



Liberty Corporate – A division of Liberty Group Limited Reg. No. 1957/002788/06
An Authorised Financial Services Provider (Licence No. 2409)
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For queries: e lc.contact@liberty.co.za f +27 (0)11 408 2264

PRESERVATION OF BENEFIT/WITHDRAWAL NOTIFICATION

Section 1 - Fund details

Please note, fields marked with an asterisk (*) are compulsory and claims cannot be processed without this information.

Fund name	ICON CLINICAL RESEARCH (INC) INCORPORATED IN IRELAND	Fund number	0030220250
Employer name	ICON CLINICAL RESEARCH (INC)	Employee/payroll ref number	
Member's ID number	9503065193082	Membership number	*
Member's full name	Surname Bosman		
	First names * Malan Conrad Bosman		

Please attach a copy of the member's ID document/ copy of the back and front of the ID smart card with this form.

Date of withdrawal *30 / 06 / 2024

Date of last contribution *30 / 06 / 2024

Reason for leaving employment? *Resignation (i.e. resignation, retrenchment, dismissal, transfer)

If the member was made redundant, was the member a director? ☐ Yes ☒ No

Did the member hold more than 5% of the issued share capital or member's interest in the company? ☐ Yes ☒ No

Note: If the reason for leaving employment is retrenchment or redundancy and the member was director of the employer company and held more than 5% of the issued share capital or member's interest in the company, SARS will treat the claim as a resignation.

Is the member a foreign person? ☐ Yes ☒ No

Please see the definition of a foreign person in the important note section

Does the member participate in any other Liberty fund? ☐ Yes ☒ No

If "Yes", please state the name of fund and complete a separate notification form if necessary

Section 2 - Member's details

2.1	Member's annual taxable income	*R9400000
2.2	Residential address	* 7 Langenhoven Street, Dan Pienaar, Bloemfontein
		Code 9301
2.3	Postal address	*7 Langenhoven Street, Dan Pienaar, Bloemfontein
		Code 9301
	Member's contact number	work *0712286941 home cell 0712286941
2.4	Member's email address	malanbos@gmail.com
	Note: Liberty may send/request information via SMS messaging.	
2.5	Member's income tax reference number	*0114308281
2.6	Were any funds transferred into this fund from a public sector fund?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If "Yes", what was the tax free portion? (pre 1998 contributions only)	R

Please send your completed form to lc.customerservices@liberty.co.za

In the event of any modification or variation of this standard form, Liberty will regard this form as being invalid and of no force and effect. **Do not sign blank or incomplete forms.**

Section 3 - Details of any claims against the benefit

- 3.1 Where the fund or employer has concluded a formal home loan agreement with a lending institution or employer in terms of section 19(5) (a), does the member have any outstanding home loans in terms of this agreement? ☐ Yes ☒ No
If "Yes," please provide details (documentary proof will be required) _____
- 3.2 Are there any divorce orders against the fund in respect of this member? ☐ Yes ☒ No
If "Yes," please provide copies of the final divorce order.
- 3.3 Are there any maintenance orders against the fund in respect of this member? ☐ Yes ☒ No
If "Yes," please provide copies of the final maintenance order.
- 3.4 Are there any other claims with regard to theft, fraud or misconduct against the fund in respect of this member? ☐ Yes ☒ No
If "Yes," please attach copies for validation.

Section 4 - Options available to the member

- 4.1 Does the member wish to transfer all or part of the benefit (minimum R12 500) to a Liberty preservation fund? ☐ Yes ☒ No
If "Yes," please advise amount R Or insert all and complete section 5.
- 4.2 Does the member wish to transfer all or part of the benefit to another approved pension/provident/retirement annuity or preservation fund with another insurer? ☐ Yes ☒ No
If "Yes," please complete the following:
Name of fund/policy _____ New fund/policy number _____
Insurance company _____ SARS fund approval number (please insert remaining 6 numbers)

1	8	/	2	0	/	4	/						
---	---	---	---	---	---	---	---	--	--	--	--	--	--
- 4.3 Does the member wish to take all or part of the benefit in cash ☒ Yes ☐ No
If "Yes," please advise amount R ALL Or insert all and complete section 6.
- 4.4 Is the member currently an Income Plus Plan (IPP) claimant? ☐ Yes ☒ No
- 4.5 If the member has been on the fund for more than 12 months, does he/she wish to exercise an option (if any) to continue his life assurance and/or disability cover under an individual policy? ☐ Yes ☒ No
If the member would like more information regarding this option, please provide details so that our consultant can contact you _____

(This option has to be exercised within 60 days of leaving service)

Note: Normal retirement – if the member has reached normal retirement age, as stated in rules of the Fund, he/she may not withdraw from service or transfer his/her benefit to a preservation fund and must therefore, complete a retirement notification form.

Section 5 - Transfers to Lifestyle Preserver Pension and Provident Plans for Liberty

Please ensure that all fields are completed. (The transfer will not be processed timeously with missing information).

ILO policy number _____

Transferring fund details

SARS approval number _____

FSB registration number _____

Type of fund ☐ Pension ☐ Provident

Commencement date in the transferor fund DD / MM / YYYY Date the member withdrew from the transferor fund DD / MM / YYYY

Selected retirement date DD / MM / YYYY

Amount transferred R Accessible/non-accessible before retirement R
(i.e. resignation, retrenchment, dismissal, transfer)

Reason for leaving employment _____

Section 5: Transfers to Lifestyle preserver pension and provident plans (continued)

Beneficiary details

Please note: S37C of the Pension Funds Act places a duty on the Board of Trustees of both the Lifestyle Preserver Pension Plan and the Lifestyle Preserver Provident Plan to distribute the benefits equitably between dependants and nominees, taking their financial dependency upon the deceased into account. Your nomination assists the Board in reaching their decision. It is recommended that you review your beneficiary nominations regularly as your circumstances change. This can be done by completing a Beneficiary Nomination Form at any time.

Name and Surname	ID number	Relationship to member	Split %
			%
			%
			%
			%
			Total = 100%

Investment details

(Please speak to your financial adviser regarding your retrenchment portfolio choice)

Phasing-in (1-12 months): _____

Phasing-in funds:

- | | |
|---|---|
| <input type="checkbox"/> Standard Bank Money Market | <input type="checkbox"/> Liberty Ermitage Dollar Money Fund |
| <input type="checkbox"/> Liberty Ermitage Euro Money Fund | <input type="checkbox"/> Liberty Ermitage Sterling Money Fund |

Money to be invested in these portfolios	Allocation %
	%
	%
	%
	%
	Total = 100%

Declaration by member

- I confirm that the rules, terms and conditions, as well as all marketing material of the Lifestyle Preserver Pension Plan and/or the Lifestyle Preserver Provident Plan (The Plan) (as the case may be) have been explained to me, and that I understand the nature of the investment.
- I accept and bind myself to the registered rules of the Plan (as the case may be), and any other rules, which the Board of Management might formulate there under.
- I understand that if a portion of the transfer benefit was paid out in terms of S37D of the Pension Fund Act or as cash payment that this would be considered as my one withdrawal prior to retirement.
- I understand the fees structure applicable to the Plan.
- I confirm that I have received all the information required in terms of the Policy Holder Protection Rules and FAIS. I further confirm that I fully understand the quotation provided by my Financial Adviser for this investment.
- I accept all the terms and conditions that form part of this application and declaration

Member's signature

DD / MM / YYYY

Date (signed after consultation)

Section 6: Member's payment details

I request Liberty to pay the amount due by direct deposit into the following account

Name of bank/building society	FNB		
Name of branch	Universal	Branch number	250655
Name of account holder	Malan Conrad Bosman	Type of account	Cheque
Account number	62810468977		

An ORIGINAL cancelled cheque or ORIGINAL account statement must be attached for verification purposes, otherwise processing could be delayed. Where the name of the account holder differs due to marriage, then a certified copy of the marriage certificate must be provided.

Important

- Payment will not be made into a 3rd party's account.
- Liberty will not make payment by cheque.
- Benefits are payable in South African rands only and it is the member's responsibility to arrange the transfer of his/her benefit outside South Africa.

Section 7: Financial adviser's details

Name of financial adviser	Financial adviser's code
Telephone number	
Email address	Fax number

Financial adviser's declaration

I declare that I am registered to market Retail Pension benefits under the Financial Advisory and Intermediary Services Act and accept the consequences of the Act.

Signature of financial adviser *	Date	DD/MM/YYYY
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Section 8: Fund authorisation/ member signature

(Fields marked with a * are compulsory and need to be signed/completed in full)

* _____	DD/MM/YYYY _____
Member's signature	Date

* _____	DD/MM/YYYY _____
Authorised signatory (print name and sign)	Date

Company
Stamp

Most members leave funds through resignation, dismissal or retrenchment. The rules of your pension or provident fund set out in detail the various options available to a member on termination of membership. The summary below is intended only to give you an overview of the various benefits and options to which you may be entitled so that you can make an informed choice with regard to your benefits.

We strongly recommend that money accumulated for retirement should be preserved whenever possible. Experience shows that once money allocated for retirement is taken in the form of cash, it is very rarely replaced at a later stage.

The following options are generally available

- **Option 1: Taking the benefit in cash**

The implications of taking a cash benefit on withdrawal are that the tax-free amount (currently, R25 000, per life time, plus member's own contribution not previously allowed as a deduction) has been exceeded, the remaining benefit will be subject to tax. Clearly, a cash payment means that money set aside for retirement may be used for other purposes, resulting in the member having insufficient funds to live on after retirement.

Lump sum withdrawals due to the member being retrenched or made redundant (voluntary or involuntary) are taxed in the same manner as a retirement claim (currently, R500 000, per life time, plus member's own contributions not previously allowed as a deduction). However, this tax relief is not available to a taxpayer who was, at any time, a director of the employer company and at the time held more than 5% of the issued share capital or member's interest in that company.

- **Option 2: Transferring the benefit to a fund operated by the member's new employer**

It is usually possible to transfer the benefit to a fund operated by the member's new employer. Not only will such a transfer be free of tax (unless it is a pension to provident fund transfer) but the benefit will be held to the member's credit under the member's new employer's fund. Here it will earn investment income until such time the member retires or leaves the new fund.

Please note, if transferring to another fund/participating employer administered by Liberty Corporate and individual member choice is allowed, the member must complete a new investment portfolio selection form.

- **Option 3: Transferring the benefit to a retirement annuity or preservation plan**

This option is similar to transferring the benefit to a fund operated by the member's new employer described above, with the difference being that the money is held in the member's own individual investment plan.

In the case of a retirement annuity, up to one-third of the final amount accumulated can be taken at retirement in the form of cash, subject to tax at that time. The balance of the proceeds must be taken in the form of a pension that will be subject to tax. Note that the earliest age at which the member may retire from a retirement annuity is 55.

The advantage of a preservation plan over a retirement annuity is that one withdrawal may be made from a preservation plan prior to retirement (depending on accessibility) to meet any unexpected financial needs.

- **Option 4: Death and disability benefit continuation option**

Where this is offered, a member who has been on the fund for more than 12 months may, within 60 days of leaving service, exercise an option to take out an individual policy without evidence of health, but subject to an HIV test. In this way the member can continue valuable life cover (and disability cover where applicable), at his/her own expense.

Financial Advisory and Intermediary Services Act 37, 2002

The FAIS legislation was introduced for your protection against the possibility of receiving inappropriate advice regarding your financial needs. Please ensure that your financial adviser is duly licensed under the FAIS Act and provides you with a written record of the advice given to you. Your financial adviser is obliged to fully disclose any material information pertaining to the product, the product supplier and his/her relationship with the product supplier. In terms of this legislation, your financial adviser must ensure that all the necessary steps have been taken to place you in a position to make an informed decision in respect of your retirement Fund benefit.

Protection of Personal Information Act 4, 2013

We are required to share, collect and process your Personal Information (PI). Your PI is collected and processed by our staff, representatives or sub-contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information Liberty has collected, processed and shared. Errors and omissions are excluded. The information contained in this document does not constitute financial, tax, legal or accounting advice by Liberty. Any legal, technical or product information contained in this document is subject to change from time to time. If there are any discrepancies between this document and the contractual terms or, where applicable, any fund rules, the latter will prevail. Any recommendations made must take into consideration your special needs and unique circumstances. Liberty Group Ltd is an Authorised Financial Services Provider in terms of the FAIS Act (no. 2409). © Liberty Group Ltd. All rights reserved.

Important note:

A natural person will be regarded as a 'foreign person if:

- He or she is not 'ordinarily resident in South Africa; or
- He or she has not been physically present in South Africa for a period of 91 days in aggregate in a tax year as well as for a period of 91 days in aggregate of the preceding five tax years and for a period exceeding 916 days in aggregate during those five preceding tax years; or
- He or she has been physically outside South Africa for a continuous period of at least 330 full days.

Contact us

Our service level agreement for the payment of withdrawal claims is **10 working days**. **ONLY** contact us if you've not received payment within the 10 working days through any of the following channels.

Queries

For more information, please contact your accredited Liberty financial adviser, or the Liberty Corporate support centre:

Contact centre

Tel.: +27 (0)11 408 2999

Fax: +27 (0)11 408 2264

Email address: lc.contact@liberty.co.za

Alternatively, you can write to us or visit our walk-in centre in Johannesburg.

Contact centre – Postal address

Liberty Corporate

P O Box 2094

Johannesburg

2000

OR

Walk-in centre address

Libridge Building – 9th floor

25 Ameshoff Street

Braamfontein

Johannesburg

Complaints

If your query, or issues that arise from it, are not resolved to your satisfaction by your financial adviser or our servicing staff within a mutually agreed timeframe, please lodge a complaint to us by accessing our complaints form on <http://www.liberty.co.za/Pages/contact-us.aspx>.

Alternatively, you may submit your complaint, in writing to:

The Complaints Resolution Manager

OR

The Liberty Internal Adjudicator

P O Box 2094

Johannesburg

2000

Fax +27 (0)11 408 4440

contactlcb@liberty.co.za

P O Box 10499

Johannesburg

2000

Fax +27 (0)11 408 4195

Email: internaladjudicator@liberty.co.za

Please include as much detail as possible and copies of documentation where available, as this will speed up the resolution process, including:

- The fund/participating employer and member numbers relating to the query/complaint
- What you are expecting from us in terms of resolving the issue(s)
- Your contact details so that we can get hold of you
- Any correspondence from Liberty that lead to the query
- The names of the people you have dealt with so far, if applicable
- The dates and times of these contacts
- Any other event that triggered the query, for example, an article in a newspaper

Our complaints handling procedure is available from our website (www.liberty.co.za) or we can send it to you on request. You must refer **complaints resulting from advice provided by an independent broker or another financial services provider** to the broker or financial services provider concerned.

We will endeavour to address and resolve your complaint. However, in the event of your complaint not being resolved to your satisfaction, and after following our complaints handling procedure, you may contact the following regulatory bodies for assistance.

Fund complaints

The Principal Officer

The Principal Officer is responsible and accountable for the day-to-day affairs of the Fund. If you have any unresolved complaints regarding the running of the fund, you may contact the Principal Officer if your fund details are available from your Administrator.

The Pension Funds Adjudicator

If you have any unresolved complaints about your **corporate fund** (pension, provident or preservation fund) that are subject to the jurisdiction of the Pension Funds Act 24 of 1956, you may contact the Pension Funds Adjudicator.

Address	Telephone	Fax	Email address
The Pension Funds Adjudicator P O Box 580 Menlyn 0063	+27 (0)12 346 1738	+27 (0)86 693 7472	enquiries-jhb@pfa.org.za

The Ombudsman for Long-term Insurance

If you have any unresolved complaints about a long-term insurance policy (death, disability, dread disease, etc.) that is subject to the jurisdiction of the Long-term Insurance Act 52 of 1998, you may contact the Long-term Insurance Ombudsman

Address	Telephone	Fax	Email address
The Honourable Mr Justice RP McLaren Ombudsman for Long- term Insurance Private Bag X45 Claremont 7735	+27 (0)21 657 5000 Share call +27 (0)86 010 3236	+27 (0)21 674 0951	info@ombud.co.za

Complaints against a financial adviser

The FAIS Ombudsman

If you have any unresolved complaints or disputes about advice that was given to you by a financial adviser after 30 September 2004, contact the FAIS Ombudsman.

Address	Telephone number	Fax number	Email address
Ms Noluntu Bam The FAIS Ombudsman P O Box 74571 Lynnwood Ridge 0040	+27 (0)12 470 9080 Share call +27 (0)86 048 3446	+27 (0)12 348 3447	info@faisombud.co.za