

**INVESTMENTS**

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**Website:** [www.alexanderforbesinvestments.co.za](http://www.alexanderforbesinvestments.co.za)

# Group Retirement Annuity Fund Employer Application

## Guide to investing



**STEP 1**  
Complete the form

- You must complete all fields marked with an asterisk (\*).
- Read the **Terms and Conditions** (refer to page 5).
- **For assistance phone:** 0860 333 316.



**STEP 2**  
Submit your signed application

- Submit your fully completed and signed application form to:  
Email: [law-ra@forbes.co.za](mailto:law-ra@forbes.co.za)
- We must receive your application form 10 Business Days before the first contributions are received.



**STEP 3**  
Contribute on behalf of your employees

- You will receive a welcome letter with the following details:
  - Banking details to be used for the deposit of contributions.
  - Your scheme number to be used as a reference number for each deposit.
- Contribute to the Fund, and submit a **schedule of contributions** and **proof of payment** to [Afinvestretailadmin@forbes.com](mailto:Afinvestretailadmin@forbes.com).

## Employer details

Registered name\*

Registration number\*

Type of entity\*

**Registered address\***  
(head office)

Postal code

**Postal address\***

City/town

Postal code



**Contact person (Person responsible for resolving queries)**

Title

Surname\*

First name(s)\*

Identity number\* (passport number, if foreign national)

Designation\*

**Contact numbers\***

work

cellphone

Email address\*

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**Authorised representative (Person acting on behalf of the employer)**

**Please attach proof of authority and a copy of the identity document for this person.**

Title

Surname\*

First name(s)\*

Identity number\* (passport number if, foreign national)

Designation\*

**Contact numbers\***

work

cellphone

Email address\*

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**Method of payment**

**Electronic/internet transfer**

An electronic/internet transfer may take up to two (2) days to appear in the AF Investments Retirement Annuity Fund's bank account.

Contributions will be made on day  of each month. If contributions are not received within 10 days of this date, we will notify the members and you will receive a letter of demand requesting payment within seven (7) days. Should you fail to make payment, we may cancel your participation in our Group Retirement Annuity Fund.



## Protection of personal information (POPI)

I know that Alexander Forbes Investments (you) will use my personal information to consider my application for our employees' membership of the Fund. If you accept this application, I agree that you may

1. process our personal information to administer this contract with you and for related purposes.
2. give it (electronically or otherwise) to:
  - a. a third party (you contract with to provide services to you) so that you can provide services or products to us;
  - b. a third party (you contract with to provide services to you) so that you can confirm the personal information herein;
  - c. any person related to you (as described in the Companies Act) and your associates who provide services (like administration services) to you.

Authorised signature of Employer \_\_\_\_\_

Date 

d	d	/	m	m	/	y	y	y	y
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## Fund details

Fund registration numbers and tax approval codes.

Fund	Registration number	Tax approval code
AF Investments Retirement Annuity Fund	12/8/38080	7040782254

## Important note

Our retirement annuity fund ("the Fund"), is an "underwritten fund" that only invests in policies of insurance. The policies made available to the Fund are linked policies under which no guarantees are issued, and the policy benefits are determined solely on the value of the assets or categories of assets to which the policies are linked. The Fund is a defined-contribution fund, in which a member's fund benefit is directly linked to the value of underlying investments. It may therefore be in a member's best interest to obtain financial advice from an accredited financial adviser about their investment decisions.

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## Employer Terms and Conditions

This document sets out the terms and conditions relevant to your role in the AF Investments Retirement Annuity Fund (the 'Fund') for the benefit of your employees. Each employee's membership in the Fund is subject to their individual Terms and Conditions, the Fund Rules, and current pension funds legislation. The Fund Rules are available from the Fund.

### 1. Definitions

The following definitions apply to this document:

<b>Act</b>	The <i>Pension Funds Act</i> (No. 24 of 1956), and the regulations, as amended or replaced from time to time.
<b>Administrator</b>	The person or entity appointed in terms of the Rules to administer the Fund.
<b>Annuity</b>	An annuity (pension) that a Member buys in their name from a registered insurer at retirement, or an annuity that a Dependant or Nominee buys from a registered insurer, in their name, in the event of the death of a Member.
<b>Benefit</b>	The rand amount payable at retirement, withdrawal or death of a Member. This amount is either payable to the Member (when they retire or make a withdrawal) or to Dependants or Nominees of a Member (when they pass away).
<b>Business Day</b>	Any day other than a Saturday, Sunday or official public holiday in the Republic of South Africa.
<b>Dependant</b>	The person(s) whom the Trustees must consider (in terms of Section 37C of the Act) for payment of a Member's Benefit in the event of their death. This includes those who are legally dependent on the Member (for example spouse(s) and children), and those who are in fact financially dependent on the Member, or who would have become financially dependent if the Member had not passed away (for example grandchildren, major children, elderly parents or a fiancé/fiancée).
<b>Employer</b>	The person or entity providing employment to Members at the time of their application for membership of the Fund. Also referred to as "you" in this document.
<b>Founder</b>	Alexander Forbes Investments Limited (registration number 1997/000595/06).
<b>Fund</b>	The AF Investments Retirement Annuity Fund, registered in terms of the Act (registration number 12/8/38080) and approved by the revenue authorities.
<b>Fund Credit</b>	Total contributions to the Fund, plus amounts transferred from other Retirement Funds, less any adviser fee, allowable deductions and expenses. Fund Credit values are not guaranteed and can move up or down with market movements.
<b>Group Retirement Annuity</b>	A group-based retirement solution offered by the Fund for the benefit of your employees. Contributions to the Fund are managed on a group basis where you deduct contributions from your employees' salaries, and pay these contributions to the Fund on their behalf, within an agreed time frame.
<b>Member</b>	An employee whose retirement savings are invested in the Fund. Their contributions to the Fund are paid into the Fund by you.
<b>Nominee</b>	The person(s) or entity nominated by the Member to receive their Benefit or a portion of their Benefit in the event of their death.
<b>Payment date</b>	The date you choose, in terms of 4.2 below, to pay your employees' contributions to the Fund.
<b>Portfolio(s)</b>	Any investment portfolio of an insurer, a portfolio of a collective investment scheme (unit trust) or any other financial product, available in terms of an insurance policy, which the Fund makes available for investment in terms of the Rules.
<b>Retirement Fund</b>	Any fund registered in terms of the Act or any South African pension fund established in terms of legislation. It could be a retirement annuity fund, a pension fund, a provident fund or a preservation fund.
<b>Rules</b>	The Fund Rules govern membership, management and operations of the Fund.
<b>Trustees</b>	The persons who are responsible for managing the Fund according to the Rules and relevant legislation.

### 2. About the Fund

#### 2.1 Who is the Fund?

The Fund is the AF Investments Retirement Annuity Fund. It is a legal entity, in law capable to, in its own name, sue, be sued, acquire, hold and alienate movable and immovable property.

#### 2.2 What is the purpose of the Fund?

The purpose of the Fund is to provide Members with

- a benefit at retirement, or
- a benefit to their Dependants and/or Nominees in the event of their death.

### 3. Membership of the Fund

#### 3.1 How does an Employee become a Member of the Fund?

You must complete and submit an Employer application form at least 10 Business Days before the first contribution is paid to the Fund. Each employee must complete and submit an Employee application form at least 10 Business Days before the first contribution is paid to the Fund.

### 3.2 When does membership start?

An employee will become a Member of the Fund on the date that the Administrator (on behalf of the Fund) receives and accepts the employee's application form, supporting documents and first contribution on a cleared-funds basis.

### 3.3 When does membership end?

Membership of the Fund will end when a Member's Fund Credit is paid out:

- on withdrawal; or
- on death; or
- on transfer to another retirement annuity fund in the name of the Member; or
- on the purchase of an annuity in the name of the Member at retirement.

Membership may not be cancelled once an employee has become a Member of the Fund.

### 3.4 What happens if an employee is no longer in your employ?

Should an employee resign, be retrenched or be dismissed from your employment, the following will apply:

- The employee will remain a Member of the Fund
- The employee may not withdraw their Fund Credit from the Fund, unless the market value of their Fund Credit is less than the amount prescribed by regulatory authorities at that time, or unless they stop being South African tax residents or, (in the event of employees who are expatriates) their visa expire
- The employee may stop contributing to the Fund
- The employee may continue contributing to the Fund. The employee will have to comply with the administration requirements of the Administrator at that time, and should contact their financial adviser or the Fund to enable future participation
- The employee may transfer their Fund Credit to another Retirement Annuity Fund
- The employee may change or terminate the services of their financial adviser.

## 4. Contributions to the Fund

### 4.1 What is the minimum contribution?

- The minimum contribution is an average of R500 per Member per month, taking the contributions of your contributing employees into account.

### 4.2 What type of contributions can the Fund accept?

Subject to legislative requirements and the Rules, the Fund can accept the following:

- Monthly contributions. As agreed with each of your employees, you will deduct monthly contributions from their salaries and make a single payment consisting of their total contributions for the month, to the Fund, on their behalf
- An initial lump sum paid directly by an employee or yourself
- Additional regular contributions made directly by an employee (debit order)
- Benefits which have been transferred from other retirement funds of which your employee was previously a Member. This may, under certain conditions, include benefits from a retirement fund which was not registered or administered within the Republic of South Africa
- Benefits from other retirement funds due to the restructuring of your retirement funding arrangements. Your employee must personally choose to transfer their Benefit.

### 4.3 When must contributions be paid?

- You must select a contribution date on which you will pay contributions to the Fund on behalf of your employees. If the Administrator does not receive payment within 10 days of your selected Payment Date, you will receive a letter of demand and your employees will be notified of your failure to make payment. If payment has not been received within 10 days after the aforementioned letter of demand was sent, you will have committed a material breach of these Terms and Conditions, and the Administrator can, at its discretion, terminate your participation in the Group Retirement Annuity Fund without further notice to you or your employees. If the Administrator chooses to terminate your participation, you will receive confirmation of such termination.

### 4.4 When will contributions be allocated?

Contributions are received into a no-interest-bearing banking account and are allocated within 48 hours if the contribution schedule provided by you matches the contribution deposit from you.

In the event of a short payment, no contributions will be allocated until such time as the total contribution amount on the schedule matches the payment. You have the option to either request a refund of the entire amount and deposit the correct amount, or you can make a top-up payment for the difference using the exact same unique payment reference number that was used to make the first payment.

In the event of an overpayment, the Administrator will allocate the contributions per the schedule received from you, and refund any overpayment received by you to the bank account provided by you on your Employer application form.

The Fund makes use of a no-interest-bearing bank account for the receipt of monthly contributions. This means that the Fund does not pay interest on any contribution which has not been allocated to a Member record, or on any refund made to you.

### 4.5 Can contributions be refunded?

Contributions that have already been paid into the Fund cannot be cancelled or refunded, unless an overpayment was made in error (as stated above). A Member can transfer their benefits to another retirement annuity fund upon request. If it is a condition of your employment that an employee has to be a Member of this Fund, you must ensure that the employee is aware of this fact and of the consequences of stopping contributions (for any reason with the exception of leaving their employment).

#### 4.6 Can contributions be stopped?

- If a Member stops contributing to the Fund before their death, retirement, transfer to another retirement fund, or before the winding up of the Fund, the Member's Fund Credit will be retained in the Fund until their elected retirement date, and will be adjusted with investment return as provided for in the Rules. Contributions may be resumed at any time on such terms and conditions as the Trustees may prescribe from time to time.
- If a Member stops contributing to the Fund before their death, retirement, transfer to another Retirement Fund, or before the winding up of the Fund, that Member may elect to receive their Fund Credit as a lump-sum benefit if:
  - it is less than the amount prescribed by regulatory authorities at that time;
  - the Member stops being a South African tax resident; or
  - the Member (who is an expatriate) leaves South Africa because their visa expires.

#### 5. When can a member retire?

**Normal retirement:** In terms of the Rules, members can, after they have reached the age of 55, retire from the Fund. If the retirement age in their employment contract is an age older than 55, you must ensure that your employees are aware of the consequences of retiring from the Fund before the age in their employment contract.

The Administrator is bound by the Rules of the Fund and will act on an instruction received from a Member, if that Member elects to retire at any age from age 55.

**Early retirement:** Member's can retire at any time (before age 55) if they are permanently disabled and incapable of carrying on their occupation, even if they are unemployed, as a result of sickness, accident, injury or incapacity through infirmity of mind or body. Despite your decision that your employee is incapable of carrying on their occupation, the decision with regard to early retirement from the Fund will be made by the Trustees of the Fund. The Trustees may require medical evidence, obtained at the cost of the Member, when considering the approval of a Member's application for early retirement.

#### 6. What happens at the death of a member?

If a Member passes away before retirement, the Trustees must perform an investigation in terms of Section 37C of the Act, and must

- identify the Member's Dependants;
- decide who is entitled to receive a Benefit; and
- decide on the proportion in which the Benefit is to be shared.

The Trustees will communicate their decision about the allocation of the death Benefit to all Dependants and Nominees before payment is made.

#### 7. Your responsibilities

##### 7.1 You must

- ensure you have the permission of your employees to deduct contributions from their salaries and make payment to the Fund on their behalf;
- deduct your employees' monthly contributions from their salaries, and make a single payment of these contributions via EFT (electronic funds transfer) into the Fund's no-interest-bearing bank account;
- provide the Fund each month with proof of payment and a matching contribution schedule (in the required format) for contributions paid on behalf of your employees; and
- notify the Fund if an employee leaves your employment.

7.2 You may not give financial advice to any employee with regard to their investment decisions. It is the employee's responsibility to obtain accredited financial advice regarding their investment decisions. You may however recommend a financial adviser in this regard, and for purposes of this Group Retirement Annuity, you may appoint a financial adviser to assist your employees with financial advice.

#### 8. Rights and responsibilities of the Fund

##### 8.1 What must the Fund do?

- The Fund must invest contributions.  
The Fund must invest contributions in the Portfolio(s) selected by your employees. All returns and interest earned on these contributions will be reinvested into the same Portfolio in which it was earned.
- The Fund must comply with prudential investment guidelines.  
Regulation 28 of the Act sets out prudential investment guidelines and specifies the maximum exposure to certain asset classes that the Fund or a Member is allowed to have. The Fund must comply with these guidelines when investing contributions.
- The Fund must provide a benefit statement (quarterly investment statements).
- The Fund must pay Benefits upon withdrawal, retirement, death or divorce.  
Benefits will only be paid into a South African bank account in South African rand, by electronic funds transfer, to a current, savings or transmission account. Third-party payments are not allowed.
- The Fund must provide a contribution certificate.  
The Fund will provide each Member with a contribution tax certificate at the end of each tax year. This certificate clearly sets out all contributions that have been made to the Fund during the applicable tax year.
- The Fund must deduct tax.  
The Fund will deduct any tax payable on a lump sum payment and pay it over to SARS.

- The Fund must transfer a Benefit.  
At the request of the Member, the Fund will transfer a Member's Benefit to any retirement annuity fund of their choice.

## 8.2 What is the Fund allowed to do?

- The Fund can close a Portfolio for investment after giving written notice.
- If a Portfolio is no longer available, the Fund may close that Portfolio for investment. The Fund will give written notice when a Portfolio is closed for investment and will request the Member to select another available Portfolio within a specific time period. If another Portfolio is not selected within that time period, the Fund will switch their investment to a default Portfolio that has been selected by the Trustees.
- The Fund can adjust investments to comply with prudential investment guidelines.
- Regulation 28 of the Act sets out prudential investment guidelines and specifies the maximum exposure to certain asset classes that the Fund or a Member is allowed to have. The Fund must comply with these guidelines when investing contributions, but it is the Member's responsibility to make sure that their investment remains within these investment exposure limits at all times. If an investment breaches the investment exposure limits and no instruction is sent to correct this, the Fund will adjust or amend the Member's Portfolio selection to correct this. The Fund will inform the Member of any adjustments or amendments once they have been made.
- The Fund can recover expenses from a Member's Fund Credit upon the Trustees' discretion.
- Fund expenses are mainly paid by the Founder, but the Trustees may decide that all or part of the expenses should be recovered from a Member's Fund Credit.
- The Fund can make deductions from a Member's Fund Credit as permitted by the Act.
- The Act allows the Fund to make deductions from the Fund Credit of a Member in certain circumstances. These circumstances are set out in Section 37D of the Act and include the deduction of amounts in terms of a decree of divorce or a maintenance order.
- The Fund can change the Rules.
- The Fund may, with the approval of the Financial Sector Conduct Authority, change the Rules. You can request the latest version of the Rules from the Fund. You may view the Rules during office hours at the Fund's registered address. The Fund may levy a charge for any requested copies.
- The Fund can terminate its existence.  
The Trustees may terminate the Fund at any time by giving six (6) months' written notice to all Members. The total monies available in the Fund, after payment of all expenses in liquidating the Fund, will be applied to provide Benefits for all Members, Dependants or Nominees on an equitable basis.

## 9. Management and administration of the Fund

The Fund is managed by the Trustees who must at all times protect the interests of Members and act with fairness, in good faith and with due care and diligence.

The Fund is administered by an Administrator appointed in terms of the Rules. The Administrator acts on the instructions of the Trustees.

### 9.1 Duties of the Trustees

The Trustees must:

- Direct, control and oversee the operations of the Fund in accordance with the Rules and legislation
- Appoint a principal officer, an auditor and an Administrator
- Communicate with members
- Act independently and with fairness in respect of all Members, Dependants and Nominees
- Take reasonable steps to make sure Members are informed of the investment choices available to them, but will not advise, influence or assist Members in making their choices
- Take reasonable steps to make sure the interests of Members are protected at all times
- Invest the assets of the Fund in one or more policies of insurance and determine the Portfolios which Members can choose for investment
- Ensure proper administration of the Fund
- Keep proper accounts and make sure that the accounts are audited every year.

### 9.2 Duties of the Administrator

The Administrator must:

- Administer the Fund in a responsible manner
- Administer Benefits in terms of an administration agreement with the Fund
- Keep an accurate record of all transactions
- Keep a complete record of all Members and persons entitled to Benefits and of all matters essential to the operation of the Fund
- Keep accurate accounting records for the Fund
- Provide quarterly investment statements
- Communicate with Members on behalf of the Fund
- Have professional indemnity and fidelity insurance against any loss caused by dishonesty or fraud of a person employed by them
- Receive and process all instructions.



## 10. Transaction timelines

The Administrator will process and complete transactions within the time periods applicable at the time of the transaction. Once the Administrator has authorised an instruction, the instruction cannot be reversed or amended. The current time periods are listed in the table below.

Instruction	Cut-off for receipt of instruction and all requirements	Business Day to process	Business Day to buy or sell	Business Day for value
Contributions	<b>Before 11:00 on day 1</b>	Day 1	Day 1	Day 1
	<b>After 11:00 on day 1</b>	Day 2	Day 2	Day 2
Switches between our Portfolios	<b>Before 11:00 on day 1</b>	Day 1	Day 1	Day 1
	<b>After 11:00 on day 1</b>	Day 2	Day 2	Day 2
Disinvestments	<b>Before 11:00 on day 1</b>	Day 1	Day 1	Day 1
	<b>After 11:00 on day 1</b>	Day 2	Day 2	Day 2

## 11. Indemnity

11.1 The Fund does not guarantee the value of the Member's Fund Credit. The Fund Credit value will depend on the market performance of the Portfolio(s) selected by the Member. Past investment performance is not a guarantee of future investment performance. The Fund Credit value of the Portfolio(s) chosen by the Member can go up or down.

11.2 Financial advice may not be provided by the Fund, the Trustees, the Administrator, the insurer that makes a Portfolio available for investment, or you.

11.3 The Fund, the Administrator, the Trustees and the insurer that makes a Portfolio available for investment will not be responsible for any losses suffered by you, a Member of the Fund or a Nominee and/or Dependant of a Member, or any person claiming to be entitled to a Benefit under the Fund due to:

- incorrect information provided by you, a Member, a Dependant, a Nominee or by your authorised user or representative;
- financial advice given by your financial adviser;
- a Member's investment choices;
- the Trustees' investment choices;
- errors made by a financial product provider;
- the investment or market risk of the Portfolios;
- changes in tax or other legislation;
- delays in the processing or the rejection of an application because a financial adviser is not an authorised financial services provider or does not have a contract with the Administrator;
- a financial adviser carrying out duties which their category of financial services provider licence does not allow;
- unauthorised instructions submitted by a financial adviser;
- the failure of any networks or electronic or mechanical devices;
- the Fund or the Administrator providing an appointed financial adviser with details about an investment either via telephone, email, fax or secure website;
- the Administrator or the Fund acting on information sent electronically;
- the Fund or the Administrator acting on incorrect information were not notified of any changes to such information; and
- the delayed sale of assets in the Portfolio as a result of ring-fencing or other investment strategies applied by a financial product supplier or general market liquidity constraints or any other reason whatsoever.

11.4 The Administrator will, as soon as possible, subject to its administration procedures and any Portfolio limitations, at the time of the transaction, carry out any instructions received. Neither the Fund nor the Administrator shall be responsible for delays in processing instructions as a result of extraordinary events that may cause extensive disruptions.

11.5 The processing of any instructions will be subject to the requirements of the Fund, the Administrator, any restrictions or requirements of a Portfolio, minimum Fund Credits, the Administrator's turnaround times and legislation at the time of the instruction. This means that any instruction may be delayed, rejected, withdrawn or suspended due to any of the reasons listed above.

11.6 The Fund and its appointed service providers are insured against fraud, negligence and dishonest behaviour.

## 12. Governing law

Membership of the Fund is governed by the laws of the Republic of South Africa. The most important legislation is listed below.

Please note that there may be other applicable legislation not listed, and the legislation listed may be amended or replaced from time to time.

- The Pension Funds Act No. 24 of 1956
- The Pension Funds Amendment Act No. 11 of 2007
- The Long-term Insurance Act No. 52 of 1998
- The Collective Investment Schemes Control Act No. 45 of 2002
- The Income Tax Act No. 58 of 1962
- The Financial Intelligence Centre Act No. 38 of 2001
- The Financial Advisory and Intermediary Services Act No. 37 of 2002
- The Protection of Personal Information Act No. 4 of 2013
- Exchange Control Regulations

Amendments to and replacement of legislation, any directives, notices and practice notes will also be taken into consideration in the administration of the Fund.

### 13. Amendments to terms and conditions

The Fund may make changes to these Terms and Conditions to meet the Fund or Administrator's business needs or to cater for any changes to applicable legislation.

### 14. Expenses and charges

In terms of the Rules the Founder will generally pay the Fund's expenses. However, the Trustees may decide that all or part of the expenses will not be paid by the Founder and can be deducted from the Member's Fund Credit.

#### 14.1 Expenses of the Fund which the Founder will not pay:

- Financial Adviser Charges
- This is the initial and/or ongoing charge that you, in agreement with your employees, have agreed to pay a financial adviser. This is an expense which can be paid from a Member's Fund Credit and does not form part of the expenses paid by the Founder in terms of the Rules.
- Initial Adviser Charges
- This is an initial charge which you and/or your employee have agreed to pay a financial adviser. The Fund will deduct an amount equal to the initial adviser charge from each contribution and pay this amount to the Administrator as an initial administration fee. The Administrator will pay the amount deducted to the financial adviser.
- Ongoing Adviser Charges
- This is an annual charge that you and/or your employees have agreed to pay a financial adviser and is generally a percentage of their Fund Credit. This charge is calculated daily and paid to the financial adviser on a monthly basis.
- Annual Portfolio Charge
- The Fund only invests in Portfolios that are available in terms of policies of insurance. The insurer will levy an annual portfolio charge for the investment in a Portfolio, which will be deducted from the Portfolio and not from a Member's Fund Credit. For details on the actual charges levied by the insurer please refer to the relevant Alexander Forbes Investments Portfolio list.
- Portfolios with an Administration Charge
- There may, from time to time, be Portfolios that levy an administration charge. The Fund will decide whether the Founder or Member is responsible for payment of this charge. These Portfolios will only be made available when the Trustees have passed a resolution stating that such an administration charge will not be paid by the Founder but will be deducted from Members' Fund Credit.

The Fund may amend any of the charges or fees after giving three (3) months' written notice of such amendment. The Fund may give less than three (3) months' written notice if the circumstances (for example a change in legislation) require it.

### 15. If you have a complaint

You are entitled to contact us to complain if you are not satisfied with the Fund or the administration of the Fund, the Rules or the interpretation of the Rules. Please address all complaints to our Contact Centre at 0860 333 316 or [AFInvestcontactcentre@aforbes.com](mailto:AFInvestcontactcentre@aforbes.com).

You may also send written complaints and supporting documents to the Principal Officer at:

**The Principal Officer**  
AF Investments Retirement Annuity Fund  
PO Box 786055  
Sandton  
2146

All complaints will be responded to in writing within 30 days of receipt. Should you for any reason be unhappy with the response received, you may approach the Pension Funds Adjudicator with your complaint. The Pension Funds Adjudicator can be contacted at:

**The Pension Funds Adjudicator**  
PO Box 580, Menlyn, 0063  
**Telephone number:** +27 (0) 12 346 1738/+27 (0) 12 748 4000  
**Fax number:** 086 693 7472  
**Email:** [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)

Complaints regarding the Administrator or your financial adviser may be addressed to the Ombud for Financial Services Providers at:

**The Ombud for Financial Services Providers**  
PO Box 74571, Lynnwood Ridge, 0040  
**Telephone number:** +27 (0) 12 470 9080/+27 (0)12 348 3428  
**Fax number:** +27 (0)12 348 3447  
**Email:** [info@faisombud.co.za](mailto:info@faisombud.co.za)

### 16. Important information

**Alexander Forbes Investments as Registered Long-term Insurer**  
**Name:** Alexander Forbes Investments Limited  
**Telephone number:** +27 (0) 11 505 6000  
**Fax number:** +27 (0) 11 263 1311  
**Postal address:** PO Box 786055, Sandton, 2146  
**Licence number:** 0018/001  
**Email:** [Afinvestcontactcentre@aforbes.com](mailto:Afinvestcontactcentre@aforbes.com)

**The Ombud for Long-term Insurance**

**Name:** The Ombudsman for Long-term Insurance

**Telephone number:** +27 (0) 21 657 5000

**Fax number:** +27 (0) 21 674 0951

**Postal address:** Private Bag X45, Claremont, Cape Town, 7735

**Physical address:** 3rd Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700

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

**Central Share-call Help line:** 0860 103 236

**The Registrar of Pension Funds**

**Name:** The Registrar of Pension Funds

**Telephone number:** +27 (0) 12 428 8000

**Fax number:** +27 (0) 12 347 0221

**Postal address:** PO Box 35655, Menlo Park, 0102

**17. Conflict of interest**

Alexander Forbes Investments Limited, its directors, managers or employees may have interests or potential interests in the Portfolios from time to time. The interests of Alexander Forbes Investments Limited and its directors, managers and employees are available on request.

The **CONFLICT OF INTEREST MANAGEMENT POLICY** is available on the website. (Click on the name to download the document).

**18. Contact details**

The registered office of the Fund is:

**Physical address:**

115 West Street

Sandown

2196

All communication may be directed to the Fund as follows:

**Postal address:** PO Box 786055, Sandton, 2146

**Fax number:** +27 (0) 11 263 6142

**Contact Centre number:** 0860 333 316

**Transactional email:** [Ainvestinstructions@alexanderforbesinvestments.com](mailto:Ainvestinstructions@alexanderforbesinvestments.com)

**General queries email:** [Ainvestcontactcentre@forbes.com](mailto:Ainvestcontactcentre@forbes.com)

**Website:** [www.alexanderforbesinvestments.co.za](http://www.alexanderforbesinvestments.co.za)

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**Company Registration Number:** 1997/000595/06. **Pension Fund Administrator Number:** 24/217. **Long-term Insurer Number:** 00018/001. **Postal Address:** PO Box 786055, Sandton 2146. **Physical Address:** 115 West Street, Sandown 2196. **Telephone Number:** + 27 (0) 11 505 6000. The **COMPLAINTS POLICY** and **CONFLICT OF INTEREST MANAGEMENT POLICY** can be found on the website. Click on the name to download the document.