

# Useful information about your PPS Personal Pension Application Form



## Contact details

Email: [admin@ppsinvestments.co.za](mailto:admin@ppsinvestments.co.za)  
Tel: 0860 468 777 (0860 INV PPS)  
Fax: 021 680 3680  
Website: [www.pps.co.za/invest](http://www.pps.co.za/invest)

## 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 business days**.
- Any errors are to be reported within **fourteen days** of your new business confirmation being received.

## Useful information

Please refer to our website [www.pps.co.za/invest](http://www.pps.co.za/invest) 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](http://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.

## Vested Benefits

- If you were **55 or older** on 1 March 2021, and you were a member of a provident fund or provident preservation fund on that date, then all your benefits in that fund are 'Vested Benefits'. This means that on retirement from the fund, you may take up to the full fund value as a cash lump sum, and you are not obliged to purchase an annuity.
- If you were **younger than 55** on 1 March 2021, and you were a member of a provident fund or provident preservation fund on that date, then only the contributions or benefit transfers made prior to 1 March 2021, together with investment return, are Vested Benefits. All contributions made after this date, together with investment return, are regarded as Non-Vested Benefits. This means that when you retire from the fund, you may take full value of the Vested Benefit as a cash lump sum. You may only take up to a maximum of one third of the Non-Vested Benefit in cash, and the balance must be used to purchase an annuity of your choice.

## Document checklist and supporting documents

Please send through these documents with your application form to [admin@ppsinvestments.co.za](mailto:admin@ppsinvestments.co.za) or fax 021 680 3680:

Proof of deposit.

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

Should the bank account holder be a third party, we require proof of bank details (e.g. bank statement) not older than three (3) months clearly displaying the account holder's name and the bank's logo. Collection from a third party legal entity account requires a letter from the bank listing the authorised signatories of the account along with copies of their ID documents and 3 specimen signatures.

**Please note : We may request additional documents after validating your application.**

The Ombud for Financial Services  
Kasteelpark, Orange Building,  
2nd Floor  
546 Jochemus Street,  
Erasmuskloof, Pretoria

PO Box 74571  
Lynwood Ridge  
0040

Telephone: +27 12 762 5000 / +27 12 492 9711 / 0860 066 3274  
Facsimile: +27 86 546 5694 / +27 12 348 3447  
E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

# PPS PERSONAL PENSION APPLICATION FORM



PROFESSIONAL PROVIDENT SOCIETY INVESTMENTS PROPRIETARY LIMITED ("PPS INVESTMENTS")  
CLIENT SERVICE CENTRE CONTACT DETAILS  
TEL: 0860 777 468 (0860 PPS INV)  
EMAIL: [admin@ppsinvestments.co.za](mailto:admin@ppsinvestments.co.za)

FAX: 021 680 3680  
WEBSITE: [www.pps.co.za/invest](http://www.pps.co.za/invest)

## A CONTACT PERSON FOR OUTSTANDING REQUIREMENTS

Name and surname

Telephone number

Email

Capacity

## B PERSONAL DETAILS OF INVESTOR

Title Surname

First name(s)

Date of birth

Identity or passport number

Country of birth

Passport expiry date

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)

## C ACTING ON BEHALF OF THE INVESTOR

### C1. 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

### C2. 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 the Fund to accept instructions submitted by the FSP on my behalf.

Yes

No

Please send us a copy of the signed mandate.

## D LUMP SUM INVESTMENT DETAILS

Lump sum contribution (minimum R10,000)

Date of deposit/transfer

Please indicate the method of payment below:

Transfer from another retirement fund (complete section E)

Electronic/internet transfers – Electronic transfers may take a few days to appear in the product's bank account.

Electronic collection by the Fund – Electronic collection is restricted to a maximum of R1,000,000 per debit. An amount greater than this will require the Fund to make multiple debits, which may result in additional transaction costs. The investment will be processed **one business day** after the last debit is received. The reference on your bank account will be a combination of the abbreviated product name (PPS RA) and a 12-digit client number e.g. PPS RA 123456789012.

**Please do the electronic collection on**

**or as soon as possible thereafter.**

**Source of funds for this investment (compulsory)**

Salary                  Savings                  Business                  Gift/inheritance                  Other

### 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.

Please phase-in my investment over                  3 months                  6 months                  12 months

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

## E 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

<b>Fund type</b>	Pension Fund	Vested	R	Non-vested	R
	Provident Fund	Vested	R	Non-vested	R
	Preservation Pension Fund	Vested	R	Non-vested	R
	Preservation Provident Fund	Vested	R	Non-vested	R

### 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

<b>Fund type</b>	Pension Fund	Vested	R	Non-vested	R
	Provident Fund	Vested	R	Non-vested	R
	Preservation Pension Fund	Vested	R	Non-vested	R
	Preservation Provident Fund	Vested	R	Non-vested	R





## **K** MARKETING CONSENT

PPS operates under the ethos of mutuality and all PPS' profits are allocated to PPS members with qualifying products on an annual basis by way of allocations to their PPS Profit-Share Accounts. It is in your best interest, as a member, to be informed of changes that could benefit you. In order to comply with the requirements of POPI Act and respect your choices, PPS Group requires your consent to contact you regarding new products and services which may be beneficial to you, including promotions and research.

Give my consent

Do not give my consent

**Please note: You will still receive communication regarding changes or enhancements to any existing products that you may have with us.**

## **L** CLIENT DECLARATION

Signature of investor

Date

## L FINANCIAL ADVISER DETAIL AND DECLARATION

Financial adviser name

Financial adviser institution

Financial adviser code

FSP number

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**

**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.

PPS House, Boundary Terraces, 1 Mariendahl Lane, Newlands, 7700  
Website: [www.pps.co.za/invest](http://www.pps.co.za/invest) Email: [clientservices@ppsinvestments.co.za](mailto:clientservices@ppsinvestments.co.za)