

New entrant form

The purpose of this form is for you (as a new member) to instruct us where to place your investment.

In this form:

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

About new investments

You should get financial advice before you make these important decisions, in particular if you decide to choose your own investment portfolios. If you have any questions, you can contact the Alexander Forbes Retirement Fund administrator (details at the top of this form). You can also ask us for brochures about the fund investments and the investment portfolios offered to members.

Key points to understand about this form

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. Ask your employer to complete the Employer's declaration.
5. Please email the completed form to afrccontributions@forbes.com.

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:

- invest your contributions into your record in the fund in the way you have asked us to
- 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.

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.com, 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.com/ContactUs/Complaints.aspx>.
 - Please contact us if you have any questions or if you need more information.
-

New entrant form

About your employer

Name of employer

Name of section, division or paypoint

Date joined employer

Month ending

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

First names

Maiden name

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

ID or passport number

Country of issue

Date of birth

Employee number

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

Unit number

Complex

Street number

Street or farm name

Suburb

City or town

Country

Code

Postal address

Code

Contact details

Home number

Work number

Cell number

Email

Investment portfolio options

There are three options for choosing your investment strategy:

- The default investment strategy chosen by the management committee of the sub-fund.
- The Alexander Forbes Goals-based LifeStage Model. The Alexander Forbes Goals-based LifeStage Model can be invested in specialist, balanced or passive investment portfolios. The model has a set format for investing depending on how many years you have to normal retirement age.
- Your own choice of portfolios. This is a list of investment portfolios that you choose from.

You need to choose one of the options. Details of these options are provided below.

1. Investing in the default investment strategy

☐ Tick this box to instruct us to invest your ongoing contributions in the default strategy chosen by the management committee of the sub-fund.

2. The Alexander Forbes Goals-based LifeStage Model

☐ Tick this box to instruct us to invest your ongoing contributions in the Alexander Forbes Goals-based LifeStage Model.

If you choose this option, please choose one of the following:

☐ Alexander Forbes Goals-based LifeStage Model – investing in specialist investment portfolios

☐ Alexander Forbes Goals-based LifeStage Model – investing in balanced investment portfolios

☐ Alexander Forbes Goals-based LifeStage Model – investing in passive investment portfolios

The normal retirement date is the date given in the special rules of your fund. To find out what it is, please refer to your member booklet or fund rules.

3. Your own choice of portfolios

☐ Tick this box to invest your ongoing contributions in the portfolios shown below. If you choose this option, you must make sure that you have received appropriate advice.

Indicate how you choose to invest by selecting from the options (a–c). Then show how you divide the investment within that choice. Your choices must equal 100%.

a. Alexander Forbes Goals-based LifeStage Model portfolios

AF High Growth portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Balanced High Growth portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Passive Bold portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Protector portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Passive Protector portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

b. Niche and balanced multimanager portfolios

AF Life Performer portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Conserver portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Accelerator portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Real Return Focus portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Stable Focus Combined portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Banker portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Spectrum portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Shari'ah High Growth portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Shari'ah Medium Growth portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

c. Balanced single manager portfolios

AF Life Allan Gray Ltd Classic Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Coronation Fund Managers II (best investment view portfolios)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Coronation Managed I	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Foord Asset Management (best investment view portfolio)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Investec Asset Management (best investment view portfolio)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Oasis Asset Management (best investment view portfolio)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Prudential	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
AF Life Investec Cautious Managed portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

TOTAL %

Your declaration

By signing this form, you confirm that you have read and understood this form and agree with the terms.

1. You understand the risk profile of the investments you have chosen, and the consequences of your choices.
2. You have received financial advice (where appropriate) in choosing a portfolio if you filled in investment portfolio options.

If you choose a single manager portfolio

If the single manager portfolio that you chose is no longer available, your money will go to the AF Life Performer portfolio. This might happen in these two circumstances:

- If the fund no longer offers the single manager investment portfolio that you chose. In this case, the portion of money that would have been invested in this portfolio will be invested in the AF Life Performer portfolio.
- If the portfolio that you chose no longer accepts ongoing contributions. In this case, your ongoing contributions that would have been invested into it will be invested in the AF Life Performer portfolio. The portion of the money in your retirement fund that was already invested in the single manager portfolio that is affected will stay in that portfolio.

If you do not want either or both of the above changes to take place, you must send a new switch form to the contact centre to the address shown at the top of this form. Your fund's management committee will tell you if the portfolio is no longer available or no longer accepts ongoing contributions.

What we are not responsible for (indemnity)

By signing this form, you agree that the Alexander Forbes Retirement Fund, the trustees of the fund, the principal officer of the fund, your employer and Alexander Forbes are not responsible (liable) for any claim arising from your investment choices.

No responsibility for events beyond our control (*force majeure*)

We are not legally responsible for any loss that you or any other person suffers resulting directly from circumstances beyond your or our control. Examples of these circumstances are natural disasters, poor weather, power outages, war, strikes and government intervention. This is referred to as *force majeure*.

We have taken reasonable measures to protect ourselves against these events and we have put in place technologies and processes that are designed to allow us to recover as quickly as possible if there is a disaster.

Your full name

Your signature _____

Date

D D M M Y Y Y Y

Employer's declaration

In this declaration, 'you' refers to the employer.

By signing this section of the form, you confirm that:

1. The investor's details given to Alexander Forbes on this form are the same as the details that the member gave to you.
2. The employee has met the eligibility conditions in the rules of the fund to become a member.
3. The employee is in active service on the first working day of joining the fund.
4. You have signed the form using a manual stamp and your signature.

Employer's stamp

Authorised signature

Full name (print)

Job title

Contact telephone number

Date

[illegible]

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