

Profiles of the Trustees

Education, experience and current position in the industry

The following are the names and profiles of the Board of Trustees of the following Funds:

- Central Retirement Annuity Fund;
- Sanlam Preservation Pension Fund;
- Sanlam Preservation Provident Fund;
- Central Provident Fund; and
- Sanlam Linked Retirement Annuity Fund

(hereinafter referred to as the “Sanlam retail funds”)

Johan Hein: Independent Chairperson & trustee

Education

B.A. (Law)

Certificate in Financial Planning

FSCA: First Level Regulatory Examination: Representatives

FSCA: Certificate of Completion: Retirement Funds Trustee Online Training

Professional Designation: Associate Executive Principal Officer (Batseta)

Experience in the retirement funds industry

Has 40 years' experience in the Retirement funds industry in various disciplines

Currently, Independent Trustee/Principal Officer and Employee Benefits Consultant

Board experience

Independent Chairman and Trustee of Sanlam Retail funds

Member of the Board's Death, Legal & Complaints and Audit & Risk Committees

Independent Board member of a Beneficiary Fund

Independent Board member and Principal Officer of various retirement funds

Andries Cronje: Independent trustee

Education

BA Law, University of Stellenbosch, 1981

LLB, University of Stellenbosch, 1983

Admitted as attorney 1989 (currently non-practicing)

H Dip Tax (UCT)1994

Qualified as a fellow of the Institute of Life and Pension Advisors (now FPI) 1994



Experience in the retirement funds industry

Head of Product Legal at life insurer (10 years) – team responsible for legal support to various retail and corporate retirement funds.

Board experience

Trustee on various retail life insurer sponsored retirement funds.

Carine Steenkamp: Independent trustee

Education

B.Comm.

B.Acc. (Hons)

CA (SA), 1984

Experience in the retirement funds industry

Worked as a manager at a prominent tax, advisory and consulting firm for approximately 20 years.
Was an Audit Manager of various Pension and Provident Funds

Board experience

Independent Trustee of the Board of the Sanlam Retail Funds

Independent Chairperson of the Board's Audit and Risk Committee

Independent member of the Board's Product Committee

Previously served as a Member of the Legal and Complaints Committee

Ayanda Mngqinya: Independent trustee

Education

B Proc UNISA (Process of completing LLB)

Certificate from the University of Cape Town School for Legal Practice

Admitted Attorney of the High Court of South Africa

Experience in the retirement funds industry

Currently a Senior Legal Advisor at the City of Cape Town's Corporate Legal Services

Former Assistant Adjudicator in the Office of the Pension Funds Adjudicator

Former Legal and Compliance Manager for the Municipal Councilors Pension Fund

Board experience

Independent Trustee of the Board of Sanlam Retail funds

Independent member of the Board's Legal & Complaints and Communication committees

Legal Advisor of the Board of the Municipal Councillors Pension Fund

Meera Naidoo: Sponsor trustee

Education

LLB, University of Cape Town

Post graduate diploma in financial planning

First Level Regulatory Examination: Representatives

Line manager development diploma, ITISA

Senior Development management, University of Stellenbosch (current)



Experience in the retirement funds industry

20 years of experience in the financial services industry, having been a financial advisor for 10 years proceeded by 7 years as a Legal consultant training and developing content for intermediaries on all aspects of financial planning, including pre and post retirement planning processes, investments and products. Currently Head of Legal Support within SanlamConnect, overseeing the strategic alignment of legal consultants and the legal support staff as well as the coordination and implementation of Regulatory changes impacting Distribution.

Board experience

Currently serving as Sponsor-appointed Trustee of the Board of Sanlam retail funds.
Member of the Board's Legal & Death Claims committees

Mfana Mnisi: Sponsor trustee

Education

B.Sc. Actuarial Science, University of the Witwatersrand

Experience in the retirement funds industry

Employed by Sanlam Life as part of the recurring premium Savings Client Solutions team.

Previously worked for an independent pension funds valuator, involved with statutory actuarial valuations of retirement funds, conversions of defined benefit pension funds to a defined contribution basis, surplus apportionment processes, actuarial pension increase reviews, resignation and retirement benefits calculations, S14 transfers, valuations of post-employment medical subsidies and retirement liabilities required in terms of financial reporting standards.

Board experience

Sponsor-appointed Trustee of the Board of Sanlam Retail funds
Member of the Board's Communication committee.
Chairperson of the Board's Product committee.

Willem (Bill) de Scally: Sponsor trustee

Education

Grade 12
FSCA: Certificate of Completion: Retirement Funds Trustee Online Training

Experience in the retirement funds industry

More than 31 years' experience in the industry, which includes 20 years as a Retirement fund consultant relating to retail retirement funds.

Board experience

Served as on various Board sub-committees for over 7 years.
Appointed to the Board 1 January 2022



Leon Naidoo: Sponsor trustee

Education

Bachelor of Commerce degree
Post-Graduate Diploma in Business Management
MBA
Executive Leadership Program completed at Wits University

Experience in the retirement funds industry

Over 25 years' experience in Financial Services Industry
More than 10 years at a bank and 16 years at Sanlam
Chief Operations Officer at Sanlam Savings
Manager of the New Business team which processes applications of Retirement Annuities (RA) among other things, and a team of Retirement Fund Specialists who process S14 Transfers In.
Exco member of Savings and Closed Book that oversees product development (including RA's). Manages

Board experience

Currently serves as a Sponsor-appointed Trustee in the Board of Sanlam Retail Funds
Currently member of the Board's Audit and Risk committee

Thabile Nekile: Principal Officer

Education

LL.B, University of Cape Town
Admitted attorney
Post-Graduate Diploma in Alternative Dispute Resolution
Compliance Management Certificate
Diploma in Industrial Relations

Experience in the retirement funds industry

14 years' experience in the retirement fund industry.
Worked as Legal Advisor at a well-known insurer.
Former Legal Advisor and Compliance Officer in the employee benefits department of a national insurance company.
Former Assistant Adjudicator and Head of New Business Unit in the office of the Pension Funds Adjudicator.

Board experience

Principal Officer of the Sanlam retail funds.
Trustee of the Sanlam Trust Beneficiary Fund
Former Principal Officer and Operations manager of a beneficiary fund
Member of all the Board's Subcommittees of the Sanlam Retail funds