

Investment Portfolio Selection Member Level

We are required in terms of various laws and for contractual purposes to share, collect and process your Personal Information (PI). Your PI is collected and processed by our colleagues, representatives or sub-contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information Liberty has collected, processed and shared.

The investment selection form has been designed to accommodate various investment needs. Please complete the section that is applicable to your specific investment requirements.

Section	Investment Requirements	Details
Part A	New Member - Elections	Please complete this section if you are a new member of a retirement scheme arrangement with Liberty Corporate to indicate where you would like to invest your future contributions .
Part B	Existing Business - Switches	Please complete this section if you are an existing member of a retirement scheme arrangement with Liberty Corporate and would like to change where your existing assets are invested.
Part C	Existing Business - Elections	Please complete this section if you are an existing member of a retirement scheme arrangement with Liberty Corporate and would like to change where you invest your future contributions .

General notes to assist you with this process

- Regulation 28 of the Pension Funds Act impacts every retirement fund and Member. It limits the extent to which a retirement scheme and Member can invest in particular assets or asset classes. This means that a scheme's or Member's investment portfolio selection must comply with the limits stipulated in Regulation 28. Your Financial Adviser can assist you with your selection. If you have not already done so, we strongly suggest that you obtain financial advice in relation to this request.
- The request will be processed subject to compliance with fund rules, legislative requirements and the investment strategy document or investment policy statement of the scheme. It is important to send the request as soon as possible to avoid any negative effects of market movements or investment drift that may change the Regulation 28 status of your investment to be non-compliant.
- The standard processing time for both scheme switch and future election changes is 72 hours from the date the completed request accompanied with all required documentation is received.
- No backdated investment requests are allowed.
- Notwithstanding this request, the fund has the right to change the investment portfolios made available for investment or the limits in respect of any investment portfolio at any time. Certain investment portfolios may be closed (capped). Further information regarding investment portfolios may be found on the fund fact sheets at: <https://www.liberty.co.za/fund-fact-sheets>.
- Members who switch assets out of an investment portfolio that pays out a bonus, prior to year-end, will not qualify for year-end bonuses.

Requirements

- Please send your switch and/or election requests to lcb.customerservices@liberty.co.za with the following subject line: *Switches and Elections - UPDATE, the fund name and number, the member's full names and surname, and membership number.*
- A maximum of seven portfolios are allowed.
- Liberty Corporate will acknowledge receipt of any instruction and process the required changes, providing these do not breach the requirements stated above. If acknowledgement from Liberty Corporate is not received, please assume that the instruction was not received.
- Please ensure that any changes made are in accordance with the asset class limitations in terms of Regulation 28.

Part A: Election: Investment selection for new member's monthly contributions

Please complete this section if you are a **new member in a retirement fund arrangement** with Liberty Corporate to indicate where you would like to invest your **future contributions**. **Please note:** The percentage must be equal to 100%.

Scheme Name _____ Scheme Number _____
 Member Name and surname _____ Member Number _____

Confirm the name/s of the new investment portfolio/s required. The percentage related to the total amount being chosen.		Percentage
1.		%
2.		%
3.		%
4.		%
5.		%
6.		%
7.		%
Total		100 %

Please note that in the event of any modification or variation of this standard form, Liberty will regard this form as being invalid and of no force and effect. **Do not sign blank or incomplete forms. Complete all forms in black ink. Keep all documents handed to you.**

Part B: Switch: Investment selection to switch existing assets

Please complete this section if you are an **existing member of a retirement scheme arrangement** with Liberty Corporate and would like to change where your **existing assets** are invested. **Please note:** Please confirm the percentage or amount to be switched.

Scheme Name _____ Scheme Number _____
 Member Name and surname _____ Member Number _____

Any percentage of Rand value amount of assets may be moved out of investment portfolio/s in the FROM column. 100% must be captured against an investment portfolio if all assets must be moved from it. In the TO column, where assets will be moved into, the total percentage must equal 100% or the Rand value amount must equal the Rand value amount in the FROM column. **Please do not copy the percentages from the Member Benefit Statement.**

From		To	
Name of the current investment portfolio/s out of which existing assets must be moved.	Percentage or amount	Name of the investment portfolio/s into which existing assets must be moved.	Percentage or amount
1.		1.	
2.		2.	
3.		3.	
4.		4.	
5.		5.	
6.		6.	
7.		7.	
Total			100%

Part C: Election: Investment selection for future monthly contributions

Please complete this section if you are an **existing member of a retirement scheme arrangement** with Liberty Corporate and would like to change where you invest your **future contributions**. **Please note:** The percentage must be equal to 100%

Scheme Name _____ Scheme Number _____
 Member Name and surname _____ Member Number _____

Name/s of the investment portfolio/s	Percentage
1.	%
2.	%
3.	%
4.	%
5.	%
6.	%
7.	%
Total	100 %

Declaration

As required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002, please complete the following by ticking the **appropriate box**:

I have received advice from:

- A duly licenced Financial Service Provider (Independent Broker)
 Authorised Representative of Liberty Corporate
 No advice given

If advice has been provided, please complete the following:

FSP No _____ Consultant Code _____

Name of Adviser _____

I, _____ *Member's name and surname*
 and _____ *Financial Adviser (if applicable)*

acknowledge and accept that Liberty may process my/our Personal Information (PI) to process this request. I/We authorise Liberty, its subsidiaries and contracted third-party service providers, to process my/our PI as required to satisfy its insurer and regulatory obligation.

By submitting any of my/our PI or special PI to Liberty in any form, I/we acknowledge that such conduct constitutes a voluntary consent to process my/our PI in accordance with the Protection of Personal Information Act, 4 of 2013 ("PoPIA"), which consent shall remain in force until Liberty receives a written objection from me or the Financial Adviser to delete my/our PI. Liberty may, however, keep my/our information for the period as otherwise required in terms of any applicable law.

I hereby declare that the above information is true and correct.

Declaration - continued

I understand that if I transfer to another fund/participating employer administered by Liberty Corporate, this Investment Portfolio Selection form and instruction no longer applies and a new form must be completed if member level investment choice is permitted on the new fund/participating employer.

If I was assisted by a Financial Adviser, I confirm that I fully understand the implications of the risk profile selection/s to be implemented.

Signed at _____ this _____ day of _____ 20 _____

Financial Adviser's Name and Surname

Financial Adviser's signature

Member's Name and Surname

Member's signature

Disclaimer

Financial Intelligence Centre Act ("FICA")

- The Financial Intelligence Centre Act ("FICA") requires Liberty to comply with certain requirements when processing the service request you require. These requirements are listed below and the acceptable verification documentation is specified where applicable.
- In order to identify and verify our clients, please ensure that all FICA documentation submitted is clear and legible.
- In terms of Section 11(1)(c) of the Protection of Personal Information Act, 4 of 2013 ("PoPIA"), Personal Information (PI) may be processed if processing complies with an obligation imposed by law on the responsible party.
- Liberty is obligated in terms of FICA to ensure compliance with the Customer Due Diligence obligation, as such a request for the FICA documentation and processing thereof satisfies the requirements of Section 11(1)(c) of PoPIA.
- Your PI is collected and processed by our staff, representatives or sub-contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information Liberty has collected and processed.

Contact Us

Queries

For more information, please contact your accredited Liberty Financial Adviser, or:

Liberty Corporate Contact Centre

t: +27 (0)11 558 2999

f: +27 (0)11 694 5309

e: lc.contact@liberty.co.za

Contact Centre Postal Address

PO Box 2094
Johannesburg
2000

OR

Walk-in Centre Address

Libridge Building - 9th floor
25 Ameshoff Street
Braamfontein
Johannesburg
2001

Complaints Handling and Resolution Process

Our full complaints handling and resolution procedure is available from our website (www.liberty.co.za) or we can send it to you on request. You must refer **complaints resulting from advice provided by an independent broker or another financial services provider** to the broker of financial services provider concerned.

Please include as much detail as possible and copies of documentation where available, as this will speed up the resolution process, including:

- The scheme and member numbers relating to the query/complaint.
- What you are expecting from us in terms of resolving the issue(s).
- Your contact details so that we can get hold of you.
- Any correspondence from Liberty that lead to the query.
- The names of the people you have dealt with so far (if applicable).
- The dates and times of these contacts.
- Any other event that triggered the query, for example, an article in a newspaper.

Complaints should be directed in writing to:

The Complaints Resolution Manager

Liberty Corporate
PO Box 2094
Johannesburg
2000

t: +27 (0)11 558 2999

f: +27 (0)11 694 5304

e: lc.complaints@liberty.co.za

OR

The Information Officer

Liberty Corporate
PO Box 2094
Johannesburg
2000

t: +27 (0)11 558 3911

e: privacy@liberty.co.za

We will endeavour to address and resolve your complaint as soon as possible. However, in the event of your complaint not being resolved to your satisfaction, and after following our complaints handling procedure, you may contact the following regulatory bodies for assistance.

Contact Us - continued

Regulatory Bodies

Unresolved complaints regarding the running of the fund

The Principal Officer is responsible and accountable for the day-to-day affairs of the Fund. If you have any unresolved complaints regarding the running of the fund you may contact the Principal Officer of your fund (details are available from your Administrator).

Fund complaints

If you have any unresolved complaints about your corporate fund (pension, provident or preservation fund) that are subject to the jurisdiction of the Pension Funds Act 24 of 1956 you may contact the Pension Funds Adjudicator.

The Pension Funds Adjudicator

PO Box 580

Menlyn

0063

t: +27 (0)12 748 4000 / +27 (0)12 346 1738

f: 086 693 7472

e: enquiries@pfa.co.za

Complaints regarding long-term insurance

If you have any unresolved complaints about a long-term insurance policy (death, disability, dread disease, etc.) that is subject to the jurisdiction of the Long-term Insurance Act 52 of 1998 you may contact the Ombudsman for Long-term Insurance.

The Ombudsman for Long-term Insurance

Private Bag X45

Claremont

7735

t: +27 (0)21 657 5000 / 0860 103 236

f: +27 (0)21 674 0951

e: info@ombud.co.za

Complaints against a Financial Adviser

If you have any unresolved complaints or disputes about advice that was given to you by a Financial Adviser after 30 September 2004, contact the FAIS Ombudsman.

The FAIS Ombudsman

PO Box 74571

Lynnwood Ridge

0010

t: +27 (0)12 470 9080

f: +27 (0)12 348 3447

e: info@faisombud.co.za

The Information Regulator

The Information Regulator is, among others, empowered to monitor and enforce compliance by public and private bodies with the provisions of the POPIA Act.

PO Box 31533

Braamfontein

2017

e: complaints.IR@justice.gov.za (Complaints)

e: info@justice.gov.za (General enquiries)