



## Retirement Notification

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.

Please ensure that all the required information and benefit payment instruction details are completed accurately. Check blocks where appropriate. Fields marked with an asterisk (\*) are compulsory.

### Section 1: Membership Details

Fund Name\* \_\_\_\_\_  
Fund Number\* \_\_\_\_\_ Membership Number\* \_\_\_\_\_  
Employer Registered Name\* \_\_\_\_\_ Employee Number\* \_\_\_\_\_  
Date of Retirement\* \_\_\_\_\_

Do you participate in any other Liberty retirement fund?  Yes  No

If "Yes", please state name of the fund and complete a separate notification form.

Please attach a copy of the Member's recently certified (not more than 3 months old) ID document/copy of the back and front of the ID smart card/passport with this form.

Is the Member a foreign person?  Yes  No

**Please see the definition of a foreign person in the Important Note section.**

### Section 2: Personal Details

Title \_\_\_\_\_ Initial(s) \_\_\_\_\_ Full Name(s)\* \_\_\_\_\_

Surname\* \_\_\_\_\_

Date of Birth \_\_\_\_\_ Identity no.\* \_\_\_\_\_ Passport no.\* \_\_\_\_\_

Contact Numbers: Work \_\_\_\_\_ Home \_\_\_\_\_ Cell \_\_\_\_\_

Email Address \_\_\_\_\_

Residential Address\* \_\_\_\_\_

Postal Code \_\_\_\_\_

Postal Address \_\_\_\_\_

Postal Code \_\_\_\_\_

Income tax reference number\* \_\_\_\_\_

Revenue office to which the last tax return was rendered (if applicable) \_\_\_\_\_

Annual taxable income for the preceding tax year\* **R** \_\_\_\_\_

**Please note:** Your taxable income is your salary less tax-free deductions. Gross remuneration is your full salary package before deductions.

Are you a foreign person?  Yes  No

**Please see the definition of a foreign person in the Important Note section.**

Was any cash transferred into this fund from a public sector fund?\*  Yes  No

If "Yes", what was the tax-free amount? **R** \_\_\_\_\_

\*A public sector fund is a pension fund defined in paragraphs (a) and (b) of the definition of "pension fund" in section 1 of the Income Tax Act. Paragraph (a) refers to funds established by law, for example the Telkom Pension Fund and municipal funds. Paragraph (b) refers to any pension fund established for employees of a control board as defined in the Marketing of Agricultural Products Act or for employees of the Development Bank of Southern Africa, where the rules of those funds are similar to the rules of the Government Employees Pension Fund. The Income Tax Act does not require that the rules of these funds limit a member's lump sum retirement benefit to one-third. If the **fund rules allow** for it, a member of such a fund is allowed to take more than one-third of his/her retirement benefit as a cash lump sum.

### Section 3: Details of any claims against the benefit

3.1 Does the Member have any outstanding housing loan balance for a loan granted by the Employer, by the Fund or through the Fund where the fund benefit was used as security for the loan?  Yes  No

If "Yes", please provide the details (documentary proof will be required):

3.2 Are there any divorce order(s) requiring payment to the non-member spouse from your benefit in this Fund?  Yes  No

If "Yes", please provide a copy of the divorce order(s) and any annexures.

3.3 Are there any maintenance order(s) requiring payment from your benefit in this Fund?  Yes  No

If "Yes", please provide a copy of the maintenance order(s).

3.4 Are there any other claims against you and the Fund from your employer for loss caused to the employer with dishonesty or misconduct?  Yes  No

If "Yes", please provide details and any supporting documents in respect of any such claim.

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.**

**Section 3: Details of any claims against the benefit - continued**

**Important Note:**

Non-disclosure related to 3.1 to 3.4 will result in an investigation being conducted and deductions processed, where applicable.

**Please Note:**

After 1 March 2021, a Member's share of fund/fund assets/retirement interest (or any other retirement fund to which such benefits have been transferred) may contain both 'Vested Benefits' and 'Non-Vested Benefits'. The reduction of a Member's share of fund/fund assets/retirement interest, as a consequence of Section 37D of the Pension Funds Act (e.g. divorce and maintenance orders prior to retirement) must be applied proportionately to both 'Vested Benefits' and 'Non-Vested Benefits'.

**Section 4: Retirement Benefit Commutation**

4.1 Do you wish to be paid a portion of the retirement benefit as a cash lump sum?  Yes  No  
 If "Yes", what portion?  R \_\_\_\_\_ or  % \_\_\_\_\_

**Important Notes:**

- It is possible for a member's total share of fund / retirement account to include both 'Vested Benefits' and 'Non-Vested Benefits'.
- The full value of your 'Vested Benefits' may be taken as a taxable cash lump sum at retirement. Alternatively, a taxable annuity income can be purchased with the accumulated amount at retirement if you choose to select this option.
- Up to one-third of the value of your 'Non-Vested Benefits' can be taken as a taxable cash lump sum at retirement, and the balance (at least two-thirds) must be taken as taxable annuity income at retirement. If, however, the total value of the 'Non-Vested Benefit' is R247 500 (the de minimus amount, as prescribed by the Minister which may change from time to time) or less, the full amount may be taken as a taxable cash lump sum at retirement.

**Section 5: Pension/Preservation/Annuity Details**

5.1 When purchasing an annuity, you have the option of selecting one or more of the annuities offered by Liberty as per your Fund's default annuity strategy.

For more information on your Fund's default annuity strategy and the annuities offered, or if you want a quotation, please contact your Benefit Counsellor on +27 (0)11 558 2999 (select the Benefit Counselling option), or email [benefitcounselling@liberty.co.za](mailto:benefitcounselling@liberty.co.za).

Amount to be invested (the portion of your retirement benefit not taken as a cash lump sum):

	Amount		%	Proposal Number
<input type="checkbox"/> Liberty Default Annuity Offering	<u> R _____</u>	or	<u> % _____</u>	<u> _____</u>
<input type="checkbox"/> Other Annuity Offerings/Providers	<u> R _____</u>	or	<u> % _____</u>	<u> _____</u>
	<u> R _____</u>			

5.2 For "Preservation Fund Offerings", please complete the following:

Name of Policy \_\_\_\_\_ Preservation Policy No. \_\_\_\_\_  
 Contact Name \_\_\_\_\_ Contact Number \_\_\_\_\_  
 Email Address \_\_\_\_\_ Fax Number \_\_\_\_\_  
 Insurance Company \_\_\_\_\_ FSCA Registration No. \_\_\_\_\_

5.3 For "Other Annuity Offerings/Providers", please complete the following:

Name of Policy \_\_\_\_\_ Annuity Policy Number \_\_\_\_\_  
 Contact Name \_\_\_\_\_ Contact Number \_\_\_\_\_  
 Email Address \_\_\_\_\_ Fax Number \_\_\_\_\_  
 Insurance Company \_\_\_\_\_ FSCA Registration No. \_\_\_\_\_  
 FSP Number \_\_\_\_\_ Commencement of Policy \_\_\_\_\_

5.4 Does the Member wish to retain (i.e. preserve) the benefit within the Fund?  Yes  No

Under this option, the Member's benefit will be retained in the Fund and remain invested in the current investment portfolio selections. However, for Members of the **Liberty Corporate Selection Umbrella Funds**, please indicate in **Table 1** below, the Member's selection of investment portfolio(s) into which the benefits are to be invested. Place a cross in the column next to the portfolio name and indicate the desired % of the benefit to be invested in that particular portfolio. The total % across all portfolios selected must sum up to 100%. If no selection is made in Table 1, then the Member's benefit will be fully invested into one of the Default Investment Portfolios selected by the Board of Trustees of the Fund. For Members of the **Liberty Corporate Selection Umbrella Funds only** - if a **Financial Adviser** has been appointed by the Member as their personal adviser, **Section 10** of this form must also be completed.

**Table 1: Investment Portfolio selection for in-fund preservation Members of the Liberty Corporate Selection Umbrella Funds**

**Trustees' Default Portfolio Range**

Investment Portfolio Name	Investment Management Fee	Indicate Selection	% Invested
Liber8 Stable Growth Fund	0.60%	<input type="checkbox"/>	%
Liberty Core Conservative	0.60%	<input type="checkbox"/>	%
Liberty Core Moderate	0.60%	<input type="checkbox"/>	%
Liberty Core Balanced	0.60%	<input type="checkbox"/>	%

**Section 5: Pension/Preservation/Annuity Details - continued**

**Multi-Managed Portfolios**

Investment Portfolio Name	Investment Management Fee	Indicate Selection	% Invested
STANLIB Multi-Manager Balanced Growth Fund	1.40%	<input type="checkbox"/>	%
STANLIB Multi-Manager Moderate Growth Fund	1.40%	<input type="checkbox"/>	%
STANLIB Multi-Manager Conservative Growth Fund	1.40%	<input type="checkbox"/>	%

**Index-Tracking Portfolios**

Investment Portfolio Name	Investment Management Fee	Indicate Selection	% Invested
Liberty Balanced Tracker Fund	0.35%	<input type="checkbox"/>	%
Liberty Moderate Tracker Fund	0.35%	<input type="checkbox"/>	%
Liberty Conservative Tracker Fund	0.35%	<input type="checkbox"/>	%

**Money Market Portfolio**

Investment Portfolio Name	Investment Management Fee	Indicate Selection	% Invested
Liberty Institutional Money Market Fund	0.30%	<input type="checkbox"/>	%

**Shari'ah Portfolio**

Investment Portfolio Name	Investment Management Fee	Indicate Selection	% Invested
STANLIB Multi-Manager Shari'ah Balanced Fund of Funds	1.00%	<input type="checkbox"/>	%

**Third-Party Balanced Portfolios**

Investment Portfolio Name	Investment Management Fee	Indicate Selection	% Invested
Allan Gray Balanced Fund	1.25%	<input type="checkbox"/>	%
Coronation Balanced Plus Fund	1.25%	<input type="checkbox"/>	%
Ninety One Opportunity Fund	1.25%	<input type="checkbox"/>	%
Prudential Balanced Fund	1.25%	<input type="checkbox"/>	%

5.5 If you have been a Member of the Fund for more than 12 months, you may be able to continue your Life and/or Disability Cover under an individual policy (on condition that the option is provided in the rules of the Fund and the policy in terms of which the benefit is provided). This option must be exercised in writing within 60 days of the date of leaving service. Do you wish to exercise this option?  Yes  No

**Section 6: Payment details for portion of benefit to be taken as cash lump sum**

I request Liberty to pay the benefit due by direct deposit into the following account:

Type of account:  Current  Savings  Transmission

Name of Accountholder \_\_\_\_\_

Name of Bank \_\_\_\_\_ Name of Branch \_\_\_\_\_

Account Number \_\_\_\_\_ Branch Code \_\_\_\_\_

**Important Notes:**

- Payment will not be made into a 3<sup>rd</sup> party's account, unless you can show that you are unable to open a bank account.
- Payment will be made by Electronic Fund Transfers (EFTs).
- Up to one-third of the value of your 'Non-Vested Benefits' can be taken as a taxable cash lump sum at retirement, and the balance (at least two-thirds) must be taken as taxable annuity income at retirement. If, however, the total value of the 'Non-Vested Benefit' is R247 500 (the de minimus amount, as prescribed by the Minister which may change from time to time) or less, the full amount may be taken as a taxable cash lump sum at retirement.

\_\_\_\_\_  
Member's signature

\_\_\_\_\_  
Date

## Section 7: Documentary Requirements

- |     |  |                                   |
|-----|--|-----------------------------------|
| 7.1 | Certified copy of SA ID document (or passport if a foreign person)           | <input type="checkbox"/> Enclosed |
| 7.2 | Proof of bank account (original)   | <input type="checkbox"/> Enclosed |
| 7.3 | Application for annuity (where pension/retirement income is to be purchased) | <input type="checkbox"/> Enclosed |
| 7.4 | Application for preservation funds   | <input type="checkbox"/> Enclosed |
| 7.5 | Confirmation of banking details for annuity/preservation fund                | <input type="checkbox"/> Enclosed |

## Section 8: Employment Declaration

### Employer Details

- 8.1 Company PAYE reference number \_\_\_\_\_
- 8.2 Company PAYE contact person \_\_\_\_\_
- a) Name \_\_\_\_\_
- b) Telephone no. \_\_\_\_\_
- 8.3 Company Postal Address \_\_\_\_\_  
\_\_\_\_\_ Postal Code \_\_\_\_\_
- 8.4 Company Physical Address \_\_\_\_\_  
\_\_\_\_\_ Postal Code \_\_\_\_\_
- 8.5 The Member is to retire in terms of the following provisions of the rules: *(please tick as appropriate)*
- Attainment of normal retirement age.
- Early retirement with consent of the employer.
- Early retirement due to ill-health (medical evidence will be required).
- Late retirement.
- 8.6 May the Member take a portion of his/her retirement benefit as a cash lump sum as per item 4.1? *(Complete only if Member has elected to do so)*  Yes  No

\_\_\_\_\_  
Fund Authorised Signatory's Name and Surname

\_\_\_\_\_  
Fund Authorised Signatory's Signature

\_\_\_\_\_  
Date

## Section 9: Member's Declaration

- I accept all the terms and conditions that form part of this application and declaration.
- By submitting any of my Personal or Special Information to Liberty in any form, I acknowledge that such conduct constitutes a voluntary consent to process my Personal Information in accordance with Protection of Personal Information Act, 4 of 2013 ("PoPIA"), which consent shall remain in force until Liberty receives a written objection from me or my employer to delete my Personal Information. Liberty may, however, keep my information for the period as otherwise required in terms of any applicable law.
- I acknowledge, accept and authorised Liberty to process my Personal and Special Information and to share my Personal and Special Information with their contracted third-party service providers for this request, in respect of any insurer obligations or in any way related to any policy or other document, either directly or through a database at any time (even after my death) and to validate and supplement the information you have provided to us. I acknowledge that I cannot cancel this authorisation and that it will endure after my death to allow Liberty to process this request.

\_\_\_\_\_  
Member's Name and Surname

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Date

## Section 10: Financial Adviser's Declaration

### Principal Financial Adviser

Name and Surname \_\_\_\_\_ Liberty 13-digit code \_\_\_\_\_

Telephone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

FSP Practice Name \_\_\_\_\_ FSP Practice Number \_\_\_\_\_

Initial Investment Advice Fee (% of benefit as per the Member Agreement)<sup>(1)</sup> \_\_\_\_\_ %

Annual Ongoing Investment Advice Fee (% of benefit as per the Member Agreement)<sup>(2)</sup> \_\_\_\_\_ % *(This will be converted into a monthly % deducted off the benefit value)*

### Other Related Financial Adviser

Name and Surname \_\_\_\_\_ Liberty 13-digit code \_\_\_\_\_

Initial Investment Advice Fee (% of benefit as per the Member Agreement)<sup>(1)</sup> \_\_\_\_\_ %

Annual Ongoing Investment Advice Fee (% of benefit as per the Member Agreement)<sup>(2)</sup> \_\_\_\_\_ % *(This will be converted into a monthly % deducted off the benefit value)*

<sup>(1)</sup> The sum of all Initial Advice Fees cannot exceed 1.5% (excluding VAT)

<sup>(2)</sup> The sum of all Ongoing Advice Fees cannot exceed 1% p.a. (excluding VAT)

## Section 10: Financial Adviser's Declaration - continued

### Financial Adviser's Declaration

I declare that I am registered to market Retail Pension benefits under the Financial Advisory and Intermediary Services Act, No. 37 of 2002 and accept the consequences of the Act.

Financial Adviser's signature

Date

### Notes of Retirement

Liberty strongly recommends that Members seek financial advice before retiring. It is important that you discuss your options available at retirement with your Financial Adviser before making a decision on which option is suitable for your retirement needs.

The below details the options available at retirement, irrespective of whether retirement takes place at normal retirement date, or at an earlier or later date.

The Income Tax Act, No. 58 of 1962 was amended with effect from 1 March 2021 (referred to as 'T-Day') to align the nature of benefits that Members can access at retirement, across different types of retirement funds.

Prior to T-Day, Members of provident funds and provident preservation funds were entitled to take the full value of their benefits as taxable cash lump sums at retirement.

Members of pension funds, pension preservation funds and retirement annuity funds on the other hand, have been required to 'annuitise' a portion of their benefits at retirement i.e. taking a portion of their retirement fund benefits as a regular series of taxable payments ('annuity income'). From T-Day, Members of provident funds and provident preservation funds will also be required to 'annuitise' a portion of their benefits at retirement.

Members of provident funds and provident preservation funds who have already accumulated benefits prior to T-Day will be given 'vested rights' in the benefits they have already accumulated in those funds. The extent of their 'vested rights' depends on their age on T-Day.

In the case of Members younger than age 55 on T-Day, all benefits accumulated prior to T-Day (plus all investment returns on those accumulated benefits, up to retirement date) will comprise 'Vested Benefits'.

In the case of Members age 55 and older, all benefits accumulated prior to T-Day, as well as contributions\* made to that same fund after T-Day (plus all investment returns on those accumulated benefits and contributions up to retirement date) will comprise 'Vested Benefits'.

Any benefits that retirement fund Members do not have vested rights in are referred to as 'Non-Vested Benefits' - for example, Members of pension funds, pension preservation funds and retirement annuity funds who have accumulated benefits prior to T-Day, do not have vested rights, and those benefits plus contributions\* made after T-Day (plus all investment returns on those accumulated benefits and contributions up to retirement date), will all be 'Non-Vested Benefits'. For a Member younger than age 55 on T-Day, all future contributions\* made into the provident fund after T-Day (plus all investment returns on those contributions up to retirement date) will also comprise 'Non-Vested Benefits'.

Members of retirement funds with 'Vested Benefits' will be able to take the full value of those 'Vested Benefits' as taxable cash lump sums at retirement.

Members of retirement funds with 'Non-Vested Benefits' will be required to annuitise their benefits as follows: Up to one-third of the value of their 'Non-Vested Benefits' can be taken as a taxable cash lump sum and at least two-thirds of the value of their 'Non-Vested Benefits' must be taken as taxable annuity income at retirement.

If the total value of the 'Non-Vested Benefit' is R247 500 (the *de minimus* amount, as prescribed by the Minister which may change from time to time) or less at retirement, the full value of the 'Non-Vested Benefits' can be taken as a taxable cash lump sum.

You will receive a portion of the cash lump sum free of tax, provided that you have not previously had a cash lump sum withdrawal - refer to the latest tax tables.

It is possible for a Member's total share of fund to include both 'Vested Benefits' and 'Non-Vested Benefits'. These benefits (and their respective investment returns) will be tracked separately.

'Vested Benefits' and 'Non-Vested Benefits' transferred to other retirement funds after T-Day will retain their nature, irrespective of the type of the retirement fund they are transferred to. If a Member, age 55 and older on T-Day, transfers to other retirement funds from the original provident or provident preservation fund in which he/she was a Member on T-Day, all contributions\* made to the new fund into which he/she has transferred (plus all investment returns on those contributions up to retirement date) will be 'Non-Vested Benefits'.

*\*contributions are net of fees, charges or risk premiums i.e. the net value of a Member's contributions that will be allocated to their 'Vested Benefits' or 'Non-Vested Benefits' making up their Share of the Fund.*

Various forms of annuities can be selected according to your needs, for example:

- Is there a requirement to make provision for a spouse or other dependants if you die after retirement?
- Will there be a requirement for a minimum period for which the annuity will be paid, irrespective of whether you survive to the end of that period?
- Do you want the annuity to increase each year to offset inflation?
- Do you want to take advantage of a living annuity where income may be varied and the residual capital on death may be made available to dependants?

Annuities to meet all these requirements are freely available and we suggest that you seek advice from your Financial Adviser.

You may choose Deferred retirement and elect when to receive your retirement benefit from the Fund if the rules of the Fund allow this. This election is only available once you have reached **normal retirement age**. This means that the retirement benefit will no longer be deemed to accrue when you retire from your employer. The date of accrual of the retirement benefit (used for tax purposes) will be the date that you receive your retirement benefit. We will update the fund records accordingly.

Should you wish to defer receipt of your retirement benefit, you need to complete the Retirement Deferral Form which can be found at [www.liberty.co.za](http://www.liberty.co.za). If you would like to defer your retirement, please notify Liberty Corporate timeously of any changes to your contact information. This will enable us to send on-going Fund and benefit related information directly to you.

## Actual Retirement Benefits

The actual retirement benefit that will become payable to each Member, will be a result of the combination of actual investment returns earned, membership duration and the actual contribution made in the period of membership. Please refer to the note on illustrative benefits reflected on any Member Benefit Statement.

## Financial Advisory and Intermediary Services Act 37, 2002 ('FAIS')

The FAIS legislation was introduced for your protection against the possibility of receiving inappropriate advice regarding your financial needs. Please ensure that your Financial Adviser is duly licensed under the FAIS Act and provides you with a written record of the advice given to you. Your Financial Adviser is obliged to fully disclose any material information pertaining to the product, the product supplier and his/her relationship with the product supplier. In terms of this legislation, your Financial Adviser must ensure that all the necessary steps have been taken to place you in position to make an informed decision in respect of your retirement fund benefit.

## 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.

## Protection of Personal Information Act 4, 2013 ('PoPIA')

You have a say in how Liberty Group Limited (Liberty) uses your Personal Information (PI). Please note that Liberty complies with the principles as set out in the Protection of Personal Information Act, 4 of 2013 (PoPIA). You, therefore, authorise us to collect, record, store and process your PI including special PI to assess and process this claim. Your claim will be assessed and processed by our staff and representatives, which includes but is not limited to, independent Financial Advisers and Liberty tied agents. Please note that our staff and representatives have undergone PoPIA training to ensure that your PI is secured and appropriately handled.

To assess and process your claim we may be required to share your PI and special PI with contracted third-party service providers in South Africa and internationally who are legally bound and required to comply with PoPIA. Liberty will ensure that all our contracted third-party service providers agree to our privacy policies. You therefore authorise Liberty to share your PI with our contracted third-party service providers to, amongst other things, supplement and verify the information you have provided to us. Liberty may further be required to share your PI as an obligation by law (e.g. with the South African Revenue Service ("SARS"), or South African Police Service ("SAPS")).

Please note that you may access your PI at any time, and you may ask us to update or rectify it. You have a right to object to us using your PI except when we need it to conclude transactions with you or process your claim. You have a right to request us to delete your PI and special PI if we are no longer legally required to keep it

## Important Note:

A natural person will be regarded as a 'foreign person' if:

- He/She is not 'ordinarily' resident in South Africa; or
- He/She has not been physically present in South Africa for a period of 91 days in aggregate in a tax year as well as for a period of 91 days in aggregate of the preceding five tax years and for a period exceeding 916 days in aggregate during those five preceding tax years; or
- He/She has been physically outside South Africa for a continuous period of at least 330 full days.

Our business success revolves around our ability to pay Members their benefits at a time when they need it most. However, we are often unable to meet our service obligations when we do not receive all the requirements we need, to successfully finalise payment. We will not be held liable for any loss or damages that a Member may suffer as a result of our inability to process and pay a claim within the timelines set out below if the delay was (is) caused by a Member failing to satisfy all the requirements necessary to finalise payment. This includes, but is not limited to a Member's failure to provide us with all relevant information, documentation and/or complete the forms accurately and completely.

## Contact Us

Our service level agreement for the payment of retirement claims is:

- For defined contribution funds: **10 working days from the receipt of all requirements.**
- For defined benefit funds: **15 working days from the receipt of all requirements.**

If your query is based on the payment of your retirement claim, please **ONLY** contact us if you have not received payment within this timeframe

## 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](mailto:lc.contact@liberty.co.za)

### Contact Centre Postal Address

PO Box 2094  
Johannesburg  
2000

OR

### Walk-in Centre Address

Libridge Building - 9<sup>th</sup> floor  
25 Ameshoff Street  
Braamfontein  
Johannesburg  
2001

## Contact Us - continued

### Complaints Handling and Resolution Process

Our full complaints handling and resolution procedure is available from our website ([www.liberty.co.za](http://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)11 408 2771

f: +27 (0)11 694 5304

e: [lc.complaints@liberty.co.za](mailto: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](mailto: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.

### Funds Complaints

#### The Pension Funds Adjudicator

PO Box 580  
Menlyn  
0063

t: +27 (0)12 748 4000

f: 086 693 7472

e: [enquiries@pfa.co.za](mailto:enquiries@pfa.co.za)

OR

#### 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](mailto:info@ombud.co.za)

#### The Information Regulator

PO Box 31533  
Braamfontein  
2017

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

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

### Complaints against a Financial Adviser

#### 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](mailto:info@faisombud.co.za)