

# ENDOWMENT PLAN

APPLICATION FORM FOR COMPANIES, CLOSE CORPORATIONS  
AND OTHER LEGAL ENTITIES

- Please send the completed form and documentation to [eflows@coronation.co.za](mailto:eflows@coronation.co.za) or (086) 206 4098 (fax).
- Should you have any queries or if you would like an investment quote for comparison purposes, kindly email [clientservice@coronation.co.za](mailto:clientservice@coronation.co.za) or call us on 0800 22 11 77.

## A: IMPORTANT INFORMATION

We require the following documentation (refer section L for more detail) before we can process your application:

- Copy of Certificate of Incorporation, Partnership Agreement, Registration Certificate, Founding Statement, Constitution or founding document etc.
- If you are transacting on behalf of the Investor, a copy of your ID (refer above) and proof of your authority to act for the Investor (e.g. power of attorney).

Not required if you have submitted these documents as part of a previous Coronation investment that is still active. If any of these particulars have changed, please send us the updated documentation. In certain circumstances we may contact you to request additional documentation.

Please also send us:

- Proof of deposit, if you are investing a single amount.



## B: INVESTOR DETAILS

I'm a new investor with Coronation.  I'm an existing investor. My Coronation investment number: \_\_\_\_\_

Registered name: \_\_\_\_\_

Trading name: \_\_\_\_\_

Registration number: \_\_\_\_\_ Contact person: \_\_\_\_\_

### Entity type:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Listed company                | <input type="checkbox"/> Unlisted company             | <input type="checkbox"/> Partnership             |
| <input type="checkbox"/> Government department/SOE     | <input type="checkbox"/> Close corporation            | <input type="checkbox"/> Retirement fund         |
| <input type="checkbox"/> Medical scheme                | <input type="checkbox"/> Collective investment scheme | <input type="checkbox"/> Trust                   |
| <input type="checkbox"/> Sole proprietor               | <input type="checkbox"/> Charitable organisation      | <input type="checkbox"/> Non-profit organisation |
| <input type="checkbox"/> Other (please specify): _____ |   |  |

Country of incorporation: \_\_\_\_\_ Country of business/head office: \_\_\_\_\_

Registered address: \_\_\_\_\_

Code: \_\_\_\_\_

Business address is same as registered address

Business address: \_\_\_\_\_

Code: \_\_\_\_\_

Postal address is same as registered address

Postal address is same as business address

Postal address: \_\_\_\_\_

Code: \_\_\_\_\_

Telephone number: ( \_\_\_\_\_ ) \_\_\_\_\_ Mobile number of contact person: ( \_\_\_\_\_ ) \_\_\_\_\_

Email address: \_\_\_\_\_

All correspondence will be emailed where possible. Should you prefer to receive communication via post, please check this box:

### Industry of entity:

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Accommodation & food services     | <input type="checkbox"/> Administrative & support services | <input type="checkbox"/> Agriculture                 |
| <input type="checkbox"/> Arts & entertainment              | <input type="checkbox"/> Construction                      | <input type="checkbox"/> Education                   |
| <input type="checkbox"/> Engineering & scientific services | <input type="checkbox"/> Financial services <sup>1</sup>   | <input type="checkbox"/> Gas & electricity           |
| <input type="checkbox"/> Gems & jewellery                  | <input type="checkbox"/> Health services & social work     | <input type="checkbox"/> Information & communication |
| <input type="checkbox"/> Manufacturing                     | <input type="checkbox"/> Mining                            | <input type="checkbox"/> Private household services  |
| <input type="checkbox"/> Professional & technical services | <input type="checkbox"/> Public admin & defence services   | <input type="checkbox"/> Real estate                 |
| <input type="checkbox"/> Transportation & storage          | <input type="checkbox"/> Water supply & waste management   | <input type="checkbox"/> Wholesale & retail trade    |
| <input type="checkbox"/> Other (please specify): _____     |  |  |

<sup>1</sup> Banks, insurers, collective investment schemes, retirement funds, pension funds.



### C: TAX INFORMATION

We are required by law to ask for information from all clients on their international citizenship and tax residency status.

In an effort to reduce global tax non-compliance, the South African government has indicated its willingness for global co-operation and information sharing. Accordingly, South Africa has signed an Intergovernmental Agreement (IGA) with the United States to comply with the Foreign Accounts Tax Compliance Act (FATCA), a law directed at US citizens and US tax residents. South Africa was also one of the early adopters of the Organisation for Economic Co-operation and Development's (OECD) Common Reporting Standard (CRS).

Please note that the information contained in this form may be shared with the South African Revenue Service (SARS).

Refer Annexure A - Glossary of Terms to assist in understanding the different terms used in this section.

Should you be in any doubt regarding your answers to this section, please contact your tax adviser or our client service representatives at [clientservice@coronation.co.za](mailto:clientservice@coronation.co.za) or call 0800 22 11 77.

Are you a US citizen or resident in the US for tax purposes? Yes  No

Are you a registered taxpayer? Yes  No  If yes, please complete the tax information below:

Country(ies) of Tax Residence	Tax Reference or Identification Number(s)	Nature of identification number (E.g. income tax number, social security number, VAT registration number, etc.)

Should you be unable to provide your tax identification number (or any equivalent tax reference number) for any of the jurisdictions in which you are tax resident, please state the reasons:

\_\_\_\_\_

\_\_\_\_\_

#### US Person Status:

- a) If you are incorporated or organised in the United States (and therefore a US Person), please confirm whether you are a Specified US Person (according to the glossary in Annexure A): Yes  No
- (b) If you are incorporated or organised in the United States, and not a Specified US Person, please confirm which category of exemption (set out in detail in Annexure A) is applicable. Kindly also provide supporting documentation confirming this status where possible.
- (c) If you are exempt in terms of point (b) above, but are unable to provide any documentary evidence to this effect, please state the reasons for this:

\_\_\_\_\_

#### FATCA/CRS CLASSIFICATION:

If you have indicated above that you are a US Person, please do not complete this section. Otherwise, kindly provide the information requested below. In providing this information, please consult the definitions set out in Annexure A.

1. We are a Financial Institution as set out in Annexure A. Yes  No

If yes, please complete 1 (a) or (b) below (as appropriate). If not, please proceed to question 2 below.

- (a) (i) Please provide your Global Intermediary Identification Number (GIIN): \_\_\_\_\_
- (ii) If you do not have a GIIN but you are sponsored by another entity which does, please provide your sponsor's GIIN and state your sponsor's name:

Sponsor name: \_\_\_\_\_ GIIN: \_\_\_\_\_

(b) If you are unable to provide a GIIN, please indicate your FATCA status by selecting one of the options below:

- We are an Exempt Beneficial Owner, as set out in Annexure A
- We are a Deemed-Compliant Foreign Financial Institution, as set out in Annexure A
- We are a Non-Participating Foreign Financial Institution, as set out in Annexure A



**2. If you are NOT a Financial Institution as set out in 1 above, please confirm your Non-Financial Foreign Entity (NFFE) status below:**



If you are not a Financial Institution, then you are required to select one of the following classifications. Failure to complete either (a) or (b) below will result in a Non-Participating Foreign Financial Institution classification.

- We are an Active NFFE, as set out in Annexure A
- We are a Passive NFFE, as set out in Annexure A

**D: CHOOSE YOUR INVESTMENT**



Before making a decision, please review the comprehensive fact sheets of the different funds on [www.coronation.com](http://www.coronation.com). We also recommend that you speak to a financial adviser, who can assess your investment needs.

	NEED	Single Investment (Minimum R10 000)	Debit Order (Minimum R500 per month)
<b>LOCAL FLAGSHIP FUNDS</b>			
Strategic Income Fund	Income		
Balanced Defensive Fund	Income & growth		
Capital Plus Fund	Income & growth		
Balanced Plus Fund	Growth multi-asset		
Top 20 Fund	Growth equity		
<b>LOCAL SPECIALIST FUNDS</b>			
Money Market Fund	Income		
Jibar Plus Fund	Income		
Equity Fund	Growth equity		
SA Equity Fund	Growth equity		
Market Plus Fund	Growth multi-asset		
Bond Fund	Building block fund		
Financial Fund	Building block fund		
Industrial Fund	Building block fund		
Property Equity Fund	Building block fund		
Resources Fund	Building block fund		
Smaller Companies Fund	Building block fund		

**OFFSHORE FLAGSHIP FUNDS (Rand-denominated feeder funds)**

Global Strategic USD Income [ZAR] Feeder Fund	Cash deposit alternative		
Global Capital Plus [ZAR] Feeder Fund	Capital preservation		
Global Managed [ZAR] Feeder Fund	Growth multi-asset		
Global Optimum Growth [ZAR] Feeder Fund	Growth multi-asset		
Global Opportunities Equity [ZAR] Feeder Fund	Growth equity		
Global Emerging Markets Flexible [ZAR] Fund*	Growth equity		
Global Equity Select [ZAR] Feeder Fund	Growth equity		
<b>Total amount</b>		<b>R</b>	<b>R</b>

All funds listed above refer to the A-Class of the respective funds, except for Bond Fund and Smaller Companies Fund which refer to the R-Class, and Resources Fund and Industrial Fund which refer to the P-Class.

\* Coronation reserves the right to charge an exit penalty of 2% should withdrawals be made from the Global Emerging Markets Flexible [ZAR] Fund within a period of less than six months from the time of investment in the fund. This will apply to both initial and subsequent investments. Any exit penalty levied under this provision will be applied for the benefit of the remaining investors in the fund.

**E: INVESTMENT DETAILS**

- ▶ What is the source of funds for your investment? Please complete section **1** [compulsory]
- ▶ Would you like to invest a single amount? Please complete section **2**
- ▶ Would you like to invest via debit order? Please complete section **3**

**1 SOURCE OF FUNDS (COMPULSORY)**

What is the source of funds you expect to use in concluding transactions in the course of this business relationship with Coronation?

Company Profit     Capital Savings     Contributions     Donation     Grants

Other  please specify: \_\_\_\_\_

**2 SINGLE AMOUNT**

Please collect from my bank account:

Please collect an amount of R \_\_\_\_\_ from my bank account listed in Section H.



*Subject to a 40-day clearance period. A maximum of R1 000 000 per debit. Funds are deducted from the Investor's bank account one business day after the receipt of a valid application form and supporting documentation.*



Deposit/electronic transfer

I have deposited R \_\_\_\_\_ into the Coronation Life Assurance Company account (listed below) on \_\_\_\_\_ [d] / \_\_\_\_\_ [m] / \_\_\_\_\_ [y] and sent the proof of payment to [eflows@coronation.co.za](mailto:eflows@coronation.co.za) or **086 206 4098** (fax).



*Subject to a 7-day clearance period.*

CORONATION ENDOWMENT PLAN - COMPANIES AND TRUSTS BANK ACCOUNT DETAILS				
Account holder	Bank	Branch	Branch code	Account number
Coronation Life Assurance Company Ltd	First National Bank	Cape Town Corporate Branch	204109	6209 138 0297



*Electronic transfers: Internet transfers may take up to two days to reflect in our bank account. Please use your initials and surname as reference.*

### PHASING IN

Investments can be made directly into the funds of your choice or be phased in over a period of time. Your investment is split into equal sums that can be invested over 3, 6, 9 or 12 months. The initial lump sum is invested in the Coronation Money Market Fund and monthly automated investments are made into the fund(s) of your choice.

Do you want to 'phase in' your investment?      Yes       No

If yes, please select phase-in period:      3 months       6 months       9 months       12 months



*If all required documentation and proof of payment reach us before 14:00 on a business day, the investment will be executed using the next business day's closing price.*

*You will receive a confirmation of the transaction the following day. If you transact after the cut-off time, the transaction price and confirmation will follow a day later.*



### 3 SET UP A DEBIT ORDER

I/We the undersigned, authorise Coronation Life or its assignees to draw against my/our bank account the debit order investment amounts in terms of this application on the 1st  4th  7th  10th  15th  26th  day of each month for the investment at the ruling price on the following business day. (If the debit order days fall on a weekend or public holiday, collection will take place on the next business day.) The debit order should commence on \_\_\_\_\_ [d] / \_\_\_\_\_ [m] / \_\_\_\_\_ [y].

All such withdrawals from my/our account will be treated as though they have been signed by me/us personally, and I/we request the bank to debit my/our account with these drawings. I/We acknowledge that debit order investments are subject to a 40-day clearance period.

Please increase my debit order each year by: 5%  7.5%  10%  15%  Other  please specify: \_\_\_\_\_ %

Collect a debit order to the amount of R \_\_\_\_\_ from my/our bank account listed below:

Account holder name: \_\_\_\_\_

Bank: \_\_\_\_\_ Account number: \_\_\_\_\_

Branch code: \_\_\_\_\_ Type of account: Current/Cheque  Savings

Signature of bank account holder:

SIGN WITHIN THE BOX

**I** When selecting the recurring debit order option, the reference on your bank account will be the fund's abbreviated name and a 16 digit investment number (e.g. CORO END1 COR2018046000010).

### F: PERSONAL DETAILS OF LIVES ASSURED

	Life Assured 1	Life Assured 2
Surname		
First name(s)		
Relationship		
ID number (passport number if foreign national)		
Percentage		
Postal address		
Contact number		

**I** If there are additional lives assured, please attach this information on a separate signed page.



## G: BENEFICIARY NOMINATIONS

- Who would you like to nominate as the beneficiaries for proceeds? Please complete section **1**
- Who would you like to nominate as the beneficiaries for ownership? Please complete section **2**

### 1 BENEFICIARY NOMINATIONS FOR PROCEEDS

Subject to Coronation Life's approval, you may nominate beneficiaries who may receive a benefit following the death of the last life assured. You may alter your nomination at any time by submitting a Beneficiary Nomination Form to Coronation Life. Beneficiary alterations received after the death of the last life assured will be treated as invalid.

**!** *If no beneficiary is nominated, the executor of your estate is required to notify Coronation Life of the natural persons entitled to receive the proceeds, failing which the proceeds may be payable to your estate subject to legislative requirements.*

	Beneficiary 1	Beneficiary 2
Surname		
First name(s)		
Relationship		
ID number (passport number if foreign national)		
Percentage		
Postal address		
Contact number		

	Beneficiary 3	Beneficiary 4
Surname		
First name(s)		
Relationship		
ID number (passport number if foreign national)		
Percentage		
Postal address		
Contact number		

**!** *If there are additional beneficiaries, please attach this information on a separate signed page.*





## 2 BENEFICIARY NOMINATION FOR OWNERSHIP

Subject to Coronation Life's approval, you may nominate a beneficiary who may receive ownership of the policy following the death of the Investor. This is only applicable where the Investor is a different person to the Life Assured. You may alter your nomination at any time by submitting a Beneficiary Nomination Form to Coronation Life. Beneficiary alterations received after the death of the Investor will be treated as invalid.

	Beneficiary
Surname	
First name(s)	
Relationship	
ID number (passport number if foreign national)	
Percentage	
Postal address	
Contact number	

## H: YOUR BANK ACCOUNT

Account holder name: \_\_\_\_\_

Bank: \_\_\_\_\_ Account number: \_\_\_\_\_

Branch code: \_\_\_\_\_ Type of account: Current/Cheque  Savings

Signature of bank account holder:

SIGN WITHIN THE BOX



*We will use this bank account for all payments. The bank account needs to be in the Investor's name. Payments cannot be made to third-party accounts, credit cards and money market accounts. All payments from Coronation will be electronically transferred into your account. Collection requests from a third-party legal entity account must be accompanied by a resolution, copies of the ID documents and signatures of the signatories of the third-party. In the case of a third-party individual account the request must be accompanied by a copy of the ID document and three specimen signatures of the third-party.*



## I: FINANCIAL ADVICE

- I did not receive financial advice about this investment.
- I have received financial advice, but do not require Coronation to pay fees on my behalf.
- I have received financial advice from the financial adviser listed in this section. I instruct Coronation to deduct the following advice fees to pay the adviser on my behalf:

Initial advice fee: \_\_\_\_\_ % (Negotiable to a maximum 3%, exclusive of VAT). Applied to each deposit and deducted before the investment is made.

Annual advice fee: \_\_\_\_\_ % per annum of the market value of the investment portfolio, deducted and paid monthly in arrears. (Negotiable to a maximum 1%, exclusive of VAT. If an initial advice fee greater than 1.5% is selected, then the maximum annual advice fee is 0.5%).

This annual advice fee is not part of the normal annual management fee charged by the relevant fund(s). You may revise or terminate financial advice fees by written notice to us.

Signature of Investor or Authorised Representative:

SIGN WITHIN THE BOX

## FINANCIAL ADVISER DETAIL AND INFORMATION

*To be completed by adviser.*

Contact name: \_\_\_\_\_ Company: \_\_\_\_\_

Adviser account number: \_\_\_\_\_ Registration number: \_\_\_\_\_

FSP licence number: \_\_\_\_\_ Authorised adviser signature: \_\_\_\_\_

I/We

- ▶ declare that I/we am/are a licensed Financial Service Provider(s) and have made the disclosures required in terms of the Collective Investment Schemes Control Act, 2002, and the Financial Advisory and Intermediary Services Act of 2002, and subordinate legislation thereto, to the Investor.
- ▶ warrant that I/we have explained all fees that relate to this investment to the Investor and I/we understand and accept that the Investor may withdraw his/her authority for payment to me/us in writing to Coronation.

Signed at: \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_, year \_\_\_\_\_

Signature of Investor or Authorised Representative:

SIGN WITHIN THE BOX



## J: RELATED PARTY DETAILS

The Financial Intelligence Centre Act No. 38 of 2001 (FICA) requires us to identify the Investor, their Beneficial Owners/Controlling Persons and other representatives and to verify their identities. We do this to prevent money laundering and terrorist financing.

We are further required by law to ask for information from all clients and their Controlling Persons on their international citizenship and tax residency status.

In an effort to reduce global tax non-compliance, the South African government has indicated its willingness for global co-operation and information sharing. Accordingly, South Africa has signed an Intergovernmental Agreement (IGA) with the United States to comply with the Foreign Accounts Tax Compliance Act (FATCA), a law directed at US citizens and US tax residents. South Africa was also one of the early adopters of the Organisation for Economic Co-operation and Development's (OECD) Common Reporting Standard.

The information contained in this form may be shared with the South African Revenue Service (SARS).

**To meet these requirements please provide information and supporting documentation (refer section L) for the following persons:**

- ▶ Any natural person(s) authorised to act on behalf of the Investor.
- ▶ Any natural person(s) who ultimately has a controlling ownership interest of 25% or more in the Investor.
- ▶ Any natural person(s) who exercises control over the Investor through other means, e.g. persons exercising control through voting rights.
- ▶ Any natural and/or legal person(s) who exercises control over the management of the Investor, e.g.
  - Company: Executive Director and/or any other company official(s) exercising control over such company
  - Close corporation: All members and/or any other person(s) exercising control over such close corporation
  - Partnership: All partners and/or any other person(s) exercising control over such partnership
  - Trust: All trustees, named beneficiaries, the founder/donor/protector/settlor and/or any other person(s) exercising control over such trust
  - Other entities: All natural and/or legal person(s) exercising control over such entity



**1 RELATED PARTY - NATURAL PERSON:**

Title: \_\_\_\_\_ Surname: \_\_\_\_\_ Gender: \_\_\_\_\_

First name: \_\_\_\_\_ Middle name(s): \_\_\_\_\_

ID number (passport number if foreign national): \_\_\_\_\_ Date of birth: \_\_\_\_ [d] / \_\_\_\_ [m] / \_\_\_\_ [y]

Country of issue: \_\_\_\_\_

Are you a politically exposed person or a prominent influential person<sup>1</sup>? Yes  No

<sup>1</sup> An individual who has been entrusted with a prominent public function, for example Head of State, minister, senior judge, senior politician, military official or senior executive of a state-owned entity. You are also considered a politically exposed person if you are a family member or close associate of any of the above.

Country of birth: \_\_\_\_\_ Are you a US citizen or resident in the US for tax purposes? Yes  No

Are you a South African resident? Yes  No  If no, please specify country of residence: \_\_\_\_\_

Residential address: \_\_\_\_\_

\_\_\_\_\_ Code: \_\_\_\_\_

Mobile number: ( \_\_\_\_\_ ) \_\_\_\_\_ Email address: \_\_\_\_\_

**Representative capacity:**

- Authorised Representative
- Founder
- Hold 25% or more of the voting shares
- Trustee
- Donor/Protector/Settlor
- Other (please specify): \_\_\_\_\_
- Beneficiary
- Exercise control

If you selected the "Authorised Representative" option above you may ignore this section. Otherwise, please complete this section for all Controlling Persons, as identified. This section may be completed by the Controlling Person identified, or by an individual authorised to act on behalf of the Controlling Person.

Are you a registered taxpayer? Yes  No  If yes, please complete the tax information below:

Country(ies) of Tax Residence	Tax Reference or Identification Number(s)

A separate page must be completed for each beneficial owner/controlling person/authorised representative. Click below to duplicate the page. The duplicate page will be added at the end of this form.



**2 RELATED PARTY - LEGAL ENTITY:**

**Entity type:**

- Listed company
- Government department/SOE
- Medical scheme
- Sole proprietor
- Other (please specify): \_\_\_\_\_
- Unlisted company
- Close corporation
- Collective investment scheme
- Charitable organisation
- Partnership
- Retirement fund
- Trust
- Non-profit organisation

Registered name: \_\_\_\_\_

Trading name: \_\_\_\_\_

Registration number: \_\_\_\_\_ Contact person: \_\_\_\_\_

Telephone number: ( \_\_\_\_ ) \_\_\_\_\_ Email address: \_\_\_\_\_

Is any beneficial owner, controlling person or authorised representative of the legal entity for which this application is being made politically exposed or a prominent influential person<sup>1</sup>? Yes  No

<sup>1</sup> An individual who has been entrusted with a prominent public function, for example Head of State, minister, senior judge, senior politician, military official or senior executive of a state-owned entity. You are also considered a politically exposed person if you are a family member or close associate of any of the above.

Country of incorporation: \_\_\_\_\_ Country of business/head office: \_\_\_\_\_

Registered address: \_\_\_\_\_ Code: \_\_\_\_\_

Business address is same as registered address Yes  No

Business address: \_\_\_\_\_ Code: \_\_\_\_\_

**Representative capacity:**

- Exercise control
- Hold 25% or more of the voting shares
- Other (please specify): \_\_\_\_\_

Are you an entity incorporated or organised in the United States? Yes  No

Are you a registered taxpayer? Yes  No  If yes, please complete the tax information below:

Country(ies) of Tax Residence	Tax Reference or Identification Number(s)

A separate page must be completed for each beneficial owner/controlling person/authorised representative. Click below to duplicate the page. The duplicate page will be added at the end of this form.



## K: INVESTOR DECLARATION

I/We understand and agree to be bound by the provisions of this application form. If on the date of signature of this application form an updated application form exists and the fees are different on that form, the fees on the updated application form will apply.

I/We understand, confirm and agree that:

- ▶ The information contained herein is true and correct, and that if this application form is signed in a representative capacity, I/we have the necessary authority to do so and that this transaction is within my/our powers. In such event, all declarations made hereafter must be regarded as having been made by the Investor him/her/itself save that the representative, in acting in a representative capacity, also provides his/her consent to the processing and/or use of his/her personal information by Coronation in accordance with the General Information and Conditions.
- ▶ I/We am/are acting for my/our own account and that I/we have made my/our decisions to enter into the investment and as to whether the investment is appropriate for me/us independently based upon my/our own judgement, and upon advice from such advisers as I/we may deem necessary. I/We declare that I am/we are not relying on any communication from Coronation, whether written, oral or implied as investment advice or as a recommendation to enter into the investment. I/We understand that information and explanations relating to the terms of an investment shall not be considered investment advice or a recommendation to enter into the investment.
- ▶ I/We hereby apply for a Coronation Endowment Plan and agree to be bound by these terms and conditions (as amended from time to time).
- ▶ I/We consent to the processing of my/our personal information by Coronation in accordance with the General Information and Conditions.
- ▶ I/We understand and agree that this application, together with the policy summary and terms and conditions that will be issued to me/us once Coronation Life has accepted my/our application, and any other related documents provided by me/us and accepted by Coronation Life, will govern the legal relationship between Coronation Life and me/us.
- ▶ I/We warrant that in making and maintaining such investment, I/we have and will continue to comply with all relevant legislation, including, but not limited to the Financial Intelligence Centre Act No. 38 of 2001 (FICA) and the Income Tax Act.
- ▶ I/We authorise Coronation Life to make all reports and statements pertaining to my/our investment available, in whatever format, to my/our appointed Financial Adviser, on his/her request.
- ▶ I/We hereby consent to Coronation Life making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I/we expressly consent to Coronation Life obtaining any other information concerning me/us from any source whatsoever to enable Coronation Life to process this application.
- ▶ Coronation will only be able to process investments on receipts of funds into the appropriate bank account, proof of deposit, and all relevant documentation and information (and to the extent necessary, verification thereof), including without limitation, receipt and/or verification of documentation and information that is required for Coronation to meet its obligations under the FICA.
- ▶ If the investment is cancelled after funds were deposited into our bank account, but before all relevant documentation and information (as required in terms of FICA or otherwise) was submitted and/or verified, Coronation shall be entitled to receive and/or verify any such outstanding documentation/information prior to processing a refund.
- ▶ Coronation will not be responsible for any failure, malfunction or delay of any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and/or transactions. Coronation will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting there from.
- ▶ I/We will notify Coronation Life immediately if my/our tax residency or Foreign Account Tax Compliance Act ('FATCA') or equivalent classification changes in the future, or if there are any changes in circumstances that may impact on my/our tax residency status and/or FATCA classification..
- ▶ I/We acknowledge that, in the event of the investor not being in existence, I/we will be personally bound in respect of this transaction.
- ▶ I/We acknowledge that, in the event of the investor not being in existence, I/we will be personally bound in respect of this transaction.
- ▶ I/We have read the appropriate comprehensive fact sheet information available on Coronation's website ([www.coronation.com/za/personal/complete-fund-range-fact-sheets](http://www.coronation.com/za/personal/complete-fund-range-fact-sheets)).
- ▶ I/We understand and agree that my/our investment is subject to the further terms contained in the General Information and Conditions document which may be amended from time to time. I/We confirm that I/we have read the General Information and Conditions document and hereby agree to be bound by the terms thereof (as amended from time to time). The latest version of the General Information and Conditions document is available on request from the Client Service Centre on 0800 22 11 77 or can be viewed on the website [www.coronation.com](http://www.coronation.com).



I/We indemnify Coronation against any loss or claims arising as a result of my/our (i) breaching the provisions of this application form and/or (ii) providing any false or inaccurate statements, acknowledgements, confirmations or information in this application form.

Name of Investor or Authorised Representative: \_\_\_\_\_

Signature:

SIGN WITHIN THE BOX

Date: \_\_\_\_\_ [d] / \_\_\_\_\_ [m] / \_\_\_\_\_ [y]

## L: SUPPORTING DOCUMENTATION

*(Copies of the supporting documentation are sufficient as long as all text and photographs are clear and legible).*

The following outlines the supporting documentation required in terms of FICA, as well as other documents required by Coronation. This documentation is necessary in order for Coronation to verify details listed in this application form.

**The following supporting documentation is required for the Investor and all related parties:**

### Natural persons:

ID document (SA residents) / passport (foreign nationals)  
Proof of authority to act on behalf of the Investor (where applicable)

PLUS, whichever one of the below sections is applicable:

### SA companies:

Certificate of Incorporation (CM1/COR14.3)  
Most recent CM29/COR39  
Certificate of Name Change (CM9) (where applicable)  
Proof of listing (where applicable)

### Foreign companies:

Official document from foreign regulator reflecting name, registration number and address, and any name changes since incorporation  
Proof that certain persons are entitled to act as directors of the company  
Proof of listing (where applicable)

### Close corporations:

Founding Statement (CK1)  
Amended Founding Statement (CK2) (where applicable) or Certificate of Incorporation

### Partnerships:

Partnership Agreement

### Trusts:

Trust Deed and Letter of Authority issued by the Master of the High Court

### Retirement funds:

Registration Certificate issued by the Financial Sector Conduct Authority (FSCA) / relevant Regulator (foreign)

### Collective investment schemes:

Registration Certificate issued by the FSCA / relevant Regulator (foreign)

### Medical schemes:

Constitution or founding document under which the scheme was created

### Other legal entities:

Constitution or founding document and proof of registered address



## NEXT STEPS

- Please send the completed form and documentation to [eflows@coronation.co.za](mailto:eflows@coronation.co.za) or 086 206 4098 (fax). A member of our client service team will contact you if more information is required.
- If we receive and verify all of the required documents before 14:00 on any given business day, the transaction will be executed using the next business day's closing price. You will receive SMS confirmation of the transaction on the next business day.
- You can manage your investments on our secure online platform. Simply register at [www.coronation.com](http://www.coronation.com) once you have received confirmation of your transaction and your investment number. If you are already registered, please link this endowment plan investment to your portfolio. You'll find this option in the Manage Details section.
- Statements will be sent to you every quarter and all transactions will be confirmed via SMS, email and/or postal letter.
- Should you have any queries, kindly email [clientservice@coronation.co.za](mailto:clientservice@coronation.co.za) or call us on 0800 22 11 77.





## ANNEXURE A - GLOSSARY OF TERMS

Please review the Inter-Governmental Agreement (IGA) between the South African and United States governments and the Foreign Account Tax Compliance Act (FATCA) for detailed definitions of all terms. These documents are available on the US Treasury website, at <http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA.aspx>.

Should any term remain unclear, we recommend that you seek advice from your tax adviser. You can also contact us at [clientservice@coronation.co.za](mailto:clientservice@coronation.co.za) or call 0800 22 11 77 for more information.

### Entity

A legal person or a legal arrangement, such as a company or trust.

### Exempt Beneficial Owner

These include government entities, central banks and certain investment entities. Please find the complete definition of exempt beneficial owners in Annex II of the Inter-Governmental Agreement between the US and South Africa.

### Financial Institution

A Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company. Please find the complete definitions of these terms in the South African IGA.

### Foreign Account Tax Compliance Act (FATCA)

FATCA promotes cross-border tax compliance by implementing an international standard for the automatic exchange of information related to US taxpayers. FATCA regulations require tax authorities to obtain detailed account information for US taxpayers on an annual basis and is intended to increase transparency for the Internal Revenue Service (IRS) with respect to US persons who may be investing and earning income through non-US institutions. While the primary goal is to gain information about US persons, FATCA imposes tax withholding where the applicable documentation and reporting requirements are not met.

### Common Reporting Standards (CRS)

Developed by the Organization for Economic Cooperation and Development (OECD), CRS is a global reporting standard for the automatic exchange of information (AEOI). The goal of CRS is to allow tax authorities to obtain a clearer understanding of financial assets held abroad by their residents, for tax purposes.

### Foreign Financial Institution (FFI)

A financial institution that is not resident in the US for tax purposes, including;

- A Participating FFI is an entity that entered into an IGA agreement to comply with FATCA.
- A Non-Participating FFI is an entity that does not comply with FATCA or an IGA agreement.
- A Deemed-Compliant FFI meets the requirements of FATCA without entering into an IGA agreement.
- A Partner Jurisdiction FI, is an FI within a jurisdiction that has entered into an IGA with the United States.

### Inter-Governmental Agreement (IGA)

The governments of South Africa and the United States signed a Model 1 IGA on 9 June 2014 to improve international tax compliance and to implement the Foreign Account Tax Compliance Act (FATCA).

### Non-Financial Foreign Entity (NFFE)

A Non-Financial Foreign Entity is any non-US Entity that is not an FFI as defined in Annex I of the IGA between SA and the US. The definitions for an Active NFFE and a Passive NFFE are also contained in the IGA.

### Partner Jurisdiction

A jurisdiction that has entered into an agreement with the United States to facilitate the implementation of FATCA. A Partner Jurisdiction Financial Institution is a financial institution established in a Partner Jurisdiction, but excluding any branch of such Financial Institution that is located outside the Partner Jurisdiction, and any branch of a Financial Institution not established in the Partner Jurisdiction, if such branch is located in the Partner Jurisdiction.

### US Person

US persons include:

- All US citizens or resident individuals.
- A partnership or corporation organised in the US or under the laws of the US or any State thereof.
- A trust if (i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more US persons have the authority to control all substantial decisions of the trust.
- An estate of a decedent that is a citizen or resident of the US.

This term shall be interpreted in accordance with the US Internal Revenue Code.



**A Specified US Person is a US Person, other than:**

- A corporation with stock that is regularly traded on one or more established securities markets, and any entity related to such a corporation.
- The United States government or governmental agency.
- A dealer in securities, commodities or derivative financial instruments that is registered under the laws of the US.
- An entity that is a bank, a broker or common trust fund, an organisation exempt from taxation, a real estate investment trust, a regulated company or a trust that is exempt from tax, as defined in the relevant US Internal Revenue Code.

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