

INVESTMENT PORTFOLIO SELECTION MEMBER LEVEL

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 fund arrangement with Liberty Corporate to indicate where you would like to invest your future contributions to the fund.
PART B	Existing business – switches	Please complete this section if you have an existing retirement fund arrangement with Liberty Corporate and would like to move existing assets into one or more different investment portfolios.
PART C	Existing business – elections	Please complete this section if you have an existing retirement fund arrangement with Liberty Corporate and would like to change the future contributions to one or more investment portfolios.

General notes to assist you with this process

- Regulation 28 of the Pension Funds Act impacts every member and every retirement fund. It limits the extent to which a retirement fund and a fund member can invest in particular assets or asset classes. This means that a member or fund's investment portfolio selection must comply with the limits stipulated in Regulation 28. Your financial adviser will be able to assist you with your selection. If you have not already done so, we strongly suggest that you obtain financial advice regarding this switch or election.
- The switch will be processed subject to it being compliant with the fund rules, legislative requirements and the investment strategy/policy of the fund. It is important to send your investment instruction 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 one that is non-compliant.
- Our standard processing time for both switches and elections is 72 hours from the date that we receive the instruction.
- No backdated investment requests will be allowed.
- Notwithstanding this switch, 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). If you have any doubt as to the availability of an investment portfolio, you may refer to our website at <http://www.libertycorporate.co.za/business-solutions/products/investment/Pages/investment-fact-sheets.aspx>
- Members who switch their assets out of bonusable investment portfolio prior to the year-end, will not qualify for year-end bonuses.

Requirements

- Please send your switch and/or election requests to lcb.customerservices@liberty.co.za. Please state the following in the subject line: Switches and Elections - UPDATE, the fund name and number, and the member's full names, surname and membership number.
- A maximum of 7 portfolios is 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.

Please note that in the event of any modification or variation of this standard form Liberty Corporate will regard this form as being invalid and of no force and effect. **Do not sign blank or incomplete forms.**

PART A – ELECTION - INVESTMENT SELECTION FOR NEW MEMBERS 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** to the fund.

Please confirm the percentage (must equal 100%).

Fund name _____
 Fund number _____
 Member's full name and surname _____
 Member number _____

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

PART B – SWITCH – INVESTMENT SELECTION FOR EXISTING PORTFOLIO ASSETS

Please complete this section if you have an **existing retirement fund arrangement** with Liberty Corporate and would like to move your **existing assets** into one or more different investment portfolios.

Please confirm the percentage or amount to be switched.

Fund name _____
 Fund number _____
 Member's full name and surname _____
 Member number _____

FROM		TO	
Name the existing investment portfolio OUT of which the switch is required. If all the assets are to be switched, a 100% must be captured next to the chosen portfolio. This applies to each portfolio listed below. Please do not copy the percentages from the Member Benefit Statement.	Percentage or amount	Confirm the name of the new investment portfolio/s required	Percentage of portfolio or amount
1.		1.	
2.		2.	
3.		3.	
4.		4.	
5.		5.	
6.		6.	
7.		7.	
		Total must equal 100%	

PART C – ELECTION - INVESTMENT SELECTION FOR FUTURE MONTHLY CONTRIBUTIONS

Please complete this section if you have an **existing retirement fund arrangement** with Liberty Corporate and would like to change the **future contributions** to one or more investment portfolios.

Please confirm the percentage (must equal 100%).

Fund name _____

Fund number _____

Member's full name and surname _____

Member number _____

<p align="center">Confirm the name of the new investment portfolio/s required. The percentage relates to the total amount being chosen.</p>	<p align="center">Percentage</p>
1	
2	
3	
4	
5	
6	
7	
<p>Total must equal 100%</p>	<p align="center">100%</p>

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 licensed Financial Services Provider (Independent Broker)
 Authorised Representative of Liberty
 No advice given

FSP Number _____

Consultant code _____

Name _____

Declaration

I declare that the above information is true and correct.

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 _____ on this _____ day of _____ 20 _____

Authorised signatory

Financial adviser signature

Member

Full name and surname of authorised
signatory

Full name and surname of financial
adviser

Full names and surname of member

Disclaimer

We are required to share, collect and process your Personal Information (PI). 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, processed and shared. Errors and omissions are excluded. The information contained in this document does not constitute financial, tax, legal or accounting advice by Liberty. Any legal, technical or product information contained in this document is subject to change from time to time. If there are any discrepancies between this document and the contractual terms or, where applicable, any fund rules, the latter will prevail. Any recommendations made must take into consideration your special needs and unique circumstances. Liberty Group Ltd is an Authorised Financial Services Provider in terms of the FAIS Act (no. 2409). ©Liberty Group Ltd. All rights reserved.

Contact us

Queries

For more information, please contact your accredited Liberty financial adviser, or the Liberty Corporate support centre:

Contact centre

Tel.: +27 (0)11 408 2999

Fax: +27 (0)11 408 2264

Email address: lc.contact@liberty.co.za

Alternatively, you can write to us or visit our walk-in centre in Johannesburg.

Contact centre – Postal address

Liberty Corporate

P O Box 2094
Johannesburg
2000

OR

Walk-in centre address

Libridge Building – 9th floor

25 Ameshoff Street
Braamfontein
Johannesburg

Complaints

If your query, or issues that arise from it, are not resolved to your satisfaction by your financial adviser or our servicing staff within a mutually agreed timeframe, please lodge a complaint to us by accessing our complaints form on <http://www.liberty.co.za/Pages/contact-us.aspx>.

Alternatively, you may submit your complaint, in writing to:

The Complaints Resolution Manager

P O Box 2094
Johannesburg
2000
Fax +27 (0)11 408 4440
contactlcb@liberty.co.za

OR

The Liberty Internal Adjudicator

P O Box 10499
Johannesburg
2000
Fax +27 (0)11 408 4195
Email: internaladjudicator@liberty.co.za

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

- The fund/participating employer 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

Our complaints handling 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 or financial services provider concerned.

We will endeavour to address and resolve your complaint. 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.

Fund complaints

The Principal Officer

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.

The Pension Funds Adjudicator

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.

Address	Telephone	Fax	Email address
The Pension Funds Adjudicator P O Box 580 Menlyn 0063	+27 (0)12 346 1738	+27 (0)86 693 7472	enquiries@pfa.org.za

The Ombudsman for 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 Long-term Insurance Ombudsman

Address	Telephone	Fax	Email address
The Honourable Mr Justice RP McLaren Ombudsman for Long- term Insurance Private Bag X45 Claremont 7735	+27 (0)21 657 5000 Share call +27 (0)86 010 3236	+27 (0)21 674 0951	info@ombud.co.za

Complaints against a financial adviser

The FAIS Ombudsman

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.

Address	Telephone number	Fax number	Email address
Ms Noluntu Bam The FAIS Ombudsman P O Box 74571 Lynnwood Ridge 0040	+27 (0)12 470 9080 Share call +27 (0)86 048 3446	+27 (0)12 348 3447	info@faisombud.co.za