

Market Linked Living Annuity Application

Wealthport (Pty) Ltd (2012/025878/07)

Wealthport (Pty) Ltd ("Wealthport") is an Authorised Financial Services Provider (FSP No. 44158)

Ballyoaks Office Park, 35 Ballyclare Drive, Bryanston Johannesburg • Postal address: Postnet Suite 451, Private Bag X51, Bryanston, 2021

Contact number: 010 593 3103 • Facsimile: 087 231 6972 • Email: admin@wealthport.co.za

Important Information:

- Please read the latest Terms and Conditions applicable to this investment. This is available from your Financial Advisor, the Client Services Centre at 010 593 3103 or at www.wealthport.co.za
- Please submit applications for processing to admin@wealthport.co.za or fax to 087 231 6972.

1. Annuitant (Investor) details

Please supply FICA documents as required for Natural Persons.

Title:

First name:

Surname:

Occupation:

Email address:

Cell phone number:

Other contact number:

ID number:

Date of birth:

Nationality:

Tax number:

Physical address:

Unit number: Complex name:

Street number: Street / Farm name:

Suburb / District: Postal code:

City / Town:

Postal address: Same as above? Please tick this box.

Postal code:

2. Annuitant (Investor) Secure Online access

Do you require secure online access? Yes No

You will receive access to an online profile. Your login details will be emailed to you as soon as the profile has been created. Online access will allow you to view your investment details and download statements, at any time.

3. Correspondence details

All correspondence will be sent by email to the address on record. It is your responsibility to keep your contact details up to date. If you have a Financial Advisor, correspondence may be sent to both you and your Financial Advisor.

Wealthport assumes no liability whatsoever for any risks associated with email communication not received, whether due to the failure, malfunction or delay of any networks or electronic or mechanical devise or otherwise.

4. Tax residency details

Wealthport is required by law to obtain international citizenship and tax residency status information from all Investors. The information obtained may be shared with the South African Revenue Service (SARS), where applicable.

Please list all countries, except for South Africa, where you are resident for tax purposes and provide your Tax Identification Number (TIN).

A TIN is the tax reference number issued to you by the tax office in the country where you are resident for tax purposes. Where a country does not issue a TIN, complete an equivalent number, for example a social security, national insurance, personal identification or a resident registration number.

Are you a resident for tax purposes anywhere other than South Africa? Yes No

If you have answered 'Yes' please complete below:

	Country(ies) of Tax Residency	Tax Identification Number (TIN)*
1		
2		
3		

* If you do not have a TIN, please provide a reason: _____

5. Domestic Prominent Influential Person (DPIP) or Foreign Prominent Public Official (FPPO)

In terms of the Financial Intelligence Centre Act, Wealthport is an accountable institution and is required to establish the risk profile of its Investors.

A **DPIP** is an individual who holds, including in an acting position for a period exceeding 6 (six) months, or has held at any time in the preceding 12 (twelve) months, in the Republic of South Africa a prominent public function.

A **FPPO** is an individual who currently holds or has held at any time in the preceding 12 (twelve) months, in any foreign country a prominent public function.

I consider myself to be, or to be associated with a DPIP or FPPO? Yes No

If "Yes", please complete the following details:

Jurisdiction:

Year:

Duration:

Position:

6. Nominated beneficiaries

You may nominate primary and secondary beneficiaries to receive a benefit at your death. Proceeds will be paid to secondary beneficiaries only if there are no surviving primary beneficiaries. Only the annuitant can nominate his/her beneficiaries. If this form is signed by anyone else other than the annuitant, these nominated beneficiaries will not be valid.

Please indicate primary or secondary beneficiary? Primary Secondary Percentage allocation: %

Individual/Entity Name:

Relationship with Annuitant:

ID number: Date of birth: / /

Tel number:

Please indicate primary or secondary beneficiary? Primary Secondary Percentage allocation: %

Individual/Entity Name:

Relationship with Annuitant:

ID number: Date of birth: / /

Tel number:

***If you wish to nominate more beneficiaries, please attach a signed copy of this section to the form.**

7. Source of income

Source of income (Individual):

Please specify where you earn your income:

Salary
 Bonus
 Savings
 Inheritance
 Retirement Fund lump sum/Annuity income
 Other

If "Other", please specify:

8. Investment details

Source of funds: Transfer from another Retirement Fund Transfer from another Living Annuity

Estimated transfer amount: R

Fund Selection:

Fund name	Fund class	Investment split %
		%
		%
		%
		%
		%
		%
		%
	TOTAL	100%

ETF Investments:

If an Exchange Traded Fund ("ETF") forms part of your investment selection you are required to allocate a portion of your investment selection to a money market fund for the purpose of deducting ongoing administration fees. Currently the default money market fund is the Prescient Money Market Fund. The fee portion of your portfolio will be topped-up as and when required by means of selling units proportionally across your portfolio. Please indicate a percentage to allocate to the Prescient Money Market Fund in the investment split table above.

Structured product ("SP") Investment:

If a Structured product forms part of your investment selection, please take note of the following:

- **Wealthport will on receipt of your investment deposit from the transferring fund, keep the portion designated for the SP, in cash from where it will then be placed into the SP, on the selected SP's investment start date (i.e. strike date).**
- The minimum investment amount required per SP is R500 000.
- The maximum percentage of the total investment amount allowed for investment into an SP is **25%**.
- The income drawdown percentage will be limited to **13.125% per annum**.
- A signed term sheet for the structured product selected must be submitted with this application form.
- Please ensure that page 10 of this form is signed by the annuitant.

Transferring fund details:

Transferring fund 1

Estimated amount to be transferred: R

Registered name of fund/living annuity:

FSCA registration number:

Contact person:

Contact number: Policy number:

If transferring from an existing living annuity, was a cash portion taken at retirement? Yes No

Transferring fund 2

 Estimated amount to be transferred: R

 Registered name of fund/living annuity:

 FSCA registration number:

 Contact person:

 Contact number: Policy number:

 If transferring from an existing living annuity, was a cash portion taken at retirement? Yes No

***If you have more expected transfers, please attach a signed copy of this section to the form.**
9. Annuitant (Investor) Bank Account details for income payments

 Bank:

 Branch:

 Branch code:

 Account holder:

 Account number:

 Account type: Current Savings Transmission

***Please note that the annuitant must keep the Administrator informed of any changes in the bank account details.**
10. Income payment details

The annuitant may review the income payment details annually on the anniversary of the annuity. Where a specific instruction is not received for the income levels to be changed, the rand-value of the income payment will remain unchanged except if the amount does not comply with the regulatory requirements, in which case Wealthport will adjust the income payment accordingly as to ensure compliance.

 Income amount (before tax) per frequency: R
OR Income percentage per annum: %

 Income Frequency: Monthly Quarterly Bi-annually Annually

 Please select a payment date: 1st of the month 25th of the month

 Source funds: Proportionate across all funds Nominated funds as specified below

Fund Name	Fund class	Amount	% of fund
		R	%
		R	%
		R	%
	TOTAL	R	100%

Please note:

- The income amount is limited to a minimum of 2.5% and a maximum of 17.5% of the net investment value per annum.
- Tax will be applied and deducted in accordance with the PAYE tables unless an alternative rate is supplied by means of an original SARS tax directive.
- The payment date is the date on which you would like to receive the income in your bank account. Wealthport cannot guarantee payments on specific dates, but we will endeavour to pay the proceeds from the regular withdrawal as close to the selected date as possible.
- All income payments are made electronically to the bank account of the Annuitant only. Payments to third party bank accounts are not permitted.

- When there is an insufficient balance remaining in a fund from which an income payment is scheduled to take place, Wealthport will contact the annuitant or his/her appointed Financial Advisor so that the selected fund can be replenished or the income payment source funds adjusted.

11. Financial Advisor details

I hereby appoint the following Financial Advisor as the advisor on record with Wealthport and in the following capacity:

A full discretion mandate basis *Please supply us with a copy of the mandate signed with the Category II Financial Advisor
The Financial Advisor may perform all transactions on behalf of the Policyholder with no prior Policyholder approval required.

OR

A limited discretion mandate basis

Any transaction requested by the Financial Advisor on behalf of the Policyholder will require prior Policyholder approval.

Name:

Surname:

ID number:

FSP Name:

FSP license no:

I agree that the following fees may be paid to my appointed financial advisor:

Initial advice fee* (excl. VAT): % (Maximum fee: 1.5%)

*** Initial fees are not paid on transfers from another insurer in terms of Directive 135. For Structured product investments, no IFA initial fees are allowed, except for the IFA fees per the specific structured product brochure/terms sheet.**

Ongoing advice fee (excl. VAT): % (Maximum fee: 1.0%)

I also agree that the following fees may be paid to the appointed discretionary fund manager (applicable for model portfolios):

Ongoing fee (excl. VAT): %

12. Financial Advisor declaration

- I declare that I have explained and handed to the investor the applicable latest terms and conditions relevant to the investment agreement prior to the signature of the application form.
- It is the FSP's responsibility to evaluate and ensure that all representatives and employees involved in the marketing of Wealthport products act in accordance with all applicable legislative provisions as well as the latest Wealthport Terms and Conditions as published on the Wealthport website. The FSP takes full responsibility for advice given to potential or current Annuitants by the FSP's Representatives and will maintain records thereof in accordance with appropriate legislation.
- I hereby confirm that I am appropriately registered in terms of the Financial Advisory and Intermediary Services Act, No 37 of 2002 ("FAIS Act") to act as the Annuitant's Financial Advisor, in terms of a duly signed mandate.
- I acknowledge and confirm that, in my capacity as the primary accountable institution, I have established and verified the identity of the Annuitant and all other applicable parties in accordance with Section 21 of the Financial Intelligence Centre Act, No 38 of 2001 ("FICA Act") and will keep records of the required documents according to the provisions of Section 22 of the FICA act.
- I confirm that I have explained the necessary disclosures required in terms of the FAIS Act.
- I warrant that I have explained all fees that relate to this investment to the Investor.
- I warrant that the information provided in this form is correct and that the I will advise Wealthport in writing should any of the details completed herein change subsequent to signature hereof.

Financial Advisor signature:

Date:

13. Annuitant (Investor) declaration

I, as the Annuitant (Investor):

- have read, understand and agree to the latest Terms and Conditions governing this agreement, as published and updated on the Wealthport website (www.wealthport.co.za) from time to time. I understand the importance of having read and questioned the latest terms and conditions where anything is unclear in order to be fully aware of the detail contained therein.
- have read, understand and agree to the terms and conditions of Membership, governing this agreement as contained herein.
- confirm that all information provided herein is true and correct and I will advise Wealthport in writing should any of the details change subsequent to signature hereof.
- understand that I am responsible for the accuracy and completeness of answers, statements or other information provided by me or on my behalf.
- have not received advice from Wealthport regarding this application and my investment through Wealthport is based on my own initiative and not due to an offer or solicitation by Wealthport.
- confirm that Wealthport may accept all instructions signed by me, including instructions submitted via electronic means.
- confirm that the Financial Advisor mentioned above, is my appointed Financial Advisor.
- confirm that Wealthport may accept all instructions from my appointed Financial Advisor only if appointed and authorised by me in writing.
- understand that I need to approve all transactions submitted on my behalf where the Financial Advisor is not appropriately licensed to transact on my behalf or I have not granted him/her a discretionary mandate.
- declare that I am the legal owner of the funds and/or investments which are to be utilised to facilitate this investment or have gained the signed permission of the third-party bank account holder as included in this application.
- understand that this application will only be finalised once Wealthport has received and verified all required documentation.
- consent to the sharing of this information with other members of the Wealthport Group for the purposes of any applicable EOI Rules, anti-money laundering or other reasonable information for processing purposes, except where this is restricted by law.
- consent to my personal information being collected, used, shared or disclosed by Wealthport in the manner set out in the Wealthport General Terms and Conditions.

Annuitant signature:

Date:

Y	Y	Y	Y	/	M	M	/	D	D
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14. Fee disclosure information

- Initial fee: Where a structured product forms part of your investment selection, upfront fees may apply. Please consult the specific structured product brochure/terms sheet.
- Standard annual administration fees:

Wealthport Administration fee	0.50 %	per annum (excluding VAT)
1Life Underwriter fee	0.25 %	per annum (excluding VAT)
Governance fee	R10	per month (excluding VAT)

- AGREED Wealthport annual administration fees (if applicable):

First R0 – R3 million		%	per annum (excluding VAT)
Above R3 million		%	per annum (excluding VAT)

Important fee information:

Unit Trusts and Exchange Traded Funds (“ETF”)

- Wealthport may change administration fees from time to time with 3 (three) months’ prior written notice.
- All rebates will be passed on to the investor.
- JSE listed investments may attract regulatory and statutory fees that will be passed on to the investor.
- Stockbroker fees for certain investment types will be passed on to the investor.
- Central Depository Clearing “CSDP”, a JSE custodian fees are applicable to certain investment types and may be passed on to the investor from time to time.
- Where the annualised percentage fee converted to a rand value is less than R20 plus VAT, a minimum fee of R20 (excluding VAT) per investment portfolio will apply for portfolios with a discretionary unit trust fund/ETF selection.

How are fees deducted from my investment?

Unit Trusts, Money Market Funds and Exchange Traded Funds	Initial fees - deducted from the initial lump sum investment amount or ongoing debit instruction. Ongoing fees- deducted proportionally across all investment funds in an investment portfolio.
Structured/Guaranteed Products	Initial and/or ongoing fees - deducted, depending on the rules and terms of the specific structured/guaranteed product selected and may be integrated into the structure of the underlying investment. Please consult with a financial advisor to explain the rules and terms of your selected structured/guaranteed product features and fees.

Terms applicable to agreed fees:

I understand that my IFA has agreed administration fees with Wealthport on the basis that

- ✓ the aforementioned agreed Wealthport administration fees will apply to this investment portfolio;
- ✓ annual administration fees agreed with Wealthport has been explained to me by my IFA and it does not exceed the standard Wealthport administration fee of 0.5% per annum plus VAT.

Annuitant signature:

Date:

Y	Y	Y	Y	/	M	M	/	D	D
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15. Administrator bank account details

Please refer to the separate document provided, confirming the bank account details to be used for this product.

Kindly use Annuitant name, ID number or portfolio number as reference.

Conditions of Membership of the Wealthport Market Linked Living Annuity Fund

Interpretation

“Wealthport” refers to Wealthport (Pty) Ltd, a private company incorporated in the Republic of South Africa with registration number 2012/025878/07. Wealthport is an approved administrative financial services provider (with FSP number 44158) and Retirement Funds administrator (with FSCA approval number 24/714). As an administrative financial services provider, Wealthport invests on behalf of 1Life Insurance in investment instruments on the basis that such units are bought and sold in bulk.

“Living Annuity” refers to the Wealthport Market Linked Living Annuity which is underwritten by 1Life Insurance and administered by Wealthport. It is a post retirement policy that entitles the annuitant to annuity income payments at a level and frequency selected by the annuitant. 1Life Insurance owns the underlying assets. No guarantees are provided by the Wealthport Market Linked Living Annuity.

“1Life Insurance” refers to 1Life Insurance Limited (registration number 2005/027193/06), an authorized insurer and financial services provider. 1Life Insurance is the underwriter of the Wealthport Market Linked Living Annuity product.

“Annuitant” refers to the investor, i.e. the owner of the policy who will receive the annuity income.

General Product Terms

- a. The living annuity is non-transferable, non-commutable and it cannot be ceded or divided and is protected against creditors of an insolvent annuitant.
- b. The living annuity does not form part of the insolvent estate of an annuitant.
- c. The Wealthport Market Linked Living Annuity is member owned and the annuitant can select the annuity level within legislated limits. Currently it is restricted to between 2.5% and 17.5% per annum of the underlying investment value.
- d. The annuitant can alter the income rate and the frequency of the payment of the income annually on the anniversary of the contract.
- e. If the annuitant adds to an existing living annuity from another retirement fund, the original anniversary date on the existing living annuity contract will prevail.
- f. If the annuitant transfers a living annuity from another company to an existing Wealthport Market Linked Living Annuity contract, the original anniversary date on the existing Wealthport Market Linked Living Annuity contract will prevail. The income received from the transferred living annuity will be added as is to the Wealthport Linked Living Annuity contract income.
- g. A transfer from another living annuity to the Wealthport Market Linked Living Annuity will only be possible if the two policies have the same income frequency. For example; a monthly paying investment cannot be added to a yearly paying investment.
- h. Multiple retirement fund sources (from a retirement annuity fund, pension fund and preservation funds) may be invested into one living annuity.
- i. The underlying value of the annuity investment instruments is used to determine the value of the living annuity. The level of the annuity income that the annuitant receives will be reviewed annually and will fluctuate in line with the performance of the annuity investment instruments the annuitant has chosen.
- j. The annuitant carries the investment risk associated with the living annuity and there are no guarantees on investment performance.
- k. Regulation 28 of the Pension Funds Act does not apply to the underlying investment choices made by the annuitant.

Access to funds

- a. Should the investment value of the living annuity reach R50 000 (if a previous commutation was made) or R75 000 if no previous commutation was made, the annuitant may withdraw the full amount as a lump sum, subject to tax. SARS has records of previous commutations made and will issue the tax directive accordingly.
- b. A withdrawal is not allowed purely based on the annuitant's immigration. A monthly annuity may be remitted offshore depending on SA Reserve Bank approval. Income tax will still be deducted.
- c. A living annuity is not included in the definition of pension interest and therefore it is not considered when determining the division of pension interests.

Death of the annuitant

- a) Upon the death of the annuitant the nominated beneficiary/ies will be entitled to:
 - o Continue with the annuity in his/her own name, or
 - o Withdraw the full amount as a lump sum, or;
 - o Select a combination of the two options above.
- b) Each nominated beneficiary can make their own choice of the options above.

- c) Where no beneficiary is nominated, a lump sum will be payable to the deceased estate.
- d) The annuitant can nominate any person as a beneficiary. The nomination does not have to include dependants.
- e) The beneficiary nomination can be amended by the annuitant by directing written communication to the Wealthport Client Services Centre at any time.
- f) Lump sum or annuity payments can be made to beneficiaries that are situated offshore. The after tax amount will be remitted by Wealthport and the process will be facilitated by the South African bank acting as an Authorised Dealer for the Reserve Bank of South Africa.
- g) A living annuity is exempt from estate duty. This rule applies in respect of the living annuity, irrespective of whether the deceased is the first original annuitant or a subsequent annuitant due to a beneficiary nomination.
- h) Where a testamentary trust is nominated as a beneficiary, the income paid by the living annuity will cease until such time as the trust is registered, a bank account opened in the name of the trust and an executor appointed. Once the trustees are appointed and authorised to act on behalf of the trust the trustees can elect to take a lump sum and/or continue with the living annuity.
- i) Where a beneficiary continues with the living annuity, a new contract will be issued in the name of the beneficiary.
- j) PAYE will be withheld from the income based on the status of the annuitant.
- k) In the case of a trust PAYE will be withheld from income as follows;
 - o For a special trust (minor children or disabled persons), PAYE will be similar to that payable by natural persons.
 - o For regular trusts the PAYE will be withheld at the trust's tax rate of 41%.

Structured products ("SP")

Where a SP forms part of the annuitants' investment selection, the following terms apply:

- a) Should the annuitant pass away before the scheduled maturity date of the SP, the SP will be liquidated at surrender value and any guarantees included in the SP will not be applicable.
- b) Should the annuitant wish to transfer his/her living annuity to another insurer before the scheduled maturity date of the SP, the SP will be liquidated at surrender value and any guarantees included in the SP will no longer apply.
- c) Should the other instruments held by the annuitant in the living annuity policy become depleted at any time before the scheduled maturity date of the SP, then the SP will be liquidated at surrender value and any guarantees included in the SP will be lost. This is to ensure continued payment of the annuitant's income.
- d) The surrender value will be the latest market value of the structured product, as determined by the SP Issuer.
- e) Minimum investment requirements and timeframes apply and may vary depending on the Structured Product Issuer's terms and conditions.
- f) It is the responsibility of the Financial Advisor to ensure that the Client has been advised of all the investment requirements and terms and conditions applicable to the Structured Product Issuer.
- g) Your investment may be linked to a number of different indices, baskets of shares, commodities or indeed many other asset classes; details of the particular investment are detailed in the application form, brochure and listing supplement of the Structured Product Issuer.
- h) The Structured Product Issuer's terms and conditions will indicate a specific date for the receipt of investment deposits and failing compliance with this specified date will result in an investment transaction not being processed by the Structured Product Issuer.
- i) Wealthport does not assume any direct and/or indirect liability for the structured product cut-off dates not being adhered to as a result of not receiving all relevant application forms, supporting documents and/or the correct investment amount within the required Wealthport timeline.
- j) In order for Wealthport to ensure that a Structured Product Issuer's timeline is adhered to, an investment amount must be received and cleared by the bank 5 (five) working days prior to the new investment cut-off time stipulated in the relevant Structured Product Issuer's terms and conditions. Please make sure that you have been informed by your Financial Advisor as to the closing date for accepting investments to ensure that Wealthport receives your investment amount 5 (five) working days prior to this date.
- k) Your Wealthport statement will reflect the market value of your structured product investment. In many cases the price of the Structured Product shown on the JSE will be below the initial price of the instrument even if it is capital protected. The capital protection is only guaranteed at expiry and during the life of the product the investment may be worth less than the capital protection.
- l) Wealthport is not bound by any terms and conditions contained in the Structured Product Issuer agreement entered into by the Client.
- m) As some Structured Products are taxable as income and others as capital gains, investors should seek tax advice.
- n) Most Structured Products are designed to be held for the full term. If the investment needs to be withdrawn early, for whatever reason, it may be worth less than you originally invested. We will pay you the value of your investment in

- accordance with the prevailing market rate at that time, less any associated selling costs or penalties and transfer taxes, including stamp duty or stamp duty reserve tax to the extent applicable as provided to us by the Structured Product Issuer.
- o) Investors should note that certain Structured Products can only be unwound in entirety and in some cases on specific dates.
 - p) All fees due to your Financial Advisor and Wealthport, per the terms of the SP, will be deducted from your initial investment value.
 - q) In most cases, the SP issuer have included all the costs and charges in relation to the management and distribution of the SP when setting the return of the product. However, each SP is different and full details as to the fees charges will be made available in the SP marketing material.

Annuitant signature of understanding:

Date:

Y	Y	Y	Y	/	M	M	/	D	D
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Income Tax

- a. Monthly annuity income payable to the annuitant or a beneficiary will form part of his/her gross income in terms of the Income Tax Act. The income is taxed according to the income tax table applicable to the beneficiary or annuitant as the case may be, assuming no other income is received by the annuitant/beneficiary.
- b. No tax is paid by the annuitant on investment income earned in a living annuity
- c. Where the annuitant withdraws the total value from the living annuity after retirement but prior to death (R50 000/R75 000), the lump sum will be included in the gross income of the annuitant and will be taxed in terms of the retirement tax tables. The lump sum amount will be reduced by all contributions made by the annuitant to a retirement fund that did not rank as a tax deduction.

Wealthport contact details

Telephone:	+27 10 593 3103		
Fax:	+27 87 231 6972		
Email:	admin@wealthport.co.za		
Address:	35 Ballyclare Drive Ballyoaks Office Park 2 nd Floor, Lacey Oak House Bryanston, 2021	Postal:	Postnet Suite 451 Private Bag X51 Bryanston 2021

Confidentiality

Wealthport has a Privacy Policy governing the confidentiality of Annuitant information. Please refer to the Wealthport website at www.wealthport.co.za for a copy of this policy or a copy can be obtained from the Client Services Centre 010 593 3103 or at admin@wealthport.co.za.

Amendments to the Terms and Conditions

Wealthport reserves the right to amend its terms and conditions from time to time. Material changes to any latest terms and conditions will be communicated to the Annuitant.

Complaints and disputes

If the Annuitant is not satisfied with any aspect of this contract, complaints may be directed to the Wealthport Client Services Centre available on 010 593 3103 or to Wealthport via email to admin@wealthport.co.za. Wealthport will endeavour to resolve any complaints received within 24 hours or, if the complaint requires further investigation or management involvement, the complaint will be resolved as soon as possible after it is received, not exceeding 20 working days. Please refer to the Wealthport website at www.wealthport.co.za for a copy of the Wealthport Complaints Resolution contract or a copy can be obtained from the Client Services Centre 010 593 3103 or at admin@wealthport.co.za.

If an Annuitant has not received a response within 20 working days or is not satisfied with the response, the Annuitant may contact the Ombudsman for Long Term Insurance at:

Private Bag X45 Claremont 7735	Telephone:	+27 21 657 5000	
	Fax:	+27 21 674 0951	
	Email:	info@ombud.co.za	
	Website:	www.ombud.co.za	

If an Annuitant has a complaint about the Administrator relating to this policy, or is not satisfied with the response, the Annuitant may contact the Ombudsman for Financial Services Providers at:

PO Box 74571 Lynnwood Ridge 0040	Telephone:	+27 12 762 5000	
	Fax:	+27 12 348 3447	
	Email:	info@faisombud.co.za	Website: www.faisombud.co.za