



APPLICATION FOR RETIREMENT BENEFIT – MULTIPLE SPOUSES

Industry Number

PLEASE NOTE : 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.

Title Initials Surname

Full Names (First Two Names in Full)

1 2

Identity / Passport Number

Tax Number

Gender (Please tick block) Male Female

Date Of Birth (YYYYMMDD)

POSTAL ADDRESS

P O Box Number

Suburb, City or Town

Postal Code

RESIDENTIAL ADDRESS

Street Number

Street Name

Suburb, City or Town

Postal Code

CONTACT DETAILS

Home Tel No Code Number

Cell No Code Number

E-Mail

PLEASE INDICATE THE PREFERRED METHOD OF COMMUNICATION BY THE FUND BY TICKING THE APPLICABLE BLOCK

SMS E-MAIL TELEPHONIC POSTAL

MARITAL STATUS

Have you ever been divorced? (Please tick appropriate block) Yes No If YES, state number of times

Do you have any liability to any ex-spouse in respect of pension interest? Yes No

Married Married But Separated Single Widowed Cohabiting Partner



APPLICATION FOR RETIREMENT BENEFIT – MULTIPLE SPOUSES (CONTINUED)

Industry Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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SECTION 1 : LUMP SUM OPTION

Maximum 1/3 Lumpsum	<input type="checkbox"/>	No Lumpsum	<input type="checkbox"/>
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Selected Lumpsum Amount	R	<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"/>
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Please note that the widow's pension will be allocated as per your percentage below. (Must add up to 100%)

SECTION 2 : MONTHLY PENSION

PLEASE INDICATE YOUR SELECTION BY MARKING ONE OF THE FOLLOWING (Tick Applicable Block)

Term Certain Guarantee	5 Years	<input type="checkbox"/>	10 Years	<input type="checkbox"/>	15 Years	<input type="checkbox"/>	20 Years	<input type="checkbox"/>	25 Years	<input type="checkbox"/>
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75% Spouse pension after completion of term certain guarantee period	<input type="checkbox"/>	OR	100% Spouse pension after completion of term certain guarantee period	<input type="checkbox"/>
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SECTION 3 : MONTHLY PENSION

DETAILS OF SPOUSE/PARTNER 1

By completing this section you acknowledge that you accept that the person elected below is your spouse and that you hereby instruct that a monthly pension become payable to this person in the event of your death.

Title	Initials	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
Identity / Passport Number		<input type="text"/>
Gender (Please tick block)	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Date Of Birth (YYYYMMDD)	<input type="text"/>	<input type="text"/>
Percentage of widow's pension to be allocated to the above spouse	<input type="text"/>	<input type="text"/>

DETAILS OF SPOUSE/PARTNER 2

By completing this section you acknowledge that you accept that the person elected below is your spouse and that you hereby instruct that a monthly pension become payable to this person in the event of your death.

Title	Initials	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
Identity / Passport Number		<input type="text"/>
Gender (Please tick block)	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Date Of Birth (YYYYMMDD)	<input type="text"/>	<input type="text"/>
Percentage of widow's pension to be allocated to the above spouse	<input type="text"/>	<input type="text"/>



APPLICATION FOR RETIREMENT BENEFIT – MULTIPLE SPOUSES (CONTINUED)

Industry Number

DETAILS OF SPOUSE/PARTNER 3

By completing this section you acknowledge that you accept that the person elected below is your spouse and that you hereby instruct that a monthly pension become payable to this person in the event of your death.

Title	Initials	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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Identity / Passport Number

Gender (Please tick block) Male Female Date Of Birth (YYYYMMDD)

Percentage of widow's pension to be allocated to the above spouse %

Signature of Member

Date (YYYYMMDD)



APPLICATION FOR RETIREMENT BENEFIT – MULTIPLE SPOUSES (CONTINUED)

Industry Number (Member)

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"/>
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"/>	<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"/>
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"/>
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"/>						
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"/>	<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"/>

<p style="text-align: center;">Signature of Account Holder</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>	<p style="text-align: center;">Initials and Surname of Bank Official</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p style="text-align: center;">Signature of Bank Official</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <div style="border: 1px solid black; padding: 10px; text-align: center; margin-top: 20px;"> <p>OFFICIAL STAMP OF BANK</p> </div>								
<p style="text-align: center;">Date (YYYYMMDD)</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <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> </tr> </table>	<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"/>		

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 RETIREMENT BENEFIT – MULTIPLE SPOUSES (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 RETIREMENT BENEFIT – MULTIPLE SPOUSES (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.

