



## 1B BENEFICIARY NOMINATION

If you die before retirement age, the information that you provide below will assist the Trustees, in terms of Section 37C of the Pension Funds Act, to apportion the death benefit between your dependants and/or nominated beneficiaries (\*also see note at the bottom of the page).

**IMPORTANT:** Your beneficiary nomination is not the same as your last will and testament. By law, the Trustees are required to do the apportionment in accordance with the Pension Funds Act (Section 37c).

If your beneficiary nomination should change, please ensure that you update this by completing and submitting a Beneficiary nomination form, available at [www.oldmutual.com/protektor/forms](http://www.oldmutual.com/protektor/forms). In this way, you can assist the trustees so that your dependants and nominated beneficiaries do not suffer any further undue hardships as a result of delayed payments.

### What is the difference between a dependant and a nominated beneficiary?

The people who will receive part of your death benefit, should you pass away, are usually called beneficiaries. There are two kinds of beneficiaries, namely dependants and nominated beneficiaries or nominees.

#### A dependant is:

- A spouse to whom the member was married in accordance with a civil ceremony or a customary union;
- Children, whether over the age of 18 or not;
- Parents, whom the member may have been supporting, or
- Any other person to whom the member provided financial support, e.g. a person living with the deceased, a stepchild, a foster child or a friend.

#### A nominated beneficiary is:

- a person who is not dependent on the member, but whom the member nominated to receive a portion of the death benefit.

**When distributing lump sum benefits, financial dependency is the overriding factor.**

Should you wish to nominate any person/s, other than your dependants (see above), to receive a portion of the benefits payable on your death, please fill in their details below.

**Remember that the percentage which you allocate below should add up to 100% although these allocations are suggestions only and are subject to discretion of the Trustees.**

Title	<input type="text"/>	First name(s)	<input type="text"/>				
Surname	<input type="text"/>						
Date of birth	<input type="text"/>	Identity number	<input type="text"/>				
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Relationship	<input type="text"/>	Benefit share	<input type="text"/>	%
Telephone number	<input type="text"/>		Cellphone number	<input type="text"/>			

Title	<input type="text"/>	First name(s)	<input type="text"/>				
Surname	<input type="text"/>						
Date of birth	<input type="text"/>	Identity number	<input type="text"/>				
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Relationship	<input type="text"/>	Benefit share	<input type="text"/>	%
Telephone number	<input type="text"/>		Cellphone number	<input type="text"/>			

Title	<input type="text"/>	First name(s)	<input type="text"/>				
Surname	<input type="text"/>						
Date of birth	<input type="text"/>	Identity number	<input type="text"/>				
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Relationship	<input type="text"/>	Benefit share	<input type="text"/>	%
Telephone number	<input type="text"/>		Cellphone number	<input type="text"/>			

Title	<input type="text"/>	First name(s)	<input type="text"/>				
Surname	<input type="text"/>						
Date of birth	<input type="text"/>	Identity number	<input type="text"/>				
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Relationship	<input type="text"/>	Benefit share	<input type="text"/>	%
Telephone number	<input type="text"/>		Cellphone number	<input type="text"/>			

State other information you wish to bring to the Trustees' attention.

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#### \*Please note:

The Trustees have a duty in terms of section 37C of the Pension Funds Act to distribute the death benefits between your dependants and/or nominees on an equitable basis, taking into account the extent of their financial dependency on the deceased. Dependents are defined according to specific criteria in the Act and may be either legal or factual dependants. Your nomination is not final but will assist the Trustees in making these decisions.

As your circumstances may change, it is recommended that you review your nomination periodically. You may alter your nomination at any time by notifying the Fund in writing or completing a Beneficiary Nomination Form. For a full explanation of section 37C contact your financial adviser.

## 1C INVESTMENT SELECTION

For each of the investment choices, insert a selected percentage which meets the minimum amounts set out below.

<b>Minimum: Protektor Guaranteed Option</b>	Absolute Stable Growth Fund	R6 000	
	<b>Protektor Investment Choice Portfolios</b>	Money Market Fund	R30 000
	Other	R10 000	

**Note: The investment allocation is subject to the Rules of the fund.**

Investment channel	Tick choice/s	% Allocation
Old Mutual Absolute Stable Growth Fund	<input type="checkbox"/>	(e.g. 12.75) %
Old Mutual CoreGrowth Fund (100)	<input type="checkbox"/>	%
Old Mutual Balanced Fund (previously Balanced Sentinel Fund)	<input type="checkbox"/>	%
Old Mutual Bond Fund (previously Gilt Fund)	<input type="checkbox"/>	%
Old Mutual Money Market Fund	<input type="checkbox"/>	%
<b>(allocation should not exceed a total of 100%)</b>		<b>TOTAL 100%</b>

## 1D FEES AND CHARGES

The following fees apply:

- **Once-off Brokerage Fees** – (commonly known as commission) The fee is only applicable when you make use of a financial adviser or broker. The amount is deducted from your initial investment amount and the balance invested.
- **Once-off Administration fee** – this is a once off fee, based on a scale and subject to a minimum and a maximum. This fee is waived for existing clients of Old Mutual or members of their employer’s fund which is administered by Old Mutual.
- **Management and administration fee** – this fee is levied by Old Mutual to cover the cost of managing the fund and administering your account.
- **Investment fees** – these fees are levied by the investment managers for the management of your investments.
- **Performance fees** – these fees become payable for certain investment funds, when the asset manager achieves a return in excess of a stated benchmark/hurdle as mentioned on the Fund factsheet.

**Fee detail:**

**Once-off and recurring management and administration fees:**

Fee	Detail
<b>Once-off Brokerage Fees</b>	A maximum of 1.5% (+VAT if applicable) of the gross investment amount. The amount is agreed between you and your adviser or broker and is subject to
<b>Once-off Administration fee</b>	<ul style="list-style-type: none"> <li>• 1.5% of the first R250 000; plus</li> <li>• 0.5% of the remaining balance of the gross investment</li> </ul> Subject to a minimum of R1000 and a maximum of R7500 (excluding VAT)
<b>Management and administration fee</b>	0.5% per annum of your investment balance

**Investment Fees:**

**Notes:**

- 1) All fees are shown as a per annum percentage of your investment balance.
- 2) VAT is included in the fees.
- 3) For the smoothed bonus investments, the capital charges are deducted prior to the bonus declaration. As such the performance for these investments is shown including the effect of the capital charges.

Investment Fund	Investment Administration and Asset Management	Capital Charge (for guarantees)	Performance Fee
<b>SMOOTHED BONUS FUNDS</b>			
Old Mutual Absolute Stable Growth Fund	Investment fee: 0.65%	0.70%	N/A
Old Mutual CoreGrowth Fund (100)	Investment fee: 0.35%	1.80%	N/A
<b>MARKET-LINKED FUNDS</b>			
Old Mutual Balanced Fund (previously Balanced Sentinel Fund)	Investment and Service fee: 0.86%	N/A	0% - 1.99%
	Subject to Overall Maximum - 2.85%		
Old Mutual Bond Fund (previously Gilt Fund)	Investment and Service fees: 0.86%	N/A	N/A
Old Mutual Money Market Fund	Investment and Service fee: 0.57%	N/A	N/A



**SECTION 2**

**Sections 2A, 2B, 2C and 2D to be completed by the transferor fund**

**2A ADMINISTRATOR DETAILS**

Name of transferring fund administrator

Administrator address details  Postal code

Telephone: Code  No.

Fax: Code  No.

Fund reference number

Membership reference no.

**2B TRANSFEROR FUND DETAILS**

Registered name of transferring fund

Pension FSB No. 12/8

OR  Provident FSB No. 12/8

**2C BENEFIT DETAILS**

Member's ID Number

Is the transferring Fund a Public Sector Fund? Yes  No

If yes, date of entry into transferring fund

Total withdrawal/retrenchment/termination benefit payable by the transferring fund R

Value of contributions not previously allowed as tax concession e.g. member's own contributions excluding interest to a provident fund R

Gross amount to be transferred to the:  Protektor Pension Fund R

Protektor Provident Fund R

On transfer to Protektor, the following amounts, if any, were:

Transferred to a retirement annuity R

**2D TRANSACTION DETAILS - To be completed, signed and stamped by the transferor fund administrator.**

Transfer values to be banked into the following account – **please quote your name on deposit/transfer slip.**

**PROTEKTOR bank account details**

Nedbank account number  Maitland branch code

If the full amount transferred to Protektor is not permitted to be paid as a withdrawal benefit from Protektor prior to retirement (in terms of the rules of the transferring fund or in terms of any agreement reached with the applicant) please state:

(a) the portion of the amount to be retained in Protektor until retirement R

(b) any other conditions

Any dispute arising from information contained above must be resolved between the applicant and the transferring fund.

Signature (Duly authorised representative of Administrator)  Capacity

Date

Name of signatory

Fund address



**SECTION 3**

**3A and B to be completed by the Intermediary (if an intermediary was utilised)**

**3A OLD MUTUAL INTERMEDIARY**

Old Mutual Intermediary Name	Sales Centre	Intermediary code	Commission %			
			0.5%	1%	1.5%	Other

Old Mutual branch name

Intermediary signature  Date

Branch contact number: Code  No.

Branch e-mail address

**OR**

**3B BROKER**

Name of Broker	Address	Commission % (excl VAT)			
		0.5%	1%	1.5%	Other

Are you a VAT registered Broker? Yes  No  If yes, please supply VAT registration number

Broker's bank account no.  Branch code

Bank name

Type of account

Broker's signature  Date

Broker contact number: Code  No.

Cell number

E-mail address

**Commissions are only payable by Old Mutual and certificate issued on provision of a correct and complete application form.**

If an Old Mutual Consultant is involved in the above broker case, please indicate the following:

Old Mutual branch

Sales centre  Intermediary code

E-mail address

Telephone number: Code  No.

**3C FAIS ACT**

**Declaration by the intermediary and member - to be completed by the intermediary and the member if an intermediary has been utilised.**

I declare that as at the date of this application I am authorised in terms of the FAIS Act to furnish advice and provide intermediary services in respect of the categories of product applied for. I confirm that I have made such disclosures as are required in terms of the FAIS Act and by Old Mutual to allow the applicant to make an informed decision in respect of this application.

Name

Signature of intermediary  Date

Signature of applicant  Date