

3. Reality (applicable to member (if Retirement Annuity) / applicant)

I would like to join the Sanlam lifestyle programme Reality?

OR

Please contact me with more information

Important: If you choose to join Reality, a Reality Call Centre agent will contact you for further registration. I agree that my Reality fee can be paid simultaneously with my Sanlam plan.

For more information about the detail and benefits please contact the Reality Call Centre on 082 233 5000.

4. Market segment, income and employer of member (if Retirement Annuity) / applicant

• Is the applicant a legal entity (e.g. company/financial institution)? 99

• Is the applicant an individual?

If the applicant is an individual,

• **Market segment of applicant**

Self-employed

Self-employed – Business owner / Entrepreneur 32

Self-employed – Farmer 33

Self-employed – Professional 36

Employed

Salaried employee – paid by someone 31

Salaried professional – paid by someone 37

Other

Home executive 34

Minor / Scholar 35

Retired 38

Student 39

Unemployed 40

• **Income** – Regular salary or taxable earnings from occupation(s)

Applicant R p.m. Spouse (if applicant is married) R p.m. Annual taxable income from other sources R

• **Employer's details**

Employer:

Town/City/Suburb: Worksite/ Niche code

• **If employer scheme:** Is the applicant a legal entity (e.g. company/financial institution)? 99

5. Tax dispensation (not applicable to Retirement Annuity) (only if applicant is a trust)

**If the planholder is a trust, is any of the trust beneficiaries or eventual, direct or indirect, trust beneficiaries:*

• a taxpaying institution?

• a natural person?

• a tax-exempt institution?

6. ► Notice : Cession of plan (not applicable to Retirement Annuity)

Has the plan been ceded? Yes If "Yes", fill in cession form, (AE2170).

7. ► Revocable nominee(s) *(not applicable to Stratus Linked Investments)*

Nominee : 1

Title										
Mr	Mrs	Miss	Ms	Rev	Dr	Prof	Adv	Judge		
Surname										
[Grid for Surname]										
Maiden name										
[Grid for Maiden name]										
Full first names										
[Grid for Full first names]										
Type of identification				Number						
Identification document	Passport	Foreign ID		[Grid for Number]						
Country of issue <i>(of above-mentioned document)</i>		Date of birth			Gender		Correspondence language		Relationship	
[Grid]		D D M M C C Y Y			Male Female		Eng Afr		[Grid]	
Postal address <i>(Start each line on the left)</i>										
[Grid for Postal address]										
Postal/Zip code										
[Grid for Postal/Zip code]										
Percentage of benefit:										
[Grid for Percentage of benefit] %										

Nominee : 2

Title										
Mr	Mrs	Miss	Ms	Rev	Dr	Prof	Adv	Judge		
Surname										
[Grid for Surname]										
Maiden name										
[Grid for Maiden name]										
Full first names										
[Grid for Full first names]										
Type of identification				Number						
Identification document	Passport	Foreign ID		[Grid for Number]						
Country of issue <i>(of above-mentioned document)</i>		Date of birth			Gender		Correspondence language		Relationship	
[Grid]		D D M M C C Y Y			Male Female		Eng Afr		[Grid]	
Postal address <i>(Start each line on the left)</i>										
[Grid for Postal address]										
Postal/Zip code										
[Grid for Postal/Zip code]										
Percentage of benefit:										
[Grid for Percentage of benefit] %										

Note • *Make copies if more nominees are needed.*

8. ► Nomination for plan-ownership *(not applicable to Retirement Annuity)*

Title																					
Mr		Mrs		Miss		Ms		Rev		Dr		Prof		Adv		Judge					
Surname																					
Full first names																					
Type of identification						Number															
Identification document		Passport		Foreign ID																	
Country of issue <i>(of above-mentioned document)</i>				Date of birth				Gender		Correspondence language		Relationship									
				D D M M C C Y Y				Male		Female		Eng		Afr							
Postal address <i>(Start each line on the left)</i>																					
Postal/Zip code																					

9. Authorised correspondent *(If a child between the ages of 1 day and 18 years, is the life insured and/or applicant, the name and address details of the parent/guardian must be filled in here.)*

Title																					
Mr		Mrs		Miss		Ms		Rev		Dr		Prof		Adv		Judge					
Surname																					
Full first names																					
Type of identification						Number															
Identification document		Passport		Foreign ID																	
Country of issue <i>(of above-mentioned document)</i>				Date of birth				Gender		Correspondence language		Relationship									
				D D M M C C Y Y				Male		Female		Eng		Afr							
Postal address <i>(Start each line on the left)</i>																					
Postal/Zip code																					

15. Investment Funds

Fund name	Recurring/One-off payment	Regular withdrawal	Risk level/Asset class	Investment guarantee	Allocation percentage
Sanlam Unit Trust Funds					
Managed Options Onshore					
SIM Managed Conservative Solution	<input type="checkbox"/>	<input type="checkbox"/>	Conservative	<input type="checkbox"/> 0% With guarantee (159) <input type="checkbox"/> Without guarantee (131)	<input type="checkbox"/> %
SIM Absolute Return Income Fund (168)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative		<input type="checkbox"/> %
SMMI Defensive Fund of Funds	<input type="checkbox"/>	<input type="checkbox"/>	Conservative	<input type="checkbox"/> 0% With guarantee (153) <input type="checkbox"/> Without guarantee (111)	<input type="checkbox"/> %
SIM Managed Cautious Solution	<input type="checkbox"/>	<input type="checkbox"/>	Cautious	<input type="checkbox"/> 0% With guarantee (157) <input type="checkbox"/> Without guarantee (132)	<input type="checkbox"/> %
SIM Inflation Plus Fund	<input type="checkbox"/>	<input type="checkbox"/>	Cautious	<input type="checkbox"/> 0% With guarantee (151) <input type="checkbox"/> Without guarantee (109)	<input type="checkbox"/> %
SIM Managed Moderate Solution (133)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
SMMI Balanced Fund of Funds (110)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
SIM Managed Moderately Aggressive Solution (134)	<input type="checkbox"/>	<input type="checkbox"/>	Moderately Aggressive		<input type="checkbox"/> %
SIM Balanced Fund (95)	<input type="checkbox"/>	<input type="checkbox"/>	Moderately Aggressive		<input type="checkbox"/> %
SIM Managed Aggressive Solution (135)	<input type="checkbox"/>	<input type="checkbox"/>	Aggressive		<input type="checkbox"/> %
Active Building Blocks Onshore					
SIM Money Market Fund (127)	<input type="checkbox"/>	<input type="checkbox"/>	Cash		<input type="checkbox"/> %
SIM Active Income Fund (169)	<input type="checkbox"/>	<input type="checkbox"/>	Fixed interest		<input type="checkbox"/> %
SIM Bond Plus Fund (128) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Fixed interest		<input type="checkbox"/> %
SIM Property Fund (129) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Property		<input type="checkbox"/> %
Sanlam All Share Index Fund (181) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
SIM General Equity Fund (106) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
SIM Top Choice Equity Fund (170) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
SIM Value Fund (102) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
SMMI Equity Fund of Funds (112) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Managed Options Offshore <i>(not applicable to Retirement Annuity)</i>					
Sanlam International Defensive Fund of Funds (99)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative		<input type="checkbox"/> %
Sanlam International Balanced Fund of Funds (130)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Sanlam Global Index Fund of Funds (182)	<input type="checkbox"/>	<input type="checkbox"/>	Moderately Aggressive		<input type="checkbox"/> %
Active Building Blocks Offshore <i>(not applicable to Retirement Annuity)</i>					
Sanlam Global Best Ideas Fund (126)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
SIM World Big Blue Chip Fund (171)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %

15. Investment Funds (continued)

Fund name	Recurring/One-off payment	Regular withdrawal	Risk level/ Asset class	Investment guarantee	Allocation percentage
External Unit Trust Funds					
Managed Options Onshore					
Allan Gray Stable Fund	<input type="checkbox"/>	<input type="checkbox"/>	Conservative	<input checked="" type="checkbox"/> 0% With guarantee (155) <input type="checkbox"/> Without guarantee (78)	<input type="checkbox"/> %
Coronation Strategic Income Fund (82)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative		<input type="checkbox"/> %
Old Mutual Enhanced Income Fund (137)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative		<input type="checkbox"/> %
Investec Cautious Managed Fund (138)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative		<input type="checkbox"/> %
Old Mutual Dynamic Floor Fund (136)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative		<input type="checkbox"/> %
Allan Gray Balanced Fund (76)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Coronation Optimum Growth Fund (141)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Element Flexible Fund (83) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Investec Managed Fund (86)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Nedgroup Managed Fund (118)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Oasis Crescent Balanced Progressive Fund of Funds (183)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Coronation Balanced Plus Fund (166)	<input type="checkbox"/>	<input type="checkbox"/>	Moderately Aggressive		<input type="checkbox"/> %
Active Building Blocks Onshore <i>(not applicable to Retirement Annuity)</i>					
Allan Gray Equity Fund (45)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Coronation Equity Fund (80)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Foord Equity Fund (140)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Element Earth Equity Fund (199)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Element Islamic Equity Fund (201)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Futuregrowth Albaraka Equity Fund (139)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Investec Equity Fund (85)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Nedgroup Rainmaker Fund (88)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Old Mutual Mining and Resources Fund class A (184)	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
ABSA Funds					
Absa Balanced Fund (119)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Absa Select Equity Fund (125) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Equity		<input type="checkbox"/> %
Kruger International Funds <i>(not applicable to Stratus Linked Investment / Stratus Linked Savings Plan)</i>					
Kruger Prudential Fund of Funds (120)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative		<input type="checkbox"/> %
Kruger Balanced Fund of Funds (172)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Kruger Flexible Fund of Funds (121)	<input type="checkbox"/>	<input type="checkbox"/>	Moderately Aggressive		<input type="checkbox"/> %
Nedgroup Funds					
Nedgroup Stable Fund	<input type="checkbox"/>	<input type="checkbox"/>	Cautious	<input checked="" type="checkbox"/> 0% With guarantee (179) <input type="checkbox"/> Without guarantee (178)	<input type="checkbox"/> %
Noble Funds					
Noble PP Wealth Creator Fund of Funds (147)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate		<input type="checkbox"/> %
Noble PP All Weather Fund of Funds (146) <i>(not applicable to Retirement Annuity)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Moderately Aggressive		<input type="checkbox"/> %

15. Investment Funds (continued)

Fund name	Recurring/One-off payment	Regular withdrawal	Risk level/ Asset class	Allocation percentage
PSG Alphen Funds				
PSG Alphen Income Fund of Funds (173)	<input type="checkbox"/>	<input type="checkbox"/>	Conservative	<input type="text"/> %
PSG Alphen Prudential Fund of Funds (174)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate	<input type="text"/> %
PSG Alphen Equity Fund of Funds (103) (not applicable to Retirement Annuity)	<input type="checkbox"/>	<input type="checkbox"/>	Equity	<input type="text"/> %
S-BRO Funds				
S-BRO Balanced Fund of Funds (200)	<input type="checkbox"/>	<input type="checkbox"/>	Moderate	<input type="text"/> %

16. ► Replacement of a financial product

IMPORTANT NOTE: Replacement of any financial product is generally always to the disadvantage of the planholder (applicant)/member because it involves duplication of initial costs charged to the financial product.

Is this application to replace the whole or any part of your existing financial product provision (reduction of payments on existing product provision is included) with any financial product provider (whether replacement is to occur immediately or to replace a financial product discontinued within the past four months or within the next four months)?

Yes No If "Yes", the Sanlam adviser must discuss the relevant replacement disclosures and product comparison contained in the Record of Advice or Record of Product Guidance or form AEB2065 with you. The form must be completed in full and attached to this application form.

Please note that in the case of a replacement there will not be a transaction on the existing plan to cancel it, reduce its payments or to make it paid-up automatically. If the applicant's/member's intention with the replacement is to perform any such transaction on the existing financial product, the applicant/member (with the assistance of the intermediary, where appropriate) must make the necessary arrangements to effect such transaction on the replaced financial product.

17. Regular withdrawal details (not applicable to Retirement Annuity)

Start date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Frequency:	Monthly <input type="checkbox"/> Yearly <input type="checkbox"/>
Type of withdrawal:	• Fixed amount: <input checked="" type="checkbox"/> Amount <input type="text"/> R

18. Details of accounts for crediting of withdrawals (choose one of (a) or (b)) (not applicable to Retirement Annuity)

(a) Details of bank		Account holder (Surname, first name and other initials)	
Name and address (state branch)		<input type="text"/>	
<input type="text"/>		Account number	6-digit branch code
<input type="text"/>		<input type="text"/>	<input type="text"/>
Postal code: <input type="text"/>		Type of account: Current <input type="checkbox"/> or Transmission <input type="checkbox"/> or Savings <input type="checkbox"/>	
or			
(b) Recipient – someone other than planholder		Details of bank	
Title, surname, first name, other initials/institution		Name and address (state branch)	
<input type="text"/>		<input type="text"/>	
Identity number		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
Gender (M/F)	Language (E/A)	Relationship	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postal address:		Account number	
<input type="text"/>		<input type="text"/>	
Postal code: <input type="text"/>		6-digit branch code	
<input type="text"/>		<input type="text"/>	
Postal code: <input type="text"/>		Type of account: Current <input type="checkbox"/> or Transmission <input type="checkbox"/> or Savings <input type="checkbox"/>	
<input type="text"/>		<input type="text"/>	

19. Declaration by member (if Retirement Annuity) applicant (paragraphs in bold are the time standards)

The applicant/member applies for the plan indicated herein ("this plan") – subject to the following:

1. I guarantee that the paragraph, Replacement has been filled in correctly and also that all other information herein, is complete and correct.
2. If this plan is cancelled, SanLink will have the right to refund less than the amount paid up to date of cancellation, if, owing to a change in investment conditions the units in the investment fund in which such amount was invested, have decreased in value during the period up to the date of cancellation.
3. This plan will be issued in the RSA. All amounts relating to this plan – in particular payments and benefits will be expressed, calculated and paid in RSA currency. Payment will be made in the RSA.
4. I accept full responsibility for informing SanLink of any changes in current identification information provided (e.g. address change, surname change, contact details, etc.)
5. I am aware that in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS), I may request a copy of any document that I or someone on my behalf submitted to Sanlam Life that pertains to this application.
6. In terms of the Prevention of Organised Crime Act (number 121 of 1998), I confirm that the funds with which any payment is or will be made to Sanlam Life on behalf of SanLink, in terms of this plan, are derived from a lawful source. In addition, the applicant declares himself/herself willing to answer any questions with regard to the origin of such funds and to provide additional information as and when it may be required by Sanlam Life.
7. All insurers who are members of the Association for Savings and Investment South Africa (ASISA) share plan information on a central Register to keep track of and ensure proper handling of replacement of financial products, whether it concerns this application now or in future. This information is protected and can only be accessed by authorised persons. To enable such authorised persons to access my plan information, I hereby give consent that my information may be used on the Register of ASISA.
8. I understand that all information in this application will be recorded electronically in Sanlam Life's computer system. No physical records will therefore be kept and this transaction will be regarded as having been carried out during the normal course of SanLink's business. The electronic records of Sanlam Life's computer system will form the record of this plan for all purposes and may be used as evidence at any proceedings.
9. If this application is for a retirement plan, I apply on behalf of the RA fund for a plan with SanLink to fund my retirement benefits. If I am not yet member of the fund, this application also serves as my application for such membership, and the rules of the fund will be binding, as well as any conditions the Board of Trustees may formulate thereunder. This document forms the basis of any relationship between the Fund and the parties providing the particular investment media.

10. Intermediary fees:

- Sanlam Life on behalf of SanLink will pay initial and payment-based fees, if any, as negotiated by the intermediary with me and indicated below.
- For the Committed plan and Retirement Annuity Sanlam Life will use part of the fixed and variable administration charges as well as the initial marketing charge to pay these fees for as long as I remain the planholder/member and the intermediary has a contract with Sanlam Life, unless I inform Sanlam Life in writing to stop this fee.
- For the Flexible plan Sanlam Life will use the initial marketing charge from the plan to pay these fees for as long as I remain the planholder and the intermediary has a contract with Sanlam Life, unless I inform Sanlam Life in writing to stop this fee.

Committed plan:

Initial fee on one-off payment

% (0 – 100%: e.g. if maximum – fill in 100%) of 3.00% (excl. VAT) of one-off payment;

Initial fee on recurring payments

% (0 – 50%: e.g. if maximum – fill in 50%) of 5.00% (excl. VAT) of all payments discounted over the term (for a maximum of 15 years) and paid out in advance;

Payment-based fee on recurring payments

% (0 – 100%: e.g. if maximum – fill in 100%) of 5.00% (excl. VAT) of all payments;

Flexible plan

Initial fee on one-off payment

% (0 – 100%: e.g. if maximum – fill in 100%) of 5.00% (excl. VAT) of one-off payment;

Payment-based fee on recurring payments

% (0 – 100%: e.g. if maximum – fill in 100%) of 5.00% (excl. VAT) of all payments;

Retirement annuity

Initial fee on one-off payment

% (0 – 100%: e.g. if maximum – fill in 100%) of 3.00% (excl. VAT) of one-off payment;

Initial fee on recurring payments

% (0 – 50%: e.g. if maximum – fill in 50%) of 5.00% (excl. VAT) of all payments discounted over the term (for a maximum of 25 years) and paid out in advance;

Payment-based fee on recurring payments

% (0 – 100%: e.g. if maximum – fill in 100%) of 5.00% (excl. VAT) of all payments;

Note: No fee will be payable if "Nil" is filled in or the box is left blank.

11. Investment advice agreement between the applicant and the intermediary: (only for Committed or Flexible plan)

- I want to receive ongoing investment advice for my investment.
- I understand that this advice is an optional service that is in addition to and not part of other services rendered for my investment.
- I request Sanlam Life to pay a fund-based fee to the intermediary, nominated by me, who provides this advice.
- I understand that I may instruct Sanlam Life at any time to change this fee, or to stop paying it.
- I understand that this fee is deducted monthly from the fund value of my plan by means of a withdrawal to the value of the monthly fee.
- I understand that this fee is linked to and fluctuates with the fund value of my plan.
- I agree that until I instruct Sanlam Life otherwise, the fee payable, expressed as a yearly fee, is the percentage of the fund value specified below.

% (0 – 100%: e.g. if maximum – fill in 100%) of 1.00% (excluding VAT) per year of fund value

Note: No fee will be payable if "Nil" is filled in or the box is left blank.

19. Declaration by member (if Retirement Annuity)/applicant (continued from page 12) (paragraphs in bold are the time standards)

12. Investment advice agreement between the member and the Fund: *(only for Retirement Annuity)*

- I want to receive ongoing investment advice for my retirement investment.
- I understand that this advice is an optional service that is in addition to and not part of other services rendered for my retirement plan.
- I request the Fund to pay a fund-based fee to the intermediary, nominated by me, who provides this advice.
- I understand that I may instruct the Fund at any time to change this fee, or to stop paying it.
- I understand that Sanlam Life, as the administrator of the Fund and on instruction of the Fund, will pay this fee on a monthly basis on behalf of the Fund.
- I understand that this fee is deducted monthly from the fund value of my plan by means of a withdrawal to the value of the monthly fee.
- I understand that this fee is linked to and fluctuates with the fund value of my plan.
- I understand that the Fund is not responsible for the correctness, completeness or quality of this advice.
- I agree that until I instruct the Fund otherwise, the fee payable, expressed as a yearly fee, is the percentage of the fund value specified below.

% (0 – 100%: e.g. if maximum – fill in 100%) of 1.00% (excluding VAT) per year of fund value

Note: • No fee will be payable if “Nil” is filled in or the box is left blank.

13. If this is also an application for regular withdrawals, the following applies:

- payments are no longer payable;
- I realise that if my withdrawals are more than the investment growth in the same time period, it may exhaust my capital investment;
- the Matrimonial Property Act, 88 of 1984 (RSA).

14. Apart from investment funds where we specifically provide the option of an investment guarantee, we do not guarantee the performance of the chosen investment funds. If an investment guarantee is chosen the guarantee is provided by Sanlam Life as fully described in the product quotation.

15. Units are held in the name of an independent custodian, Axis Nominee (Pty) Ltd, for my sole benefit.

16. Investments are administered subject to the terms and conditions stipulated by the asset managers.

17. Money received from me will be deposited into the Axis Nominee trading as Sanlam Linked Investments Trust Account or the Fund's account, where applicable. Money will also be withdrawn from this account for the purposes set out herein.

18. Any income distribution by investment funds shall be applied for the purchase of additional units in the investment funds concerned, if possible.

19. Payments are subject to a clearance period of 30 (thirty) days, and no selling of units that resulted from an uncleared payment will be allowed during this period.

20. All investment instructions will be captured on the Sanlam Life system within 3 (three) working days of receipt of the last of the stamped bank deposit slip and application form completed in full, any additional forms required, as well as any documentation in terms of money laundering legislation.

21. Should investment instructions be captured on the system before close of business on any working day, the instruction will be forwarded to the asset manager on the next working day. Generally, depending on the asset manager, I should receive the price determined for that day. (The aforementioned serves as general indication of the date when the price will be determined and has no force of law whatsoever.)

22. If more than 1 (one) completed working day (period from 16h00 on any working day and ending at 16h00 on the next working day) elapses between the payment date and the transaction date, then either interest will be credited to my investments, or the transaction will be back-dated, depending on the reason for the delay. Other interest will accrue to SanLink.

23. I specifically request that information which parties providing the investment underlying to this plan must disclose in terms of any law (e.g. financial statements), not be provided to me unless otherwise requested in writing.

24. Sanlam Life in its own capacity or as agent of SanLink, SanLink and/or the Fund will not be held responsible for and/or excludes liability for any damages and/or losses (including consequential losses) sustained by me, arising from or caused by:

- errors, actions or omissions by third parties providing the investment underlying this investment plan;
- any time calculation standards, practices and procedures of these parties or their delay of selling or refusal to allow selling at a specific date or price;
- any tax/levy of whatever nature imposed by any local, provincial, national or other authority as a result of my participation in this investment plan;
- the acting by Sanlam Life and SanLink on any instructions that were transferred by unauthorised persons by means of telephone, fax, electronic mail or the internet, provided that Sanlam Life and SanLink exercised reasonable care to establish the identity of the issuer of the instruction.

25. I authorise SanLink to:

- act in accordance with my instructions or that of any person authorised by me in respect of this investment plan (including those transmitted and received by telephone, fax, electronic mail or the internet), and to do all things necessary to give effect thereto;
- deduct sufficient amounts from my chosen investment media for the purposes of charges as set out;
- accept and act on any instruction by my financial intermediary regarding my personal details (excluding bank details) and income tax details and to provide my financial intermediary with details regarding my investment portfolio, unless otherwise informed in writing;
- provide my personal details and details in respect of this investment to companies with whom it has business arrangements;
- exercise a vote in a ballot conducted by an asset manager on my behalf;
- accept and act on any investment instruction (including ad hoc investment-, switch- and selling instructions) given by my financial intermediary, should an investment mandate on a discretionary basis be granted by me to my financial intermediary and my financial intermediary be approved as a licensed financial services provider;
- accept and act on any investment instruction given by me, but conveyed on my behalf, by my financial intermediary to SanLink, and
- withdraw a selling instruction and re-submit such instruction the next working day, should a situation occur where an asset manager refuses to carry out a selling instruction.

26. An investment fund may be closed. This may occur if, for example, legislation changes or the asset manager closes the investment fund. If the plan is affected, Sanlam Life will request the planholder to choose another investment fund allowed at that stage for this type of plan, and to inform Sanlam Life of the choice made. If Sanlam Life receives no response to such a request, SanLink and/or the Fund will decide in which investment fund to continue the affected part of the plan. If, however, an investment guarantee is chosen refer to the conditions under “Investment guarantee” in the product quotation.

19. Declaration by member (if Retirement Annuity)/applicant (continued from page 13)

27. Ringfencing:

- Ringfencing means the suspension of selling of my participatory interest in a Collective Investment Scheme under defined circumstances on any working day.
- I irrevocably authorise the Administrator, on receiving a notice from the Manager of the Collective Investment Scheme, to suspend or delay selling and to immediately withdraw the selling or switch instruction until further notice to me.
- I indemnify the Administrator against any damages or loss he/she may suffer as a result of the Administrator acting in terms of the provisions of the above paragraph.

28. Statements will be posted at regular intervals, not exceeding three months. Copies of statements are available to you on request.

29. I warrant that all statements given in this application form are true and accurate in every respect; understand that the completeness and correctness thereof is my responsibility; and I agree that such statements shall form the basis of contracts which are to be entered into with the parties providing the relevant investment media. I declare that I am aware of and accept the risks inherent in the investments, knowing that the realisation of those risks may cause me to suffer financial loss.

30. I authorise SanLink to disinvest units pro rata across the selected investment funds in order to collect charges, including reduction charges.

31. Should my financial intermediary be a licensed discretionary financial services provider, the financial intermediary is appointed on the following basis: (The appointment in the SanLink application shall apply should it be in conflict with an appointment in another mandate)

Discretionary (Any investment instruction may be issued on behalf of the applicant without obtaining the applicant's authorisation);

or

Non-discretionary (No investment instruction may be issued on behalf of the applicant without obtaining the applicant's authorisation).

Always complete the following

I declare that (i) the documents indicated below have been given to me (ii) I have read them and understand their contents, (iii) the application form (of which this declaration forms part) has been fully completed:

Intermediary's Permit Product Quotation

Quotation number

Signature of/for applicant/member: _____ Place: _____ Date (DDMMCCYY): _____

Note: Here the applicant/member confirms the declaration above as well as details provided elsewhere in this form by/on behalf of the applicant/member.

Signature of legal guardian/
spouse – *only* if someone
other than the proposer _____ Place _____ Date (DDMMCCYY): _____

Nature of relationship if legal guardian: _____

Note: As far as is required by law with regard to any person and/or aspect herein, the guardian/spouse grants the necessary consent and/or assistance or, depending on the case, acts in a representative capacity.

20. Further information supplied by intermediary(ies)

Name of intermediary who completed the application form.

- Did you see the RSA identity document or passport (*if applicable*) of the member and do you declare that the information in it agrees with the information in this application form? Yes No
- Are you fully conversant with the "S" referencing system embodied in the ASISA intermediaries' register agreement and do you accept the consequences thereof?
- Have you identified and verified the information of the applicant or the person acting on behalf of the applicant, if applicable, where the one-off payment exceeds R50 000 or the recurring payment exceeds R25 000 p.a.? (*Not applicable to Retirement Plan*)

If "Yes": Source of income Source of funds for this investment

Capacity of applicable party:

SA citizen(s)/resident(s) acting on own behalf <input type="checkbox"/>	Natural person acting on behalf of SA citizen/resident <input type="checkbox"/>	Foreign national acting on own behalf <input type="checkbox"/>	Person acting on behalf of Foreign national <input type="checkbox"/>
Natural person/legal person/partners for partnership/trustee for trust holding > 25% shares in RSA /foreign company <input type="checkbox"/>	Trust beneficiary <input type="checkbox"/>	Founder of Trust <input type="checkbox"/>	Trustee <input type="checkbox"/>
Partner in a partnership <input type="checkbox"/>	Close corporation member <input type="checkbox"/>	Representative of other legal person <input type="checkbox"/>	Other capacity (<i>please specify</i>) <input type="text"/>

- To whom must the plan documents be posted: the planholder or intermediary?

Other requests by intermediary: _____

Name of broker's consultant

Initials and surname of intermediary(ies)	Code	Bank brokers		Splitting of commission %			
		Man code	Reference number	Recurring payment		One-off payment	Fund-based fee
				Initial fee	Payment-based fee	Initial fee	
1.							
2.							
3.							
4.							

Note: • *The intermediary whose name appears next to "1" above, will be regarded as the one responsible for advice to the applicant/member.*

- Declaration by intermediary:**
- I hereby declare that, if applicable, I have explained the meaning and possible detrimental consequences of replacement of a financial product to the applicant/member.
 - I hereby declare that I have disclosed the intermediary's permit and product quotation to the applicant/member.
 - I have read point 10, 11 or 12 of paragraph 19 (page 12/13) of this application form and understand the meaning of it. I agree that if Sanlam Life complies with an instruction as stated, I will have no right of recovery or any other rights or claims against either the applicant/member or SanLink or Sanlam Life for the payment of any money to me.
 - I hereby declare that I have identified and verified all the applicable parties in terms of Section 21(1) of FICA, if applicable.

.....

Date (DDMMCCYY) ▶ Co-signature of key individual where the intermediary is a Sanlam adviser who must still provide proof of the required product skills ▶ Signature of intermediary