

## Sanlam Umbrella Fund

### Sanlam Lifestage preservation option selection

This form serves as an official instruction to Sanlam Corporate by a member who is currently invested in Sanlam Lifestage and is required to select a preservation portfolio. Six years prior to a member reaching their planned retirement age, the member's retirement benefit lump sum will be transferred to the selected portfolio by means of 50 monthly switches. The member hereby submits an application to select the preservation portfolio option of their choice.

Member's personal particulars			
Participating employer:			
Initials and surname:			
ID number:		Date of birth:	
Employee number:		Fund member number:	
Contact number (mobile) number:			
E-mail address:			

#### 1. I hereby make application to select the preservation option of my choice and declare as follows:

- I understand that, six years prior to my Planned Retirement Age, my retirement benefit lump sum will be transferred from the Sanlam Lifestage Accumulation Portfolio to a preservation portfolio that I have chosen (as indicated below). In order for my retirement benefit lump sum to be fully invested in my chosen preservation portfolio, 22 months before my Planned Retirement age, 50 monthly switches will be automatically done.
- I hereby select the following preservation portfolio: *(Please select **one** of the following options)*

#### Sanlam Capital Protection Portfolio

This preservation investment option is suitable for members who are unsure of the type of annuity that they would like to make use of at retirement.

The portfolio aims to protect the retirement benefit lump sum invested by members. It provides exposure to the financial markets, while protecting against adverse market movements.

The portfolio invests in a guaranteed portfolio and has a conservative risk profile.

Members who do not select a preservation portfolio will automatically be invested in this portfolio.

#### Sanlam Living Annuity Target Portfolio

This preservation investment option is designed for members that are planning to buy a living annuity at retirement (index-linked living annuity - a flexible annuity).

The portfolio is designed to be less volatile, but allows enough exposure to the markets in order for it to grow.

The portfolio has a moderate risk profile.

## Sanlam Inflation Annuity Target Portfolio

This preservation investment option aims to provide members nearing retirement with the ability to buy a targeted post-retirement income that will grow in line with inflation after retirement.

As such, the investment portfolio's returns may fluctuate when interest rates rise or fall, as it aims to match the movement in purchasing prices of inflation-linked annuities rather than protect capital in the short term.

The portfolio has a conservative risk profile.

### 2. I hereby agree to the following terms and conditions:

- ⓧ Sanlam Corporate will only implement the preservation option once they have received a completed application in the prescribed format, registered the member's request and have confirmed to the member receipt of the Preservation option instruction form.
- ⓧ I understand that should the form be incomplete or inaccurately completed, the instruction may not be actioned by Sanlam Corporate.
- ⓧ If I have not received a confirmation of receipt within five days I will need to make enquiries as the request may not have been received and processed.
- ⓧ Queries regarding the progress of the instruction must be directed to the administrator.

### I hereby declare that:

1. I have taken financial advice or assert that I have a good understanding of investments and do not need the services of a financial adviser.
2. I understand the risks in selecting my own investment portfolios and am satisfied that my selection serves my needs, and
3. I take full responsibility for my choice and hereby indemnify and undertake not to hold the Fund, its Board of Trustees or Sanlam Corporate, its agents, directors, officers and any entity in the Sanlam group of Companies responsible for any losses or any eventuality that may result from the implementation of my chosen preservation portfolio option.

**Please note:** If you have completed this form electronically, kindly print and sign it physically before returning it to Sanlam.

Signed at \_\_\_\_\_ on \_\_\_\_\_ ccyy \_\_\_\_\_

\_\_\_\_\_  
**Member's signature**

#### **Disclaimer:**

*Personal Information (PI) requested in this form is mandatory for operational and administrative processes, and to comply with regulatory requirements. If the mandatory information is incomplete, your request may not be processed. Sanlam Life Insurance Limited will take reasonable steps to ensure that the PI collected on this form is processed responsibly, kept safe and confidential, and does not unjustifiably infringe your privacy. You can read the Sanlam Privacy Notice on <https://www.sanlam.com/legal/pages/sanlams-privacy-policy.aspx>; it can be sent to you on request. You can update your contact details by registering and logging onto our member portal here: <https://cp.sanlam.co.za> or email: [SCClientCare@sanlam.co.za](mailto:SCClientCare@sanlam.co.za) or call: 086 122 3646.*

### Financial adviser's particulars

Initials and surname:			
FAIS licence number:		Office number:	
E-mail address:		Cell number:	

Please e-mail the completed form to: [sanlamumbrellafund@sanlam.co.za](mailto:sanlamumbrellafund@sanlam.co.za) or fax to 086 613 5040