

Grid for Name of Employer or Paypoint

ABOUT YOU (the member)

Please fill in all the information in this section. If there are any changes to your personal particulars, please write to let us know.

Personal and contact details

Surname

Grid for Surname

First names

Grid for First names

Maiden name

Grid for Maiden name

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

ID or passport number

Grid for ID or passport number

Country of issue

Grid for Country of issue

Date of birth

Grid for Date of birth (DDMMYYYY)

Do you have a spouse

Yes No

If you have a spouse, please provide your spouse's ID number

Grid for Spouse's ID number

*Your spouse is the person you are married to under the laws of South Africa, according to the laws of your religion or in a customary union, or you are living with in a long-term relationship.

Residential address (this is the address where you live most of the time)

Unit number

Grid for Unit number

Complex

Grid for Complex

Street number

Grid for Street number

Street or farm name

Grid for Street or farm name

Suburb

Grid for Suburb

City or town

Grid for City or town

Country

Grid for Country

Code

Grid for Code

Postal address

Grid for Postal address

Code

Grid for Postal address Code

Contact details

Cell

Grid for Cell

Home

Grid for Home

Work

Grid for Work

Email

Grid for Email

DEPENDANTS (people who depend on you legally or financially)

Please list your dependants below.

You must include the following as your dependants:

- your biological children – these may include unborn children, adopted children and children born when their parents were not married
- your spouse
- any person who you would have become responsible for financially if you had not died
- any person who you owe or pay maintenance to
- any person who is dependent on you for maintenance
- any other person who the trustees consider you to have been responsible for financially at the time of your death (examples might be partners, parents and siblings).

Dependant 1 Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth

Relationship

Sex Male Female

Identity number

Share of benefit as a percentage %

Contact details

Cell

Home

Work

Email

Dependant 2 Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth

Relationship

Sex Male Female

Identity number

Share of benefit as a percentage %

Contact details

Cell

Home

Work

Email

Dependant 3 Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth

Relationship

Sex Male Female

Identity number

Share of benefit as a percentage %

Contact details

Cell

Home

Work

Email

Dependant 4 Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth Relationship _____ Sex Male Female

Identity number _____ Share of benefit as a percentage %

Contact details

Cell _____ Home _____ Work _____

Email _____

Dependant 5 Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth Relationship _____ Sex Male Female

Identity number _____ Share of benefit as a percentage %

Contact details

Cell _____ Home _____ Work _____

Email _____

Dependant 6 Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth Relationship _____ Sex Male Female

Identity number _____ Share of benefit as a percentage %

Contact details

Cell _____ Home _____ Work _____

Email _____

Note: The total of the 'Share of benefit as a percentage' (above) must add up to 100%. Should the percentage not add up to 100%, this may delay the processing of the claim.

NOMINEES (people you choose to receive the death benefit)

Please list your nominees below.

You can choose any natural person as a nominee. A natural person is a real human being, not a company or organisation which by law can be a legal person.

Nominee 1 Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth

Relationship

Sex Male Female

Identity number

Share of benefit as a percentage %

Contact details

Cell

Home

Work

Email

Nominee 2

Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth

Relationship

Sex Male Female

Identity number

Share of benefit as a percentage %

Contact details

Cell

Home

Work

Email

Nominee 3

Surname

First names

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth

Relationship

Sex Male Female

Identity number

Share of benefit as a percentage %

Contact details

Cell

Home

Work

Email

Nominee 4

Surname

[Grid for Surname]

First names

[Grid for First names]

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth [Grid] Relationship [Grid] Sex Male Female

Identity number [Grid] Share of benefit as a percentage [Grid] %

Contact details

Cell [Grid] Home [Grid] Work [Grid]

Email [Grid]

Nominee 5

Surname

[Grid for Surname]

First names

[Grid for First names]

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth [Grid] Relationship [Grid] Sex Male Female

Identity number [Grid] Share of benefit as a percentage [Grid] %

Contact details

Cell [Grid] Home [Grid] Work [Grid]

Email [Grid]

Nominee 6

Surname

[Grid for Surname]

First names

[Grid for First names]

Title: Dr Mr Mrs Ms Prof. Other (specify) _____

Date of birth [Grid] Relationship [Grid] Sex Male Female

Identity number [Grid] Share of benefit as a percentage [Grid] %

Contact details

Cell [Grid] Home [Grid] Work [Grid]

Email [Grid]

Note: The total of the 'Share of benefit as a percentage' (above) must add up to 100%. Should the percentage not add up to 100%, this may delay the processing of the claim.

