

SANLAM UMBRELLA RPROVIDENT FUND (SUF): SANLAM GROUP

COMPLAINTS PROCEDURE

Fund members do not have to follow lengthy, costly and unsatisfactory process of settling their disputes in court. Complaints are heard free of charge by the Adjudicator.

The Pension Fund Adjudicator will investigate complaints relating to retirement funds and will act in the same way as a judge in the High Court. The Adjudicator will examine the facts, within the rules of the Fund and the Pension Funds Act, and then make a ruling, which is legally binding.

BEFORE YOU CONTACT THE ADJUDICATOR

You must follow the following procedures before your case will be investigated by the Adjudicator.

- Lodge a written complaint with the Fund. All complaints need to be addressed in writing to: The Sanlam Umbrella Complaints Committee, C/o the Fund Secretariat, E-mail: SanlamUmbrellaFund@sanlaminvestments.com, Fax no: (021) 957-1125.
- Give the Fund 30 days to respond in writing.

Should your concerns not be resolved to your satisfaction within a period of 30 days, you may lodge a complaint with the Pension Funds Adjudicator. The contact details are as follows: Riverwalk Office Park, 41 Matroosberg Road, Ashlea Gardens, 0081, Tel no: (012) 346-1738, Fax no: (086) 693-7472, E-mail: enquiries@pfa.org.za.

Your complaint must indicate which of the following are applicable:

- The Fund made a decision outside of its powers;
- you were prejudiced as a result of poor fund administration;
- there was a dispute of fact or the law; or
- your employer has not fulfilled its duties in terms of the rules.

You have three years from when you experienced the problem to submit your complaint to the Adjudicator.

Your written complaint should contain the following:

- Your full personal and contact details, the full name of the fund and the employer's details.
- The details of the complaint.
- Proof that the complaint was submitted to the Fund.
- The reply from the Fund, as well as all relevant correspondence.
- Your proposed solution to the problem, if any.

The Fund must receive a copy of the complaint as submitted to the Adjudicator.

The Adjudicator will make a decision, and both you and the fund will have six weeks in which to appeal against the decision. Thereafter, the decision is binding.