



APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT

| | | | | | | | | | | | |
|---|--------------------------|-----------------------|--------------------------|------------|---|----------------------|--------------------------|--|--------------------------|----|--------------------------|
| Industry Number | | <input type="text"/> | | | | | | | | | |
| Title | Initials | Surname | | | | | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | |
| Full Names (First Two Names in Full) | | | | | | | | | | | |
| 1 | <input type="text"/> | | | | | 2 | <input type="text"/> | | | | |
| Identity / Passport Number | | <input type="text"/> | | | | | | | | | |
| Tax Number | | | | | Gender (Please tick block) | | | Date Of Birth (YYYYMMDD) | | | |
| <input type="text"/> | | | | | Male <input type="checkbox"/> Female <input type="checkbox"/> | | | Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M <input type="text"/> D <input type="text"/> D <input type="text"/> | | | |
| POSTAL ADDRESS | | | | | | | | | | | |
| P O Box Number | | | Suburb, City or Town | | | | | | Postal Code | | |
| <input type="text"/> | | | <input type="text"/> | | | | | | <input type="text"/> | | |
| RESIDENTIAL ADDRESS | | | | | | | | | | | |
| Street Number | | | Street Name | | | | | | | | |
| <input type="text"/> | | | <input type="text"/> | | | | | | | | |
| Suburb, City or Town | | | | | | | Postal Code | | | | |
| <input type="text"/> | | | | | | | <input type="text"/> | | | | |
| CONTACT DETAILS | | | | | | | | | | | |
| Home Tel No | Code | <input type="text"/> | | | Number | <input type="text"/> | | | | | |
| Cell No | Code | <input type="text"/> | | | Number | <input type="text"/> | | | | | |
| E-Mail | <input type="text"/> | | | | | | | | | | |
| PLEASE INDICATE THE PREFERRED METHOD OF COMMUNICATION BY THE FUND BY TICKING THE APPLICABLE BLOCK | | | | | | | | | | | |
| SMS | <input type="checkbox"/> | E-MAIL | <input type="checkbox"/> | TELEPHONIC | <input type="checkbox"/> | POSTAL | <input type="checkbox"/> | | | | |
| MARITAL STATUS | | | | | | | | | | | |
| Have you been divorced before? | | | | | | | | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Are you aware of a divorce order in respect of an allocation of a portion of your pension interest to your ex-spouse? | | | | | | | | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If yes, has this amount been paid to your ex-spouse? | | | | | | | | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| Married | <input type="checkbox"/> | Married But Separated | <input type="checkbox"/> | Single | <input type="checkbox"/> | Widowed | <input type="checkbox"/> | Cohabiting Partner | <input type="checkbox"/> | | |
| DETAILS OF SPOUSE / PARTNER | | | | | | | | | | | |
| Title | Initials | Surname | | | | | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | |
| Identity / Passport Number | | | | | Gender (Please tick block) | | | Date Of Birth (YYYYMMDD) | | | |
| <input type="text"/> | | | | | Male <input type="checkbox"/> Female <input type="checkbox"/> | | | Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M <input type="text"/> D <input type="text"/> D <input type="text"/> | | | |



APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT (CONTINUED)

Industry Number (Member)

LUMPSUM OPTION

Maximum 1/3 Lumpsum No Lumpsum

Selected Lumpsum Amount R .

PENSION LEVEL 1 : COMPULSORY MONTHLY PENSION FOR ALL RETIREES

(A) PENSION OPTIONS FOR MEMBERS WITH A SPOUSE

Amount of Monthly Pension Required

Minimum **OR** Monthly Amount Elected R .

Term Certain Guarantee 5 Years 10 Years 15 Years 20 Years 25 Years

75% Spouse pension after completion of term certain guarantee period **OR** 100% Spouse pension after completion of term certain guarantee period

(B) PENSION OPTIONS FOR MEMBERS WITH NO SPOUSE

ONLY TO BE COMPLETED BY SINGLE, DIVORCED OR WIDOWED MEMBERS.

Amount of Monthly Pension Required

Minimum **OR** Monthly Amount Elected R .

Term Certain Guarantee 5 Years 10 Years 15 Years 20 Years 25 Years

PENSION LEVEL 2 : OPTIONAL MONTHLY PENSION

Options for level 2 and 3 may only be exercised if sufficient capital is available to provide for the minimum income requirements in respect of level 1.

Amount of Optional Monthly Pension Required R .

Term Certain Guarantee 5 Years 10 Years 15 Years 20 Years 25 Years

Spouse Pension Provision 0% 25% 50% 75% 100%

PENSION LEVEL 3 – OPTIONAL FLEXIBLE PENSION

The draw-down percentage per annum may not be less than 2,5% per annum and not exceed 17,5% per annum.

Elected draw down rate per annum %



APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT (CONTINUED)

INVESTMENT CHOICE ELECTION FORM

| Industry Number | | | | | | | |
|-----------------|--|--|--|--|--|--|--|
| | | | | | | | |

| Identity Number | | | | | | | | | | | |
|-----------------|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | |

| INDIVIDUAL INVESTMENT CHOICE | | |
|--|---|--|
| FLEXIBLE ANNUITY CAPITAL. Indicate your selection and % of total capital. | | |
| PORTFOLIO <small>(Select at least one)</small> | COMMENT | % ALLOCATION |
| <input type="checkbox"/> Wealth Builder | You may elect to invest all, or a portion of, your Flex Annuity Capital in ONE of these portfolios. You may also elect not to invest in any of these four portfolios by leaving it blank. | <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> % 0% - 100% |
| <input type="checkbox"/> Inflation Protector | | |
| <input type="checkbox"/> Pension Protector | | |
| <input type="checkbox"/> Shari'ah | | |
| <input type="checkbox"/> Money Market | You may elect to invest all, or a portion of, your Flex Annuity Capital in this portfolio. You may also elect not to invest in this portfolio by leaving it blank. | <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> % 0% - 100% |
| <input type="checkbox"/> 100% Capital Protection | You may elect to invest all, or a portion of, your Flex Annuity Capital (25% increments only) in this portfolio. You may also elect not to invest in this portfolio by leaving it blank. | <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> % 0% - 100% |
| THE TOTAL OF YOUR PERCENTAGE ALLOCATIONS MUST EQUAL | | <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> % 1 0 0 % |

| Signature |
|-----------|
| |

| Date (YYYYMMDD) |
|---|
| <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> |

APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT (CONTINUED)

| | | | | | | | |
|--------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Industry Number (Member) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|--------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

BANK DETAILS OF MEMBER
(All alterations must be signed by applicant and bank official)

To be verified by Bank Official as correct and active and belonging to the Applicant.

| | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------|----------------------|----------------------|--------------------------|----------------------|----------------------|--------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Surname | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | |
| Initials | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| ID/Passport Number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | |
| Name of Bank | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Branch Name | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Branch Code | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| Account number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | |
| Type of account | Savings | | <input type="checkbox"/> | Cheque | | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | |
| Date opened (YYYYMMDD) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | |

| | | | | | | | | | | | | |
|---|-----------------------------|----------------------|---|---------------------------------------|----------------------|----------------------------|----------------------|------------------------|----------------------|----------------------|----------------------|--|
| <table border="1"> <tr> <td>Signature of Account Holder</td> </tr> <tr> <td style="height: 100px;"><input type="text"/></td> </tr> </table> | Signature of Account Holder | <input type="text"/> | <table border="1"> <tr> <td>Initials and Surname of Bank Official</td> </tr> <tr> <td><input type="text"/></td> </tr> <tr> <td>Signature of Bank Official</td> </tr> <tr> <td><input type="text"/></td> </tr> <tr> <td style="text-align: center; vertical-align: middle;">OFFICIAL STAMP OF BANK</td> </tr> </table> | Initials and Surname of Bank Official | <input type="text"/> | Signature of Bank Official | <input type="text"/> | OFFICIAL STAMP OF BANK | | | | |
| Signature of Account Holder | | | | | | | | | | | | |
| <input type="text"/> | | | | | | | | | | | | |
| Initials and Surname of Bank Official | | | | | | | | | | | | |
| <input type="text"/> | | | | | | | | | | | | |
| Signature of Bank Official | | | | | | | | | | | | |
| <input type="text"/> | | | | | | | | | | | | |
| OFFICIAL STAMP OF BANK | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Date (YYYYMMDD)</td> </tr> <tr> <td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td> </tr> </table> | Date (YYYYMMDD) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Date (YYYYMMDD) | | | | | | | | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | |

| IMPORTANT : DOCUMENTARY REQUIREMENTS CHECKLIST | | |
|--|---|--------------------------|
| 1 | Copies of your and your spouse's Identity Documents or Passports (only if no identity document exists). | <input type="checkbox"/> |
| 2 | Copy of marriage certificate (if applicable). | <input type="checkbox"/> |
| 3 | Proof of termination of Employment. | <input type="checkbox"/> |
| 4 | Relevant Divorce Order and Divorce Agreement (if applicable). | <input type="checkbox"/> |



APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT (CONTINUED)

Industry Number

DECLARATION BY MEMBER

By signing this form I confirm that I realise, understand, acknowledge and am satisfied that:

- I have read the retirement and member investment choice (MIC) brochure and understand the content and implications contained therein.
- I may qualify for a lifelong pension if I can prove I am totally and permanently disabled as envisaged in the Rules, but;
- I confirm that I am not totally and permanently disabled as envisaged in the Rules.

Guaranteed Pension

- This benefit is a lifelong monthly pension and a maximum of one third can be taken as a lump sum. This option is irrevocable once in payment.
- By completing the section "Details of spouse / partner", I accept that the spouse pension provision is applicable to my spouse / partner elected at retirement date and will become payable to that specific spouse / partner only, in the event of my death.

Flexible Pension

- You are urged to obtain professional advice or to contact the Fund should you require any assistance with making an Investment Choice decision.
- I understand that should I elect to exercise an Individual Investment Choice option, the responsibility lies with me to notify the Fund in the event that I wish to amend my investment selection.
- I acknowledge that I understand the implications of my investment selection.
- My flex pension income may differ from year to year and the income is not guaranteed.
- At any stage after retirement I have the option to convert my flex pension to a guaranteed pension, if so required.
- If I knowingly mislead the Fund or withhold relevant information, including those in relation to divorce, civil and / or criminal proceedings can be instituted against me. The Fund will be absolved of liability for loss which any person may suffer as a result.
- My elections are irrevocable and the Fund will not be obliged to allow the transaction to be reversed once payment has been made.

Signature

Date (YYYYMMDD)



APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT (CONTINUED)

Industry Number

ACKNOWLEDGMENT : OPTION TO ELECT RETIREMENT BENEFIT

I hereby confirm as follows:

1. I have completed the Fund's Application for a Retirement Benefit.
2. I understand that:
 - a. If I leave service on or after my NRA, or claim a benefit after my NRA, I shall no longer have the option in terms of the Fund's Rules to:
 - i) Claim an in-service disability benefit; or
 - ii) Claim a withdrawal benefit; or
 - iii) Transfer my benefit or fund credit to another fund
 - b. If I leave service on or after my NRA, or claim a benefit after my NRA, my only option will be to claim a retirement benefit from the Fund, subject to the terms, conditions, restrictions and options provided for in the Rules;
 - c. In terms of the Fund's Rules read with current legislation and income tax practice, a maximum of one-third of the capital value of my benefit may be commuted for a lump sum. The balance is payable as a monthly pension. This is subject to certain exceptions which may or may not apply to me;
 - d. I may elect to commute less than one-third of the benefit, or even to not commute at all (i.e. to take the entire benefit as a monthly pension);
 - e. The Fund's Rules also provide other options relating to my benefit which have been explained to me;
 - f. The available options are subject to the Rules;
 - g. The Rules do not currently provide for a retiring or retired member to purchase an annuity from a third party with his/her retirement benefit or part thereof;
 - h. It is incumbent on me:
 - i. To ensure that I understand the options available to me and their consequences;
 - ii. To elect options best suited to my needs and if necessary, to obtain advice from a financial adviser or intermediary;
 - iii. To ensure that in completing the form, I elect the options that I intend to elect;
 - i. The Fund is entitled to assume that I understand my options and to give effect thereto;
 - j. Once the Fund gives effect to my options, I cannot revoke or change them. This includes:
 - i. My choice to take a retirement benefit (if I am eligible for another benefit);
 - ii. An election to commute less than one-third of my benefit for a lump sum, or to not commute at all (i.e. to take the entire benefit as a monthly pension);
 - iii. Any other options elected, subject to eligibility (including term certain guarantee, spouse's pension, second and third tier options, etc.);
3. I also acknowledge that by signing this document:
 - a. I waive any right to claim that I was not informed of the consequences of my elections;
 - b. I will have no basis to dispute the validity of my elections through the courts, the Pension Funds Adjudicator or any other forum, or to seek an order that the Fund must change any option/s that I elected;
 - c. I understand that my reasons for electing these options or any subsequent change in my financial or personal circumstances do not affect what is stated here.
4. I understand this document and sign it voluntarily and without duress.

Signature

Date (YYYYMMDD)



APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT (CONTINUED)

NOTES ON COMPLETING THE NOMINATION FORM

Please note the following important information before completing your nomination form:

1. This nomination only applies to lump sum death benefits payable in terms of the Rules of the Fund. Death benefits are awarded and paid in terms of sect.37C of the Pension Fund Act to dependants, nominees or your Estate.
2. The Pension Funds Act defines a “dependant” as:
 - 2.1. A person to whom the pensioner is legally liable for maintenance; or
 - 2.2. A person who is in fact, in the opinion of the Trustees, dependent on the pensioner for maintenance; or
 - 2.3. The spouse of the pensioner and living together relationships of a permanent nature.
 - 2.4. Biological/legally adopted children of the pensioner including major children; or
 - 2.5. A person to whom the pensioner would have been legally liable for maintenance had he/she not died.
3. It is vital that the Trustees are informed of all persons who fall in the category of “Dependants”. If they do not have this information there could be a considerable delay in determining and validating dependants before benefits can be paid.

You must list all ‘dependants’ in this in this nomination form irrespective of whether they are dependent on you or not. Should you not wish for them to receive in a portion of the benefit simply write 000 % next to such person(s) name(s) and provide motivation to support your wishes.
4. You may also nominate people or organisations to receive a portion of or the entire benefit payable on your death. They are known as ‘nominees’. A nominee is a person who is not a dependant on you and whom you wish to share in the benefit.
5. If you feel that the benefit should be managed or protected on behalf of a beneficiary who is incapable of taking care of his/her own affairs, a beneficiary fund can be created to protect his/her share of the benefit.
6. If you are not survived by dependants and your Estate is insolvent, the Fund will bring your Estate to solvency before making any payment to the nominees, in such instances payment to nominees.
7. Current tax legislation will be applied to and benefits may be subjected to tax, in the hands of the deceased pensioner who provided for a death benefit lump sum.
8. The nomination is made, acknowledging that:
 - 8.1. It is not binding on the Fund;
 - 8.2. It may be changed at any time by the pensioner who provided for the benefit;
 - 8.3. If any dependant or nominee should predecease you, their estate or heirs will not be entitled to claim a benefit, or portion thereof.
9. **PLEASE COMPLETE THIS FORM AND ENSURE THAT THE % OF BENEFIT COLUMN ADDS UP TO 100%.** If required additional pages may be added to the nomination, but must be dated and signed.

PENSIONER NOMINATION FORM (CONTINUED)

| | | Industry Number | | | | | | | | | | | | | | |
|----|--|----------------------|--|--------------------------|--|---------------------------|--|------------------|--|----------------------------------|-----|--------------|--|---------------------------|-----|----|
| | | Initials and Surname | | Date of Birth (YYYYMMDD) | | Relationship to Pensioner | | Telephone Number | | Is this Person Dependant on you? | | % of Benefit | | Beneficiary Fund Required | | |
| 1. | | | | | | | | | | | Yes | No | | | Yes | No |
| 2. | | | | | | | | | | | Yes | No | | | Yes | No |
| 3. | | | | | | | | | | | Yes | No | | | Yes | No |
| 4. | | | | | | | | | | | Yes | No | | | Yes | No |
| 5. | | | | | | | | | | | Yes | No | | | Yes | No |
| 6. | | | | | | | | | | | Yes | No | | | Yes | No |
| 7. | | | | | | | | | | | Yes | No | | | Yes | No |
| 8. | | | | | | | | | | | Yes | No | | | Yes | No |

2: DETAILS OF ALTERNATIVE BENEFICIARIES

In the event that the abovementioned person(s) pre-decease you please provide alternative persons/institutions that must be considered to share in your death benefit.

| | | Initials and Surname | | Date of Birth (YYYYMMDD) | | Relationship to Pensioner | | Telephone Number | | Is this Person Dependant on you? | | % of Benefit | | Beneficiary Fund Required | | |
|----|--|----------------------|--|--------------------------|--|---------------------------|--|------------------|--|----------------------------------|-----|--------------|--|---------------------------|-----|----|
| 1. | | | | | | | | | | | Yes | No | | | Yes | No |
| 2. | | | | | | | | | | | Yes | No | | | Yes | No |
| 3. | | | | | | | | | | | Yes | No | | | Yes | No |
| 4. | | | | | | | | | | | Yes | No | | | Yes | No |

Signature of Pensioner

Date (YYYYMMDD)

| | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|



APPLICATION FOR FLEXIBLE RETIREMENT BENEFIT (CONTINUED)

PENSIONER NOMINATION FORM (CONTINUED)

Industry Number (Pensioner)

□ □ □ □ □ □ □ □

Comments/Motivation (Continued): Please add additional page, ensure it is dated and signed.

[Large empty rectangular area for handwritten comments and motivation]

I request that the Trustees pay the amount which may become payable from the Fund as a result of my death, to the persons mentioned above subject to the provisions of the rules of the Fund and the provisions of Section 37C of the Pension Funds Act. I also realise that in certain circumstances the Trustees of the Fund will have the descretion to ignore my request for the sake of equity and reasonableness in the disposal of such benefit. This nomination revokes and replaces all previous nominations made by me.

Nominations should be reviewed regularly!

Signature of Pensioner

[Large empty box for handwritten signature]

Date (YYYYMMDD)

□ □ □ □ □ □ □ □

Please send your application form and required documents to :
Sentinel Retirement Fund,
Post : P O Box 61172, Marshalltown, 2107, Fax : (011) 481-8111, E-mail : info@sentinel.za.com