

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 (as defined in the Pension Funds Act) and/or nominees on an equitable basis. Dependants are defined according to specific criteria in the Act and may be either legal or factual dependants. Your nomination is not final but will serve to 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.

1. The Trustees of the fund have the discretion, in terms of section 37C of the Pension Funds Act, as to how the benefits are to be apportioned only in the following instances:
 - (a) If your nominees are dependants, namely:
 - (i) Persons legally dependent upon you, i.e. minor child(ren), major child(ren) who are unable to support themselves and indigent parents
 - (ii) Persons factually dependent upon you, i.e. stepchild(ren)
 - (iii) Your surviving spouse(s)
 - (iv) Persons who would have been legally dependent upon you had you not died, i.e. your child(ren) born after your death
 - (b) If the nominee is not a dependant and you are survived by a dependant
2. Benefits will be paid to your surviving nominee(s) provided that your estate is solvent and you have no surviving dependants (as defined in the Pension Funds Act)
3. If one or more of your nominees predecease you, the benefit that would have been paid to them will be paid to your estate unless you specifically direct that such a benefit be divided among the surviving nominees
4. If your nominee is a minor child, i.e. unmarried and under 18 years of age, the benefit may have to be paid to the child's lawful guardian
5. The nomination of a company or your estate cannot be accepted
6. If no nominee or dependant is traced within 12 months of your death, then the benefits will be paid into your estate or, if no estate inventory has been reported to the Master of the High Court, into the Guardian's Fund
7. This nomination shall be of no force or effect until notified in writing to Old Mutual

COMPLIANCE WITH THE PROTECTION OF PERSONAL INFORMATION ACT (PPI, POPI)

Protektor Preservation Fund may collect, use and share your personal information for the following purposes:

- To administer your membership of the Protektor Preservation Fund;
- To provide you with information about offerings that will support and enhance your retirement benefits;
- To provide products or services to you, to carry out the transaction you requested and to maintain our relationship;
- For underwriting purposes;
- To assess and process claims;
- To conduct credit reference searches or verification;
- To confirm and verify your identity, address or banking details;
- To verify that you are an authorised user for security purposes;
- For maintaining the accuracy of your personal information;
- For operational purposes, and where applicable, credit scoring and assessment and credit management;
- For purposes of claim checks (e.g. the Industry Life and Claims Register);
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- To trace you where you are uncontactable;
- To conduct market or customer satisfaction research or for statistical analysis;
- For audit and record keeping purposes;
- For social responsibility purposes;
- In connection with legal proceedings;
- Sharing information with your employer (its intermediary/broker), your intermediary/broker (when applicable), service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information;
- To comply with legal and regulatory requirements or industry codes or when otherwise allowed by law.

You agree that we may view, search and update your information and you further agree we may, where required, process your special personal information (and share this information with relevant third parties) in order to achieve a purpose set out above.

You warrant that when you give us personal information about third parties, this information is accurate and correct, and you have received their permission to share their personal information with us.

You confirm that if you are giving consent for a person under 18 (a minor) you have the required authority to do so.

We may transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

You may access the personal information that we hold about you and may also request us to correct any errors or, under certain circumstances request us to delete this information. In certain circumstances, you have the right to object to the processing of your personal information. To do this, simply contact us at the numbers/addresses listed below and specify what information you would like or if you have any questions about this Notice, please contact us at:

- Member Call Centre: 0860 20 30 40
- protektorenquiriescomplaints@oldmutual.com

You have the right to complain to the Information Regulator, whose contact details are:

- www.justice.gov.za/inforeg/index.html
- General enquiries: enquiries@inforegulator.org.za

Complaints (complete POPIA/PAIA form 5)

- paia.complaints@inforegulator.org.za should your PAIA request be denied or there is no response from a public or private bodies for access to records you may use this email address to lodge a complaint.
- popiacomplaints@inforegulator.org.za should you feel that your personal information has been violated, you may use this email address to lodge a complaint.

Please visit <https://www.oldmutual.co.za/corporate/protektor-preservation/protektor-customer-privacy-notice> to read the full version of the Fund Member Privacy Notice.

