



Useful information about your PPS Corporate Personal Pension Employee application form

Contact details

- Please send the completed application form to admin@ppsinvestments.co.za.
- If you need assistance please contact your financial adviser. Alternatively contact our Client Service Centre on 0860 468 777 or at clientservices@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**.
- 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**.

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 Portal (www.ppsisecure.co.za) or the PPS 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 an accredited financial adviser (IFA).

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 25% 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.

Fund Details

Fund name: PPSI Personal Pension Retirement Annuity Fund
FSCA number: 12/8/37739
Account number: 18/20/4/041988

Document checklist and supporting documents

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

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

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, requires a letter from the bank listing the authorised signatories of the account along with copies of their ID documents along with 3 specimen signatures.

Proof of deposit

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

CORPORATE PERSONAL PENSION EMPLOYEE APPLICATION FORM



INVESTMENTS

PROFESSIONAL PROVIDENT SOCIETY INVESTMENTS PROPRIETARY LIMITED ("PPS INVESTMENTS")
CLIENT SERVICE CENTRE CONTACT DETAILS

TEL: 0860 468 777 (0860 INV PPS)
EMAIL: admin@ppsinvestments.co.za

FAX: 021 680 3680
WEBSITE: www.ppsinvestments.co.za

**Please note, this is a fillable form. Please print, sign where required and send to the details above for processing.
All fields in red are compulsory.**

A IMPORTANT INFORMATION

To form part of Document Checklist and Supporting Documents Include:

Corporate Personal Pension
Employer Application form

Corporate Personal Pension
Employee Application form

PPS/OPN Personal Pension
Application form

B INVESTOR DETAILS

Title Surname

First name(s)

Employer's Registered Name ("the Employer")

Employee Number (if applicable)

C TERMS AND CONDITIONS

These Terms and Conditions must be read together with the PPS Personal Pension Application Form's Terms and Conditions; the General Terms, Conditions and Declarations document and the Minimum Disclosure Documents available from the PPS Investments Client Service Centre on 0860 468 777 (0860 INV PPS) or www.ppsinvestments.co.za.

The Employer will make payments on your behalf into the PPS Personal Pension Retirement Annuity Fund's bank account within the time standards agreed with the Fund.

1. You acknowledge that you may continue to contribute to the Fund after you have left the employment of the Employer. This may be done via lump sum contribution amount(s) or a monthly debit order (or both).
2. You acknowledge that you may make additional investment contributions into the Fund at anytime. The Fund will require the standard documentation as set out in the Additional Contribution Form in order to process this request.
3. You authorise the Fund to process any transaction or payment amendment submitted by the Employer.
4. You acknowledge that your Fund benefit is based on payments made by the Employer and / or by yourself directly into the Fund's bank account.
5. You, the Employee, indemnify and do not hold PPS Investments and / or the Fund responsible for any loss, damage or liability resulting from incorrect information supplied by the Employer.
6. You acknowledge that neither the Fund nor PPS Investments will be held liable for any loss or damages resulting from incorrect payments made by the Employer.
7. You acknowledge that the information contained in the Transaction File supplied by the Employer on a monthly basis will override the contribution amounts and information received by the Fund in any prior month.

Signature of investor

Date

I.

(Name)

(Position)

hereby confirm that the above investor is currently employed by us and will be participating in the PPS Investments Corporate Personal Pension (OPN).

Signature of Authorised Representative of Employer

Date

OPN PERSONAL PENSION APPLICATION FORM



INVESTMENTS

PROFESSIONAL PROVIDENT SOCIETY INVESTMENTS PROPRIETARY LIMITED ("PPS INVESTMENTS")

CLIENT SERVICE CENTRE CONTACT DETAILS

TEL: 0860 468 777 (0860 INV PPS)
EMAIL: admin@ppsinvestments.co.za

FAX: 021 680 3680
WEBSITE: www.ppsinvestments.co.za

- Please complete the form in BLOCK LETTERS
- Please indicate all options selected with a [X]
- Please initial any amendments made to this application form
- Please note, "Investment Option(s)" refer to the underlying unit trusts within your portfolio
- Please note, "the Fund" refers to the PPS Personal Pension Retirement Fund
- The daily cut-off for receipt of instructions is **14:00**
- General Terms, Conditions and Declarations are available on the PPS Investments website

Please note, this is a fillable form. Please print, sign where required and send to the details above for processing.

All fields in red are compulsory.

A CONTACT PERSON FOR OUTSTANDING REQUIREMENTS

Name and surname

Telephone number

Email

Capacity

B PERSONAL DETAILS OF INVESTOR

New investor

Existing investor

Client number (if existing investor)

Title

Surname

First name(s)

Date of birth

Identity or passport number

Country of passport issued

Occupation

Gender

Male

Female

Home language

English

Other (please specify)

Nationality

South African

Other (please specify)

Income tax reference number

Income tax office

Physical address

Postal code

Postal address

Postal code

Please note, at least one contact number is required

Telephone number (home)

Telephone number (work)

Cellphone number

Email

Preferred communication method

Email

Post

F DEBIT ORDER INVESTMENT DETAILS

Please note that your first debit order payment must be deducted from your bank account and may not be paid in cash.

Debit order investment amount (minimum R500)

Commencement month Collection date 1st 7th 15th 28th
(Not within 14 days of investment date)

Frequency	Monthly	Quarterly	Half-yearly	Yearly
Annual escalation rate	5%	10%	15%	%

It is recommended that you escalate your debit order amount annually in order to ensure your contributions are in line with inflation.

Should the cut-off for my selected debit order date be missed, please commence on the **same day of the following month**;

or

as soon as possible, on the next collection date.

G BANK DETAILS FOR DEBIT ORDERS/ONCE OFF COLLECTIONS

The following bank details will be used for the debit order/collection that applies to this instruction. Should you wish to update your bank account details on other investments, please complete the Personal Details Amendment Form.

Account holder name

Bank Account number

Branch Branch code

Type of account Account holder ID number/Trust number/Company registration number
Current Savings Transmission

Source of funds for this investment (compulsory)

Salary Savings Business Gift/Inheritance Other

Please note additional documents may be required

- If the bank account holder is a third party individual, we require a copy of their ID documents with 3 specimen signatures.
- If bank account holder is a third party legal entity, we require a letter from the bank listing the authorised signatories of the bank account along with copies of their ID documents with 3 specimen signatures.

I, the undersigned, request and authorise PPS Investments to debit the bank account specified above.

Signature of bank account holder/
Authorised person for third
party legal entity

Date

H METHOD OF PAYMENT

Cheque deposit* – All cheques must be endorsed as "Non Transferable" and deposited directly into the product's bank account.

Electronic / Internet transfers* – Electronic transfers may not reflect immediately and may take a few days to appear in the product's bank account.

Regular debit order – Please ensure that the bank account details are completed in the relevant section if you select this option. The reference on your bank account will be a combination of the abbreviated product name (OPN PER1) and a 16-digit investment number e.g. OPN PER1 POL1234567890123.

Electronic collection by the Administrator – Electronic collection is restricted to a maximum of R1,000,000 per debit. An amount greater than this will require the Administrator to make multiple debits, which may result in additional transaction costs. The investment will be processed **one (1) business day** after the last debit was received. Any deviations from this process must be communicated to PPS Investments before electronic collection is done. The reference on your bank account will be a combination of the abbreviated product name (OPN PER1) and a 12-digit client number e.g. OPN PER1 123456789012.

Please do the electronic collection on

(date)

* The Administrator requires proof of deposit or transfer, together with receipt of the applicable documentation as set out in this form, before the application can be processed. Please reference your deposit using your contact number, followed by your name and surname. For example, 0825554444 John Smith.

I TRANSFER OF EXISTING INVESTMENT OPTION(S)

Transferor's details - The transferor is the person in whose name the existing Investment Option(s) are registered.

Title Initials Surname

Identity or passport number

Details of transactions required

I hereby instruct the management company(ies) specified below to transfer the Investment Option(s) held in my name to an account held by PPS Investments.

Management company	Name of Investment Option	Investment number at relevant management company	% of investment to be transferred

Investment Option(s) must be switched after transfer

(If no selection is made, the funds will remain in the transferred Investment Option(s))

Yes, switch according to the Investment Option(s) selected in Section J

No

I hereby instruct PPS Investments to make the necessary arrangements to effect this transfer. I further declare that my estate is not insolvent and has not been sequestered.

Signature of transferor

Signature of guardian (if applicable)

Date

J INVESTMENT OPTION(S)

I hereby apply to invest in the Investment Option(s) indicated on page 6, which are made available by PPS Investments.

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 and indicate your selection in the table on page 6. The available Investment Option(s) may change from time to time.

Regulation 28 of the Pension Funds Act (No. 24 of 1956) requires that your investment adheres to the following Regulation 28 limits: A maximum exposure of 75% of the investment amount to equity investments; 25% to property; 25% to international investments. In order to assist you to determine whether your selection of Investment Option(s) complies with these limits, you may contact the PPS Investments Client Service Centre on 0860 468 777 (0860 INV PPS) or use the Regulation 28 Guide on our website at www.ppsinvestments.co.za.

Your investment will be monitored for Regulation 28 compliance on an ongoing basis and your future non-compliance status will be communicated to you quarterly. Please note that should your portfolio exceed any of the Regulation 28 limits for three (3) successive quarters, the Trustees of the Fund will rebalance your portfolio and / or amend your investment allocations accordingly.

Please ensure that the percentages are completed for the lump sum and debit order investment column, where applicable

	Investment Option	Lump sum investment %	Debit order investment %
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
	Total	100%	100%

K 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.

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

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

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

L TERMS, CONDITIONS AND DECLARATIONS

I understand and agree to be bound by the provisions of this application form. If on the date of signature of this application form an updated application form exists and fees and General Terms, Conditions and Declarations differ, the updated application form, fees and General Terms, Conditions and Declarations will apply.

I understand and agree that:

- It is my responsibility to ensure that my personal and contact particulars are correct. If this is not the case, or in the event that my personal and / or contact particulars change, it is my responsibility to inform PPS Investments in writing of the incorrect particulars or the change in particulars.
- I agree that PPS Investments may use all personal and contact information provided to PPS Investments by me in order to facilitate my tracing in respect of any unclaimed benefits. I also agree that PPS Investments may share all personal and contact information with any third party, or obtain any contact and personal information from any third party, in order to facilitate my tracing in respect of any unclaimed benefits.
- The information contained herein is correct. If this application form is signed in a representative capacity, I have the necessary authority to do so and this transaction is within my powers. I will have **fourteen (14) days** after receipt of the investment confirmation to report any errors to PPS Investments.
- I am acting for my own account. I have considered the suitability of this product and made my decision to enter into this investment without relying on any communication from PPS Investments, whether written, oral or implied, as investment advice or a recommendation to enter into the investment. I understand that information and explanations relating to the terms of an investment are not to be considered investment advice or a recommendation to enter into any transaction.
- PPS Investments will not be responsible for any failure, malfunction or delay of any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and / or transactions. PPS Investments will not be liable to make good or compensate any investor or third party for any related damages, losses, claims or expenses.
- I am aware of the PPS Investments Investment Option Schedule (available on www.ppsinvestments.co.za), which details the Investment Option(s) available on the PPS Investments platform and sets out the fees which may be applicable to my investment (including administration fees and asset management fees).
- The General Terms, Conditions and Declarations are available on www.ppsinvestments.co.za or on request from the PPS Investments Client Service Centre on 0860 468 777 or at clientservices@ppsinvestments.co.za.

Application

- I hereby apply for a PPS Personal Pension and agree to be bound by the Terms, Conditions and Declarations contained in this application form as well as PPS Investments' General Terms, Conditions and Declarations (as amended from time to time).
- I understand and agree that this application, together with my investment confirmation and PPS Investments' General Terms, Conditions and Declarations as well as any other related documents provided by me and accepted by PPS Investments, will govern the legal relationship between myself and PPS Investments.

Product Terms, Conditions and Declarations

I understand that in terms of the Fund rules, these General Terms, Conditions and Declarations and legislation, amongst other things:

- I cannot withdraw, apply for a loan or use my interest in the Fund as collateral security for a loan.
- I will not have access to any benefits in the Fund before age 55, unless I cease to be a resident or departed from the RSA on the expiry of a work or a visiting expiry or proven medical grounds of permanent disability.
- I may stop making further contributions to the Fund at any time without incurring any cancellation penalties.
- I may make additional voluntary contributions to the Fund subject to set minimum amounts.
- I may not cede, assign, pledge as security or surrender for cash any benefits, any rights to any benefits or any share of the assets of the Fund represented by the value of my investment portfolio.
- The Fund will pay amounts to my dependants and / or beneficiaries upon my death in accordance with section 37C of the Pension Funds Act, No. 24 of 1956.

Specific Fund information

- Membership of the Fund will commence on the latter of the date on which this application form has been accepted and a contribution has been received in the bank account of the Fund.
- You will become a member of the PPS Personal Pension Retirement Annuity Fund Reg. No. 12/8/37739, which is registered by the Financial Services Board ("FSB") in terms of the Pension Funds Act, No. 24 of 1956 ("the Pension Funds Act") or its replacement as approved by the South African Revenue Service ("SARS").
- The Fund is administered by Maitland RAS Proprietary Limited (RSA) ("the Administrator"), an administrator appointed by the Fund's Trustees. The Administrator has been approved as a retirement funds administrator by the FSB in terms of the Pension Funds Act and may change from time to time.
- I understand the structure of the administration and investment fees applicable to my investment in the Fund and understand that interest earned on the first date of deposit of my contribution into the bank account of the Fund will be used to pay the expenses of running the Fund as authorised by the Trustees of the Fund.
- The Fund is managed by Trustees, the majority of whom are independent of PPS Investments ("the Fund sponsor") and all of whom are independent of the Fund administrator. These Trustees are all required to exercise their fiduciary duties in terms of the Pension Funds Act and other legislation (i.e. to act in the best interests of the Fund and its members at all times).
- I am aware of the impact that a downturn in the market will have on my capital.
- The value of my investment will increase or decrease as the market values of the underlying securities in my chosen Investment Option(s) fluctuate. I understand that I carry this investment risk. The Fund does not provide any guarantees in relation to any investment performance.
- I understand that if I am transferring my benefit from another retirement annuity or preservation fund, the relevant fund will have to apply for the necessary approval of the transfer from the Principal Officer of that Fund in terms of section 14 of the Pension Funds Act.

M CLIENT DECLARATION

I hereby confirm that I, _____, have read and understood:

- The General Terms, Conditions and Declarations;
- The Minimum Disclosure Documents of the chosen fund(s) including, but not limited to, the Total Expense Ratio (TER) and Transaction Cost (TC) applicable to my investment available on the PPS Investments website www.ppsinvestments.co.za.
- 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 Services Centre.

Signature of investor

Date

N FINANCIAL ADVICE FEES

I acknowledge that I did not receive any financial advice. I will be noted as a PPS Investments "No Financial Adviser" investor.

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

Initial lump sum fee	Initial debit order fee	Ongoing fees per annum
Max. 3% (excl. VAT)	Max. 3% (excl. VAT)	Max. 1% (excl. VAT)

(No initial lump sum fee may be charged on an Intra-fund conversion or section 14 transfer)

Fees must be paid from

A specific Investment Option

All Investment Option(s) proportionally

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.

O FINANCIAL ADVISER DETAIL AND DECLARATION

Financial adviser name

Financial adviser institution

Financial adviser code

Contact number

FSP licence number

VAT status

Registered

Not registered

VAT 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 acknowledge and confirm that, in my capacity as the primary accountable institution (with the Administrator being the secondary accountable institution), I have established and verified the identity of the investor in accordance with section 21 of the Financial Intelligence Act, 2001 ("the Act") and will keep records of such identification and verification according to the provisions of section 22 of the Act.
- 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

Supporting documentation

- Copy of a bar-coded ID bearing ID number and photograph
- Proof of bank details (e.g. bank statement or cancelled cheque not older than **three (3) months**)

Fund information

Fund name PPS Personal Pension Retirement Annuity
 FSCA number 12/8/37739
 SARS number 18/20/4/041988

Compliance department

PPS Investments Tel: 0860 468 777 (0860 INV PPS)
 PPS House Fax: 021 680 3680
 Boundary Terraces Website: www.ppsinvestments.co.za
 1 Mariendahl Lane Email: compliance@ppsinvestments.co.za
 Newlands
 7700

Complaints procedure

If you are not satisfied with this investment or the services from the Fund, a written complaint can be submitted to the Principal Officer using the contact details below. The Fund will acknowledge the complaint in writing and will inform you of the contact details of the person addressing your complaint.

Principal Officer

OPN Personal Pension Retirement Annuity Fund Tel: 0860 468 777 (0860 INV PPS)
 PPS House Fax: 021 680 3680
 Boundary Terraces Website: www.ppsinvestments.co.za
 1 Mariendahl Lane Email: compliance@ppsinvestments.co.za
 Newlands
 7700

If you are not satisfied with the response from the Fund, you have the right to lodge a written complaint with the Pension Funds Adjudicator.

The Pension Funds Adjudicator's contact details

The Pension Funds Adjudicator Tel: 012 346 1738
 PO Box 580 Fax: 086 693 7472
 Menlyn Website: www.pfa.org.za
 0063 Email: enquiries@pfa.org.za

If you have a complaint about the advice given by your financial adviser, you have the right to address your complaint in writing to the Ombud for Financial Services Providers.

The Ombud for Financial Services Providers

If you are not satisfied with the response from PPS Investments or if you have a complaint about the advice given by a financial adviser, you have the right to address your complaint in writing to the Ombud for Financial Services Providers:

Sussex Office Park PO Box 74571
 Ground Floor, Block B Lynwood Ridge
 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave, 0040
 Lynnwood,
 0081

Telephone: +27 12 762 5000 / +27 12 470 9080
 Facsimile: +27 86 764 1422 / +27 12 348 3447
 E-mail: info@faisombud.co.za
 Website: www.faisombud.co.za

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

PPS House, Boundary Terraces, 1 Mariendahl Lane, Newlands, 7700
 Website: www.ppsinvestments.co.za Email: clientservices@ppsinvestments.co.za