

**Access to Information and Data  
Subject Participation Manual or  
PAIA (Section 51) manual**

Lifestyle Retirement Annuity Fund  
Registration number:12/8/6776

Lifestyle Retirement Preserver Pension Fund  
Registration number:12/8/27974

Lifestyle Retirement Preserver Provident Fund  
Registration number:12/8/27975

(“the fund”)

**Date of approval of Manual by the Board of the Fund: 9 December 2021**

**Date of review of Manual: November 2021**

**Version number: 1/2021**

## Index

<b>Page</b>	<b>Heading</b>
3	The aim of the Promotion of Access to Information Act (PAIA)
3	The purpose of this manual
3	Some useful words to know
4	Introducing the Fund
4	Contact details of the Fund (and the registered office)
5	A Guide to your rights under PAIA
6	Other relevant documents
6	Information that is automatically available without a formal PAIA request
8	What records are held by the Fund which must be formally requested before the information is supplied to a member or a third party?
8	In terms of what legislation does the Fund hold records that may be accessed by certain persons?
10	What procedure should you follow to obtain information or records from the Fund?
11	How long will we take to make a decision about your request?
11	Remedies
11	Fees
11	Protection of personal information
11	The Fund's processing activities
12	The Fund processes personal information for the following purposes
13	How do you request information about your personal information processed by the Fund?
14	You have the following rights to information under POPIA
14	Description of categories of data subjects and the personal information we hold for them: Information Table -
17	The categories of recipient to whom personal information may be supplied by the Fund
17	Planned flow of personal information out of South Africa
18	General description of security measures by the Fund
18	The Fund relies on authorisations, justifications or grounds to process personal information lawfully
18	Information Regulator's contact details
19	Availability of this Manual
19	Signature

When we refer to “we” or “us” in this Manual that means the Fund and its Board. “You” or “your” means you, the requestor of information from the Fund.

## The aim of the Promotion of Access to Information Act (PAIA)

The aim of PAIA is to give effect to the constitutional right of access to information held by any private or public body that is required for the exercise or protection of your rights.

PAIA provides you with the right of access to information held by public and private bodies when you request such information in accordance with the provisions of PAIA, for the exercise or protection of any of your or another person’s rights.

If you make such a request, a public or private body must release the information unless PAIA or any other relevant law states that the records containing such information may not be released.

## The purpose of this manual

The Fund wants to ensure that persons are aware of how they can make requests for information from the Fund and why the Fund processes personal information.

In addition, the manual contains information about what records the Fund holds and processes, about whom, who the records are available to and whether they are available without you having to submit a formal PAIA request.

The manual also states whether the Fund may process personal information outside South Africa as well as communication about the security measures securing and ensuring the integrity of information.

You can read the manual to see who can assist you with your requests and where to get a standard Guide about how to make requests.

We will review this Manual from time-to-time.

## Some useful words to know

**Board** means the group of persons appointed or elected as board members in terms of the Rules of the Fund and the Pension Funds Act.

**Fund** is the retirement fund named on the first page and introduced above.

**FSCA** means the Financial Sector Conduct Authority which is a public body that regulates and supervises retirement funds such as the Fund.

**Information Officer** means the head of the Fund. That person may delegate this role to someone else. The information Officer is the person who will handle your PAIA and POPIA requests. See their details above.

**Information Regulator** means the public body that enforces compliance with POPIA and PAIA.

**PAIA** means the Promotion of Access to Information Act 2 of 2000, which legislation creates right to access certain information.

**Personal information** means any information about a living human being or an existing company, close corporation, or other juristic person, provided that the human being or juristic person is capable of being identified. It includes both public and private information. It includes special personal information. It excludes purely statistical information and de-identified information.

**POPIA** means the Protection of Personal Information Act 4 of 2013, which legislation protects certain people's personal information.

**Record** means any recorded information of all forms (including written, electronic, labelled, illustrative, or visual records) that the Fund possesses or controls, whether or not the Fund created them or when they came into existence.

**Rules of the Fund** means the rules and amendments to the rules of the Fund, as registered by the FSCA from time-to-time.

**Special personal information** means specific types of special personal information which are set out in POPIA with general and special processing grounds. Special Personal information is personal information about religious or philosophical beliefs, race or ethnicity, trade union membership or political persuasion, health or sex life, biometric information and criminal behaviour.

## Introducing the Fund

The Fund is a private body under PAIA. For many of its activities the Fund is a responsible party under the Protection of Personal Information Act (POPIA).

The Fund is a registered pension fund under the Pension Funds Act. It is also a retirement annuity fund/preservation fund.

The Fund is governed by a Board and has a Principal Officer. The Board members and the Principal Officer change from time to time.

## Contact details of the Fund (and the registered office)

The Fund's Information Officer can be contacted by using these details:

**The Fund's Information Officer: Rozanne Unterslak.**

Telephone number (daytime hours): 011 408-1491

Email address: [rozzanne.unterslak@liberty.co.za](mailto:rozzanne.unterslak@liberty.co.za)

Postal Address:

PO Box 10499, Johannesburg, 2001

Street Address

Liberty Centre, 1 Ameshoff Street, Braamfontein, 2001

**The Fund's registered address is:**

Liberty Centre, 1 Ameshoff Street, Braamfontein, 2001

## **A Guide to your rights under PAIA**

Because the process of submitting a PAIA request can be quite daunting, the Information Regulator has prepared a Guide to assist you to understand how to exercise your rights to information under PAIA. This Guide is available in all the South African official languages and in Braille.

The Guide is helpful and can assist you in making your request and understanding PAIA. The Guide will also help you with what assistance you can get from us, the Information Regulator, the format of the request, fees that are payable and your legal remedies (including complaints to the Information Regulator and applications to court).

### **How to get the Guide:**

You can inspect the Guide at our registered offices (see above) in the languages of English and other languages which can be provided on request or at the offices of the Information Regulator (see below), during normal working hours.

You can also ask our Information Officer or the Information Regulator for copies of it (using a Form One).

The Guide and Form One is available on the website of the Information Regulator:

<https://www.justice.gov.za/infoereg/>.

## **Other relevant documents**

The Fund has a Data Protection Policy and a Privacy Notice, which are available for free in electronic format by email from the Fund's Information Officer. The Privacy Notice is also on the 'Your Fund and Trustees' page on the Liberty website: [www.liberty.co.za](http://www.liberty.co.za).

## **Information that is automatically available without a formal PAIA request**

We can provide you with the following information without you having to make a formal request that complies with PAIA:

Description of category of records automatically available	Manner of access to records
<b>For inspection:</b>	
<p>Available to all members, beneficiaries for inspection or electronic copy:</p> <ol style="list-style-type: none"> <li>Rules of the Fund and amendments</li> <li>Fund's registration and approval documents</li> <li>Investment Policy Statement</li> <li>Fund's Code of Conduct</li> <li>Communication policy</li> <li>Data Protection Policy</li> <li>Member welcome letter</li> <li>Fund general member communications</li> <li>Standard Option Letter (Annuity options)</li> <li>Annual Financial Statements</li> <li>Ad hoc communication- changes</li> </ol>	<p>Please contact the Fund's administrator to arrange inspection or request electronically on:</p> <p><a href="http://www.liberty.co.za">www.liberty.co.za</a></p> <p>Contact centre : 0860 456789</p> <p>Email: <a href="mailto:info@liberty.co.za">info@liberty.co.za</a></p> <p>Any information not available from the Fund's administrator is available on request from the Fund's Principal Officer/ Information Officer:</p> <p>Rozanne Unterslak</p> <p>Email: <a href="mailto:rozanne.unterslak@liberty.co.za">rozanne.unterslak@liberty.co.za</a></p>
<b>For purchasing:</b> Not applicable	
<b>For copying:</b> Not applicable	
<b>Available free of charge:</b>	
<p><i>Available to <u>each member</u> of the Fund:</i></p> <ul style="list-style-type: none"> <li>The last benefit statement issued by the Fund for the requestor</li> <li>Client quotations and S14 values (i.e. member fund values)</li> <li>Record of Advice/Member declaration</li> <li>The relevant requestor's own member records (which include personal records, policy documents, voice recordings etc)</li> <li>Claim progress</li> <li>Retirement Annuity Fund - contribution history and fund return history related to yourself.</li> <li>Quarterly Reg 28 rebalancing letter</li> <li>Member's Policy document</li> </ul>	<p>Electronically by email.</p> <p>Please request this from the Fund's administrator: Phone: +27 11 408 2559 or +27 11 408 5027</p> <p>E-mail: <a href="mailto:privacy@liberty.co.za">privacy@liberty.co.za</a></p>
<p><i>Available to <u>all members, beneficiaries of the Fund and the Information Regulator</u> free of charge:</i></p> <ol style="list-style-type: none"> <li>Rules of the Fund and amendments</li> <li>Fund's registration and approval documents</li> <li>Investment policy statement</li> </ol>	<p>Electronically by email.</p> <p>Available upon request from the Fund's administrator: <a href="http://www.liberty.co.za">www.liberty.co.za</a></p> <p>Contact centre : 0860 456789</p> <p>Email: <a href="mailto:info@liberty.co.za">info@liberty.co.za</a></p>

<ul style="list-style-type: none"><li>d. Fund Code of Conduct</li><li>e. Communication policy</li><li>f. Data protection policy</li><li>g. Fund general member communications</li><li>h. Investment performance</li><li>i. Fund financial statements</li><li>j. Other policies of the fund from time-to-time</li></ul>	<p>Any information not available from the Fund's administrator is available on request from the Fund's Principal Officer/ Information Officer:</p> <p>Rozanne Unterslak Email: <a href="mailto:rozanne.unterslak@liberty.co.za">rozanne.unterslak@liberty.co.za</a></p>
--	---

## What records are held by the Fund which must be formally requested before the information is supplied to a member or a third party?

- Minutes of Board meetings
- Board resolutions
- Board agenda packs
- Documentation of Board decisions
- Tender documentation
- Fund or member insurance policies
- Fund indemnity policies
- Correspondence with insurers
- Unclaimed benefits information
- Records of the operations of the Fund
- Members and beneficiaries personal information
- Spouses, ex-spouses, partners and family members of members personal information
- Children of members personal information
- Health information about members and beneficiaries
- Information about misconduct and alleged criminal behaviour of members/beneficiaries
- Members' membership certificates/welcome letter
- Fund benefit statements
- Fund service provider agreements
- Information about service providers

- Correspondence with regulatory authorities, e.g. the FSCA
- Correspondence with the South African Revenue Services
- Reports to the South African Reserve Bank
- Returns to regulatory authorities
- Board and other fund official's personal information
- Death benefit investigations
- Deduction and withholding from benefits information
- Nomination of beneficiary forms and beneficiary information
- Section 14 transfer and recognition of transfer documentation
- Claims forms and information including bank accounts and tax information
- Personal information of members related to the Fund
- Contributions and contribution schedules (where applicable)
- Divorce and maintenance orders related to members
- Complaints and complaints management
- Communication to specific members
- Legal opinions and litigation
- FICA documents
- Investment performance and returns

## In terms of what legislation does the Fund hold records that may be accessed by certain persons?

The Fund is subject to many different laws and some of them require the fund to produce documentation or make it available.

- Constitution of the Republic of South Africa 108 of 1996 – general access to information rights.
- The Financial Sector Regulation Act 9 of 2017 – rights of Regulators, Ombud and Financial Services Tribunal to access information from the Fund for example in relation to licencing, supervision, transformation, register, on-site inspections, investigations and enforcement action. Standards issued under this Act may also require provision of information.
- Pension Funds Act 24 of 1956 - rights of members to access rules, the last revenue account and balance sheet, last valuation report, section 17 and 18 reports, complaints responses to complainants, retirement benefit counselling documentation, benefit statements and section 14 transfer communication. Adequate and appropriate information to members and



beneficiaries regarding rights, benefits and duties in terms of the rules of the Fund. Disclosure requirements prescribed by the FSCA. Information provided to employer(s) about contributions. Contributions reporting to members, the FSCA and the South African Police Service. Information to be made available to the FSCA by the Fund or its liquidator on registration and deregistration and for purposes of supervision, investigation, inspection, oversight of board members and other fund officials, dissolution or liquidation of the fund and enforcement. Information prescribed by the FSCA to be made available to stakeholders or the employer(s) of the Fund.

- Promotion of Administrative Justice Act 3 of 2000: insofar as the Fund's decision is administrative action, this Act requires written reasons to be provided for decisions.
- Financial Advisory and Intermediary Services Act 37 of 2002 – insofar as this legislation and the Codes issued under this legislation apply to funds, this legislation creates certain rights to information by customers of the Fund and Regulators of the Fund.
- Income Tax Act 58 of 1962- contains rights of the South African Revenue Service to information from the Fund, its members and beneficiaries, for example when the Fund is paying benefits.
- Broad-Based Black Economic Empowerment Act 53 of 2003 and the Financial Sector Charter- rights to information about transformation plans and statistics.
- Financial Institutions (Protection of Funds) Act 28 of 2001 – Regulator rights to information about investments, for example for enforcement purposes.
- Financial Intelligence Centre Act 38 of 2001 – rights to information by Financial Intelligence Centre to protect against money-laundering and other financial crimes.
- Prevention of Organised Crime Act 121 of 1998 - rights to information by certain public institutions to protect against financial crimes.
- Insurance Act 18 of 2017 – rights to information related to any insured benefits by the insured (the Fund).
- Long-term Insurance Act 52 of 1988– rights to information related to any insured benefits by the insured (the Fund).
- The Divorce Act 70 of 1979 and Maintenance Act 99 of 1998 may require the Fund to provide information about a member's pension interest or fund credit to court officials, non-members spouses or family members (and their legal representatives).
- PAIA and POPIA - rights to this manual and the Guide and certain information about personal information we process as explained in this manual.

The Fund is also subject to subordinate legislation, such as Conduct Standards issued by the FSCA (as well as Joint Standards and Prudential Standards).

The above legislation may require additional procedural or substantive requirements for accessing information.

## **What procedure should you follow to obtain information or records from the Fund that require a formal request?**

## Format of the request

You *must* do both of the following:

Please use the prescribed form - Form 2. You can find Form C on the Information Regulator's website: <https://www.justice.gov.za/infoereg/>

The request must be made to the Information Officer using the contact details included above in this Manual

If you are unable to read or write you may make a verbal request the Fund's Information Officer.

When you complete your PAIA form you *must*:

Provide sufficient detail on the request form to enable us to identify your record and the requestor (you, if you are the requestor)

Indicate which form of access is required e.g. electronic, paper

Indicate if there is a particular manner (way) to be used to inform the requestor (e.g. email or post) and state the particulars needed to be informed this way (e.g. email address)

Identify the right that the requestor is seeking to exercise or protect

Give an explanation of why the requested record is required for the exercise or protection of that right

If the request is being made on behalf of someone else - give proof of the capacity of the requestor (we will need to be satisfied of this)

**Note:** *if you do not use the prescribed form or do not complete it properly, your request may be rejected, refused (if sufficient information is not provided) or delayed.*

All PAIA requests that we receive are evaluated and carefully considered in accordance with PAIA. Sometime we may have to refuse your request and sometimes we are required to refuse your request. For example, the Fund must protect the personal information of third parties.

## How long will we take to make a decision about your request?

We will, within 30 (thirty) days of receipt of your request or less, decide whether to grant or refuse the request and give you notice with reasons (if required) to that effect.

The 30 (thirty) day period which we have to decide whether to grant or refuse the request, may be extended for a further period of not more than (30) thirty days if the request is for a large number of information, or the request requires a search for information held at another office of the Fund and the information cannot reasonably be obtained within the original 30 (thirty) day period. We will contact you if we need an extension.

## Remedies available to you when the Fund refuses a request

### Internal Fund remedies

The Fund does not have internal appeal procedures. The decision made by the Information Officer is final. You will have to exercise external legal remedies at your disposal if the request for information is refused, and you are not satisfied with the answer. Please see the Guide referred to above for further information.

### External remedies

If you are not satisfied by a decision made by the Fund, for example for refusing access, for imposing access fees, or for extending the time period in which the response is due, you may apply to court for relief within 180 days of receiving the decision. The decision of the Fund will be reviewed by a court and a decision will be made by the courts as to whether or not to provide access to the requested records. Please see the Guide referred to above for more information.

## Fees

Generally, fees need to be paid both for making a request and to cover the cost of providing access to records in terms of a request. There are, however, some exceptions. If the requester is granted access to the records they requested and they are not exempted from paying any fees, the Fund can charge prescribed fees. The Fund may decide not to charge fees. Please see the Guide referred to above for further information about fees.

## Protection of personal information

### The Fund's processing activities

The Fund processes personal information in order to perform the following activities:

<b>High-level Fund activities that include the processing of personal information</b>
Board members and other fund officers – appointment, election, ongoing fit and proper requirements, evaluation and removal, including any liaison with Regulators required. As well as board meetings,

agenda packs, minutes, resolutions, statutory and prescribed documents and other board and fund documentation.
Administration, payment and management of claims and benefits including retirement, withdrawal and death benefits as well as tracing of members and beneficiaries. This includes payment of lump sum death benefits – payable by the fund under section 37C of the Pension Funds Act, including investigation as well as allocation and payment decisions. This includes applications for tax directives.
To receive contributions from the members of the Retirement Annuity Fund and invest those contributions in the members chosen investment portfolio(s).
Allocate transfer amounts to the members chosen investment portfolio(s).
Investment strategy, investment administration and investment management.
Management and oversight of the insured policies of the Retirement Annuity Fund (closed group of members).
Management of fund fidelity guarantee policies/ insurances.
Provisions and administration of benefit statements and benefit projection statements (once required) provided to members as well as other prescribed communication.
Decisions, management, administration and payment in relation to withholding or deducting from benefits – in terms of section 37D of the Pension Funds Act with respect to divorce, maintenance, etc.
Management of nomination of beneficiaries by members.
Actuarial and valuation activities, including prescribed and other reporting to the Fund and Regulators.
Financial statements and prescribed and other reporting to the Fund and Regulators.
Management and framework for requests for information and complaints.
Establishing, registration, termination, liquidation of fund and transfers in and out of the fund: management, administration, prescribed communication, applications and approval.
Appointment, contracting and termination of service providers, appointees, and ongoing monitoring, evaluation and reporting of and about service providers.
Meetings, sub-committee meetings, packs, agendas, resolutions, minutes, receiving and storage of fund information.

### **The Fund processes personal information for the following purposes**

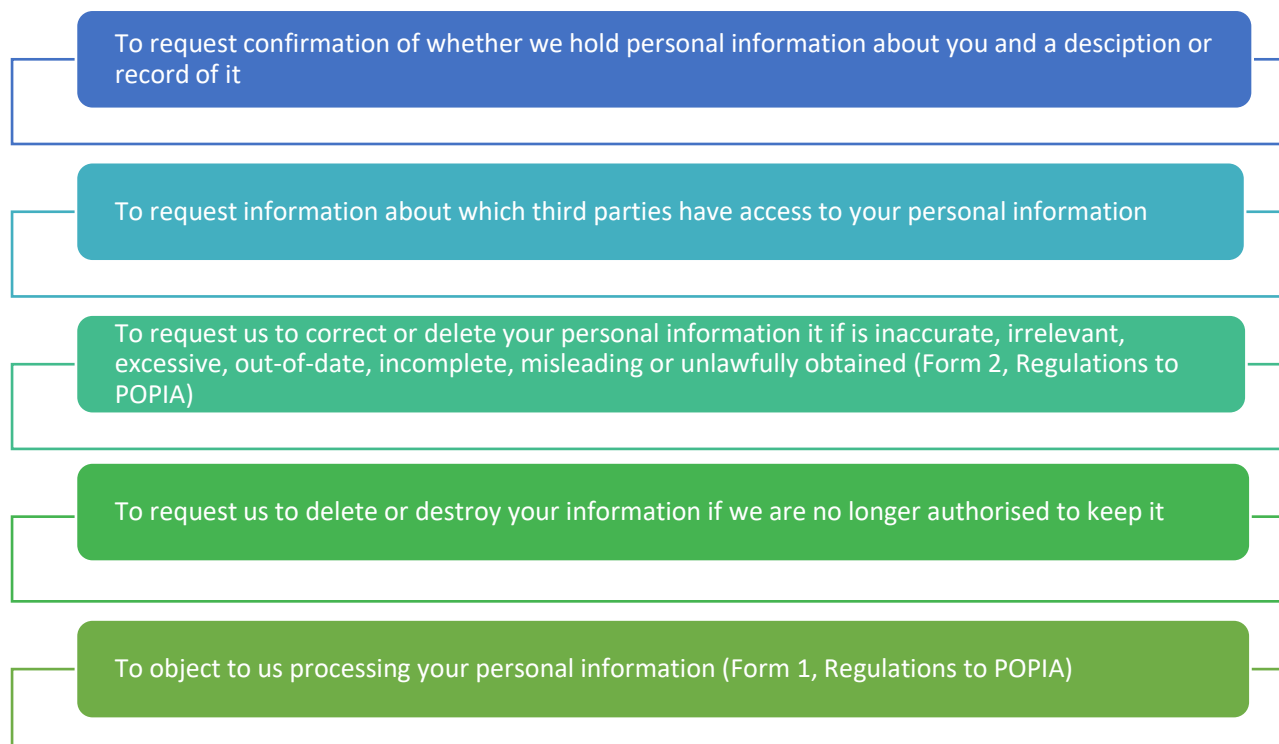
- (a) Mainly to provide benefits in terms of its rules for its members and former members as well as the dependants of such persons upon the death of a member. These benefits are provided on withdrawal or retirement from the Fund, upon the death of a member or in certain circumstances due to the ill-health of the member.

- (b) To receive contributions from the members of the Retirement Annuity Fund and to process information about those contributions related to the members.
- (c) To allocate contributions and transfer amounts received to investment portfolios chosen by the member.
- (d) To manage and oversee the insured policies of the Retirement Annuity Fund (closed group of members) as well as the insurance policies of the Fund.
- (e) To investigate and then exercise its discretion concerning the allocation of lump sum death benefits.
- (f) To process divorce and maintenance orders, as applicable.
- (g) To exercise a discretion as regards withholding or deduction from benefits, as applicable.
- (h) To comply with information requests by the Fund's regulators and to provide information and reporting as required by law and regulators.
- (i) To manage or oversee Section 14 transfers into and out of the Fund of members.
- (j) To manage registration, liquidation and rule amendments of or for the Fund.
- (k) To manage Fund officials, potential Fund officials, service providers, operators and the officials and employees of service providers and operators so as to facilitate or manage their appointment, removal, assessment, monitoring, fitness for office, service capability, delivery, performance and other relevant factors.
- (l) To direct, control and oversee the operations, administration and investments of the Fund and to comply with duties set out in the Pension funds Act (and its successors), including section 7D of this Act and other relevant law.
- (m) To ensure the Fund's board and committees meet regularly, prepares agenda, minutes, resolutions and other Fund documentation and administration.
- (n) To provide relevant and appropriate communication to the members of the Fund and other stakeholders.
- (o) To manage requests for information and complaints related to the Fund.
- (p) To maintain, amend, consolidate or otherwise manage the Rules and other documentation of the Fund.

### **How do you request information about your personal information processed by the Fund?**

Requests for information under POPIA about your personal information that we process must be made in accordance with the provisions of PAIA, as set out above in this Manual, or as set out below. All prescribed forms are available on the Information Regulator's website:  
<https://www.justice.gov.za/inforeg/>

## You have the following rights to information under POPIA



## Description of categories of data subjects and the personal information we hold for them: Information Table -

We hold the following personal information for the following categories of data subject. Some of this personal information is special personal information and some of it is children's personal information.

<b>INFORMATION TABLE:</b> Category of data subject and category number	Category or personal information we hold for them
1. Members of the Fund	<p>This includes personal information and special information as defined in the Protection of Personal Information Act.</p> <p>Member records with details and date of joining and leaving the fund, identity number, citizenship/ nationality, membership /policy numbers, date of birth, age, retirement age, employment capacity.</p> <p>Any member information prescribed to be held by the Financial Sector Conduct Authority (FSCA), members' contact details, including cell phone numbers and addresses, contributions received with respect to them. In limited &amp;</p>

	<p>historical instances contributions statements from employer with member information.</p> <p>Transfers received from and submitted to other funds for the member and other financial service providers information.</p> <p>Health information, divorce and maintenance information and orders (including information contained therein about ex-spouses, partners, ex-partners, living arrangements, spouses, family and children), unclaimed benefits.</p> <p>Elections regarding payment of benefits, investment of benefits when the member leaves the fund. Member's financial advisor details.</p> <p>Tax payable with respect to member, tax directives and applications, PAYE, knowledge of members' tax affair e.g. if they are not in order. Bank account details.</p>
<p>2. Beneficiaries and potential beneficiaries of the Fund, children of member, ex-spouse, spouse of member, other family members and life partners of member (for example dependants as defined in the Pension funds or nominees as contemplated in section 37C of that Act and actually nominated by members. Including persons nominated on nomination of beneficiaries forms.)</p>	<p>Name, Identity number, age, percentage nomination, relationship to member, sex-life information.</p> <p>Address and other contact information, banking records, employment status, occupation, financial (assets and income statements), children, family members, living arrangements, account numbers and details, divorce and maintenance information, partner, spouse and ex-partner and spouse information. Guardian /caregiver, health, medical records, life expectancy information, education, training, paternity. Any other information required to determine dependency.</p> <p>In exceptional cases: action by SAPS or NPA against beneficiary. Criminal activity, theft, fraud, misconduct, dishonest behaviour of a beneficiary. Information about financial prejudice to beneficiaries including family and details about other income sources and financial information.</p>
<p>3. Ex-spouses or spouses of members (and their legal representatives)</p>	<p>Their legal and other representatives, contact details, identity or other numbers, age, marital status, membership of a fund, pension interest</p>

	amount, bank account information, tax information and information disclosed in divorce and maintenance orders.
4. Former members of the Fund	Unclaimed benefit information Member records
5. Board members and other Fund officials	<p>Full names, identity or other number, date of birth, nationality, occupation, contact details, and date of appointment, conflicts and declarations of interest, board membership.</p> <p>In some cases other employment or provisions of services information and remuneration information, training, education, qualifications, experience, fit and proper requirements information, criminal record, professional body membership and disciplinary information, name of employer, directorships, prescribed person information, FICA information, reasons for removal from office. Bank account details.</p>
6. Service provider companies and persons within those companies. Insurers of the Fund. Contractors and agents of the Fund as well as their directors and management	<p>Company name, company registration number, FICA information, any due diligence or tender information, including previous criminal behaviour or other forms of misconduct, fit and proper information.</p> <p>Contractual arrangements, errors and omissions, information about claims or litigation, conflicts and declarations of interest, qualifications, licenses, professional body membership, prescribed information. Bank account details.</p> <p>Directors and management identity or other number, contact details, fit and proper requirements information, legal, compliance and regulatory information.</p>



## The categories of recipient to whom personal information may be supplied by the Fund

The Fund may provide certain of the personal information of data subjects to the following persons for the above-mentioned purposes of the Fund, for example to the extent that they may provide services contracted by the Fund, to perform statutory duties, as required by legislation, to comply with or facilitate court orders, to determine complaints and to regulate and supervise the Fund.

The category number below refers to the Information Table above.

- the Fund's administrator – category 1,2,3,4,6 and certain information from 5;
- the Fund's investment consultant – potentially category 1, 4,6 and certain information from 5;
- the Fund's auditors – all categories;
- the Fund's insurers – potentially all categories, depending on claims and for purchasing the insurances, where applicable;
- the Fund's legal providers – potentially all categories, depending on claims and for appointment (ad hoc and if necessary);
- the tracing agents – categories 1 to 4, but limited information required to appoint tracing agents and trace persons specified in the categories so as to pay benefits or other monies owing;
- the FSCA, Prudential Authority, South African Reserve Bank, the Information Regulator and relevant Regulators – all categories to the extent required;
- the South African Revenue Services, the Financial Intelligence Centre – all categories to the extent required;
- Ombud (for example the Pension Funds Adjudicator) as well as the Financial Services Tribunal – all categories to the extent required;
- basic lump sum death benefit related personal information of beneficiaries to other beneficiaries- category 1, 2 and 5 to the extent required and lawful;
- spouses, ex-spouses of members and their representatives - category 1 and 5 to the extent required and lawful;
- court appointees- category 1 and 5 to the extent required and lawful;
- the Board and other Fund officers - all categories;
- other persons lawfully entitled to receive Fund information.

## Planned flow of personal information out of South Africa

The Fund does not transfer personal information out of South Africa unless a member, beneficiary or payee is outside of South Africa and their own personal information is provided to them. The Fund or its service providers may use cloud-based storage to store information which is offshore. The administrator currently stores information using cloud based storage offshore and complies with the General Data Protection Regulations (GDPR) in doing so which is the European privacy laws. The Fund may lawfully transfer or process personal information out of South Africa but will ensure that the relevant security measures are in place before it does so. Currently, the Fund transfers or processes personal information out of South Africa with the equivalent or stringent privacy laws.

## General description of security measures of the Fund

The Fund and its operators employ appropriate, reasonable technical and organisational measures to prevent loss of, damage to or unauthorised destruction of personal information and unlawful access to or processing of personal information.

These measures include:

- Firewalls;
- Virus protection software and update protocols;
- Logical and physical access control;
- Secure setup of hardware and software making up the information technology infrastructure; and
- Passwords and encryption.

For more information, please request our Data Protection Policy or Privacy Notice from our Information Officer.

### **The Fund relies on authorisations, justifications or grounds to process personal information lawfully**

POPIA requires the Fund to process personal information in compliance with the eight conditions set out in that Act and other requirements. The Fund relies on justifications and authorisations permitted in terms of POPIA to process personal information lawfully, including children's personal information and special (sensitive) personal information, for example health information. Please ask our Information Officer for our Data Protection Policy if you want more information about this.

### **Information Regulator's contact details**

You can contact or complain to the Information Regulator using the following contact details:

Information Officer and Chief Executive Officer: Mr. Mosalanyane Mosala

Contact Person: Ms. Pfano Nenweli  
Email: [PNenweli@justice.gov.za](mailto:PNenweli@justice.gov.za)

Deputy Information Officer: Ms. Varsha Sewlal  
Email: [VarSewlal@justice.gov.za](mailto:VarSewlal@justice.gov.za)

Physical address and postal address:  
JD House, 27 Stiemens Street P.O. Box 31533  
Braamfontein Braamfontein  
Johannesburg Johannesburg  
2001 2017

Telephone: 010 023 5200

Website: <https://www.justice.gov.za/inforeg/>

## Availability of this Manual

A copy of this Manual is available for inspection free of charge at the Fund's registered office (see address in this Manual above) within normal working hours and on the 'Your Fund and Trustees' page on the Liberty website ([www.Liberty.co.za](http://www.Liberty.co.za)). Fees may be charged for copies. The manual is also available to the Information Regulator upon request.

Signed on this 20th day of December 2021



Rozanne Unterslak

**Information Officer of the Fund**