

# 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 complete the form in BLOCK LETTERS
- Please indicate all options selected with a tick
- 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 Annuity Fund
- The 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 prefillable form. Please print, sign where required and send to the details above for processing.**  
**All fields in red are compulsory.**

## A IMPORTANT INFORMATION

This form is to be completed if the Employer will be making payments on the investor's behalf to the Fund. The application cannot be processed until the Fund has received the completed application form together with the required supporting documentation.

Documentation required:

PPS Personal Pension Application Form (page 2 to 9)

Copy of Investor's ID Document / Passport

## 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. The Employer will not be allowed to make payments on your behalf if you are no longer employed by the Employer.
2. 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).
3. 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.
4. You authorise the Fund to process any transaction or payment amendment submitted by the Employer.
5. 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.
6. 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.
7. 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.
8. 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 (PPS).

### Signature of Authorised Representative of Employer

Date

# PPS PERSONAL PENSION APPLICATION FORM



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**Please note, this is a prefillable 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 (1986/10/26)  Identity or passport number

PPS member number  Country of passport issued

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



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

Professional / Business  Liquidation of investment  Property disposal  Gift / inheritance  Donation  Savings

Other (specify)

**C ACTING ON BEHALF OF THE INVESTOR**

E.g. Guardians / Persons with Power of Attorney or mandate acting on behalf of the investor. Proof to be sent to PPS Investments.

Title  Surname

First name(s)

Identity or passport number  Relationship to the investor

Postal address  Postal code

Telephone number  Cellphone number

Email

**D LUMP SUM INVESTMENT DETAILS**

Lump sum contribution (minimum R10,000)

Is this a transfer from another retirement fund? Yes  No  If "Yes", please complete Section E

Date of deposit / transfer

Cash payment  and / or Unit transfer

**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 should be invested in the PPS Enhanced Yield Fund and will be phased into your selected Investment Option(s).

Investment to be phased in Yes  No

If "Yes", please select phase-in period 3 months  6 months  12 months

Phase-ins will be generated on the 9th of the month, and priced on the 10th. 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.

Registered name of transferring fund

Fund type Retirement Annuity  Pension Fund  Provident Fund  Preservation Pension Fund  Preservation Provident Fund

When doing a section 14 transfer of a retirement annuity, the Fund may request annual confirmation of the preferred ongoing financial intermediary fee. No initial fees are payable on these transfers.

Contact person

Telephone number

Email

## 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

(Not within 14 days of investment date)

Collection date 1st  7th  15th  28th

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

### Bank details of investor

The following bank details will be used for all payments. A cancelled cheque or recent bank statement (not older than three (3) months and clearly displaying your name and the bank's logo) must accompany this application form as confirmation of these details. Any changes to your banking details in future must be forwarded in writing to PPS Investments together with proof thereof.

Title  Initials  Surname

Identity or passport number

Bank

Account number

Branch

Branch code

### Type of account

Cheque  Savings  Transmission

I, the undersigned, request and authorise PPS Investments to arrange to collect / deposit any monies payable from / to the bank account specified above.

Use the bank details below for the recovery of my debit order and / or lump sum investment, as the payer differs from the investor (please provide proof of bank details such as a cancelled cheque or a bank statement not older than three (3) months, a copy of the ID of the payer and a specimen signature of the payer). Collection requests from a third party legal entity's account must be accompanied by a resolution, copies of the ID documents and signatures of the signatories of the third party as well as all supporting documents.

### Bank details of third party

Title  Initials  Surname / Name of entity

Identity or passport number / Registration number of entity

Bank

Account number

Branch

Branch code

### Type of account

Cheque  Savings  Transmission

I, the undersigned, request and authorise PPS Investments to arrange to collect the monies payable from the bank account specified above.

Signature of account holder / Signatory

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 (PPS PER1) and a 16-digit investment number e.g. PPS PER1 POL1234567890123.
- Electronic collection by the Administrator – Electronic collection is restricted to a maximum of R500,000 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 (PPS PER1) and a 12-digit client number e.g. PPS 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 sequestrated.

**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](http://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](http://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			
	<b>Total</b>	<b>100%</b>	<b>100%</b>

**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%.

**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](http://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](http://www.ppsinvestments.co.za) or on request from the PPS Investments Client Service Centre on 0860 468 777 or at [clientservices@ppsinvestments.co.za](mailto: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 due to emigration 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 Old Mutual Investment Administrators Proprietary Limited ("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 funds applicable to my investment available on the PPS Investments website [www.ppsinvestments.co.za](http://www.ppsinvestments.co.za).

### Signature of investor

Date



## N INTERMEDIARY FEES

- I acknowledge that I did not receive any financial advice. I will be noted as a PPS Investments "No Financial Intermediary" investor.
- I acknowledge that I have received financial advice from the financial intermediary whose details are completed in the section below. This is my appointed financial intermediary and I agree to the payment of advice fees as follows:

Initial lump sum fee   
Max. 3% (excl. VAT)

Initial debit order fee   
Max. 3% (excl. VAT)

Ongoing fees per annum   
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   
*Please note that this selection will apply to all of your investments. If you have an investment for which this Investment Option has not been chosen, fees will be paid from all Investment Option(s) proportionally.*
- All Investment Option(s) proportionally

The Administrator will pay ongoing advice fees to your financial intermediary 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 INTERMEDIARY DETAIL AND DECLARATION

Intermediary name   
Intermediary institution   
Intermediary code  Contact number   
FSP licence number

VAT status Registered  Not registered  VAT number

- 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 that relate to this investment to the investor and I understand and accept that the investor may withdraw his / her authority for the payment of advice fees in writing to PPS Investments.

### Signature of intermediary

Date



**PPS Personal Pension Retirement Annuity Fund bank account details**

Account name PPS Personal Pension Retirement Annuity Fund  
Bank FNB  
Branch RMB Corporate Banking - Cape Town  
Branch code 20-41-09  
Account number 621 297 923 30

Reference Contact number first, followed by your name and surname  
For example: 082 555 4444 John Smith

**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 Fund  
FSB number 12/8/37739  
SARS number 18/20/4/041988

**Compliance department**

PPS Investments  
Ground Floor, Travers House  
Boundary Terraces  
1 Mariendahl Lane  
Newlands  
7700  
Tel: 0860 468 777 (0860 INV PPS)  
Fax: 021 680 3680  
Website: [www.ppsinvestments.co.za](http://www.ppsinvestments.co.za)  
Email: [compliance@ppsinvestments.co.za](mailto:compliance@ppsinvestments.co.za)

**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**

PPS Personal Pension Retirement Annuity Fund  
PO Box 1089  
Houghton  
2041  
Tel: 0860 468 777 (0860 INV PPS)  
Fax: 021 680 3680  
Website: [www.ppsinvestments.co.za](http://www.ppsinvestments.co.za)  
Email: [compliance@ppsinvestments.co.za](mailto:compliance@ppsinvestments.co.za)

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  
P O Box 580  
Menlyn  
0063  
Tel: 012 346 1738  
Fax: 086 693 74 72  
Website: [www.pfa.org.za](http://www.pfa.org.za)  
Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)

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

**The Ombud for Financial Services Providers**

The Ombud for Financial Services Providers  
PO Box 7451  
Lynwood Ridge  
0040

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

The Ombud is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

PPS Investments (39270) and Professional Provident Society Multi-Managers Proprietary Limited (28733) are licensed financial services providers.

Ground Floor, Travers House, Boundary Terraces, 1 Mariendahl Lane, Newlands, 7700  
Website: [www.ppsinvestments.co.za](http://www.ppsinvestments.co.za) Email: [admin@ppsinvestments.co.za](mailto:admin@ppsinvestments.co.za)