Useful information about your PPS Preservation Funds Application Form

INVESTMENTS

Contact details
Email: admin@ppsinvestments.co.za
Tel: 0860 468 777 (0860 INV PPS)
Fax: 021 680 3680
Website: www.ppsinvestments.co.za

Cut off and timelines
- All complete and valid instructions received **before 14:00** on a business day will be processed on the **same day**.
- Complete and valid Instructions received **after 14:00** will be processed on the **next business day**.
- Investments will be processed and finalised within a maximum of **five (5) business days**.
- Any errors are to be reported within **fourteen (14) days** of your new business confirmation being received.

Useful information
Please refer to our website www.ppsinvestments.co.za for:
- Product brochures and key benefits.
- Fund fact sheets (Minimum Disclosure Documents) for each of the available Investment Option(s).
- Financial Intelligence Centre Act (FICA) requirements.
- The Effective Annual Cost measure (EAC) is an industry-wide disclosure standard. It can be used by investors and financial advisers to compare charges on most retail investment products, and their impact on investment returns, so that investors are placed in a better position to make informed decisions around investment choices. The EAC is a measure of the charges that an investor will likely incur in purchasing and holding a financial product, and does not attempt to measure the features of a financial product.
- The latest Product Terms, Conditions and Declarations.
- You can manage your investment, view balances, transact and download tax certificates on the PPS Investments Secure Online Services website (www.ppsisecure.co.za) or the PPS for Professionals mobile app for IOS or Android.

Consider getting financial advice
PPS Investments does not provide financial advice. However, we believe in the merits of good financial advice. If you are not comfortable making your own investment decisions, consider using the services of a PPS Investments accredited financial adviser.

Regulation 28 for retirement funds
Regulation 28 of the Pension Funds Act requires that your investment adhere to the following asset class limits; 75% equities, 25% property and 30% foreign. A switch instruction may affect the Regulation 28 compliance status of your investment. To ensure your switch complies with Regulation 28, please use our online Regulation 28 Guide, contact your financial adviser or our Client Service Centre.

Document checklist and supporting documents
Please send through these documents with your application form to admin@ppsinvestments.co.za or fax 021 680 3680:

☐ A copy of your South African barcoded ID/smart card, valid passport (if foreign national), valid drivers license or birth certificate (if minor). A certified copy is required if you do not have a financial adviser.

☐ Proof of your residential address, not older than three (3) months, (e.g. bank statement, utility bill or telephone account).

☐ Proof of deposit.

☐ If unit transfer – copy of current investment statement indicating Investment Option(s) and fund classes.

PPS PRESERVATION FUNDS APPLICATION FORM

pps INVESTMENTS

A CONTACT PERSON FOR OUTSTANDING REQUIREMENTS

Name and surname

Telephone number | Email

Capacity

B FUND

I hereby apply to become a member of the

PPS Preservation Pension Fund ☐ or PPS Preservation Provident Fund ☐

Transfers from a pension fund / preservation pension fund must be transferred to the PPS Preservation Pension Fund.
Transfers from a provident fund / preservation provident fund can be transferred to the PPS Preservation Provident Fund or the PPS Preservation Pension Fund.

C PERSONAL DETAILS OF INVESTOR

Title | Surname

First name(s)

Date of birth | Identity or passport number

Country of birth | Country where passport issued

Gender Male ☐ Female ☐

Nationality South African ☐ Other (Please specify)

Tax number | Member number

Occupation

Physical address

Postal code

Postal address

Postal code

Telephone number (home) | Telephone number (work)

Cellphone number | Fax

Email (compulsory)

D ACTING ON BEHALF OF THE INVESTOR

D1. Legal guardian, parent, persons acting on behalf of investors. Proof to be sent to PPS Investments.

Title | Surname

First name(s)

Identity or passport number | Relationship to Investor

D2. Mandate for dealing with the discretionary FSP acting on behalf of the investor. Please send us a copy of the signed mandate.

I have entered into a discretionary mandate with a FAIS category II FSP Full ☐ Limited ☐

I authorise PPS Investments to accept instructions submitted by the FSP on my behalf. Yes ☐ No ☐

Please send us a copy of the signed mandate.

E CONTRIBUTION DETAILS

Contribution (minimum R50 000) | Date of transfer

Lump sum investments can be made directly into the Investment Option(s) of your choice or can be phased in over a period of time. If this option is selected, all monies will be invested in the PPS Enhanced Yield Fund and will be phased into your selected Investment Option(s). Your investment will not be phased in unless specified below.

Phasing-in details

Lump sum investments can be made directly into the Investment Option(s) of your choice or can be phased in over a period of time. If this option is selected, all monies will be invested in the PPS Enhanced Yield Fund and will be phased into your selected Investment Option(s). Your investment will not be phased in unless specified below.

☐ Phase-in my investment

Please select phase-in period 3 months ☐ 6 months ☐ 12 months ☐

Phase-ins will be generated on the **9th of the month**, and priced on the **10th**. Should either of these days fall on a weekend or public holiday, the process will take place on the **following business day**.

F TRANSFERRING FUND DETAILS

Please ensure that a copy of this completed application form is forwarded to the transferring fund before sending it to PPS Investments. Transfers can only take place where the Fund Rules of the transferring and receiving Funds specifically allow for transfers.

Fund 1

Estimated transfer amount

Is this a unit transfer? ☐ Switch to Investment Option(s) in section H ☐ (Please include statement from transferring fund/insurer)

Registered name of the transferring fund

Transferring fund registration number

Investment/member number

Fund type Pension Fund ☐ Provident Fund ☐ Preservation Pension Fund ☐ Preservation Provident Fund ☐

If a transfer from a Preservation Pension or Preservation Provident Fund, please confirm if a cash withdrawal was previously taken? Yes ☐ No ☐

Fund 2

Estimated transfer amount

Is this a unit transfer? ☐ Switch to Investment Option(s) in section H ☐ (Please include statement from transferring fund/insurer)

Registered name of the transferring fund

Transferring fund registration number

Investment/member number

Fund type Pension Fund ☐ Provident Fund ☐ Preservation Pension Fund ☐ Preservation Provident Fund ☐

If a transfer from a Preservation Pension or Preservation Provident Fund, please confirm if a cash withdrawal was previously taken? Yes ☐ No ☐

G BANK DETAILS FOR FUTURE PAYMENTS

I authorise the administrator to deposit monies into the bank account details specified below (no third party payments allowed):

Name of account holder

Bank | Account number

Branch | Branch code

Type of account Current ☐ Savings ☐ Transmission ☐

H INVESTMENT OPTION(S)

For a comprehensive list of available Investment Option(s), please refer to the Investment Option Schedule available on www.ppsinvestments.co.za or from the PPS Investments Client Service Centre.

Please ensure that the percentages completed in the lump sum investment column total 100%.

Investment Option (complete full Investment Option name and class)	Lump sum investment %
TOTAL	**100%**

I BENEFICIARY NOMINATIONS

You may only nominate beneficiaries who are natural persons to receive a benefit in the event of your death before retirement from the Fund. Where payment to a natural person via a trust is required, the natural person must still be nominated, but the nomination must be qualified by a request to make payment to the person via the trust. Please note that the allocation to your beneficiaries is at the discretion of the Trustees, based on the provisions of Section 37C of the Pension Funds Act, No. 24 of 1956. Your nomination will serve to assist the Trustees in making these decisions, although it may not be binding on them. If you elect to review and make changes to the nomination of any beneficiaries, a signed instruction must be received by PPS Investments before your death.

If no beneficiary is nominated, the proceeds may be payable to your estate subject to legislative requirements, this may have a negative impact on estate duty, executor fees and income tax payable. Please note that we will not capture an Estate as a beneficiary on your investments. We will capture "No beneficiary nominated".

	Beneficiary 1	**Beneficiary 2**
Surname		
First name(s)		
Relationship		
ID / Passport number		
Contact number		
Postal address		
Percentage		

	Beneficiary 3	**Beneficiary 4**
Surname		
First name(s)		
Relationship		
ID / Passport number		
Contact number		
Postal address		
Percentage		

If there are additional beneficiaries, please attach this information on a separate signed page. Please ensure the total percentages nominated are equal to 100%.

Should the PPS Beneficiaries Trust (IT 4876/01) be utilised when effecting payment to minors? Yes ☐ No ☐

J FINANCIAL ADVICE FEES

I acknowledge that I have received financial advice from the financial adviser whose details are completed in Section L below. This is my appointed financial adviser and I agree to the payment of advice fees as follows:

Initial lump sum fee ☐ **Max. 3% (excl. VAT)**

Ongoing fees per annum ☐ **Max. 1% (excl. VAT)**

(No initial lump sum fee may be charged on a Section 14 transfer)

Fees will be paid proportionately from all Investments Option(s) unless a specific Investment Option is indicated below:

A specific Investment Option ☐

The Administrator will pay ongoing advice fees to your financial adviser on your behalf and will recover these fees from your investment. These fees will therefore accrue to the Administrator as an additional fee over and above the administration fee applicable to your investment in terms of PPS Investments' fee structure.

K CLIENT DECLARATION

I, ☐, hereby confirm that:

- All information provided in this form and all other documents signed by me, whether in my handwriting or not, is correct
- I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf
- I will inform PPS Investments if any of the information supplied changes
- I have not received advice from PPS Investments or the Administrator

and I have read, understood and agreed to:

- The Product Terms, Conditions and Declarations which may change from time to time
- The Minimum Disclosure Documents (MDDs) of the chosen fund(s) including, but not limited to, the Total Expense Ratio (TER) and Transaction Cost (TC) applicable to my investment.
- In the case of Customised Solutions, the Minimum Disclosure Document of the underlying funds can be obtained from the respective Managers.
- The Effective Annual Cost disclosure available from my financial adviser, the PPS Investments website or from the Client Service Centre

Opportunity to share in profits

If you're not already a holder of a PPS provider product, the Accidental Death product opens your door to a PPS Profit-Share Account into which you'll be paid a portion of our profits from your investments with us. With the Accidental Death product, a tax-free cash lump sum of up to R2 000 000 could be payable to your beneficiaries in the event of your accidental death. Ask your financial adviser for more information on this product or request information directly by ticking the box below.

☐ I do not have a financial adviser and would like to receive an application form and explanatory brochure directly.

Signature of investor

☐

Date ☐

L FINANCIAL ADVICE DETAIL AND DECLARATION

Financial adviser name ☐

Financial adviser institution ☐

Financial adviser code ☐

To ensure fair outcomes for investors, we (as the product supplier) are required to ensure appropriate sharing of responsibility between ourselves and you (the financial adviser). As such, we request that you provide the following assurance to us:

- I confirm that I have concluded the analysis necessary to provide appropriate advice (which is both suitable for the investor and takes into account their circumstances) with respect to the product suppliers products considered and selected.
- I declare that I am a licensed Financial Services Provider and have made the disclosures required in terms of the Collective Investment Schemes Control Act, No. 45 of 2002; the Financial Advisory and Intermediary Services Act, No. 37 of 2002; and all subordinate legislation to the investor.
- I confirm that I have met directly with the client or the person acting on behalf of the client recorded in this application, and confirm that he/she bears a likeness to the photograph on his/her identity document; and
- I have verified his/her identity with original acceptable documentation, copies of which are attached.
- I warrant that I have explained all fees to the investor, including but not limited to the Effective Annual Cost (EAC), that relate to this investment and I understand and accept that the investor may withdraw his / her authority for payment of advice fees in writing to PPS Investments.

Signature of financial adviser

☐

Date ☐

Print and sign **Need advice** **Contact us**

PPS Investments (Pty) Ltd, PPS Multi-Managers (Pty) Ltd and PPS Investment Administrators (Pty) Ltd are licensed financial services providers.
PPS Management Company (RF) (Pty) Ltd is a licensed collective investment scheme manager.

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