

- Please send the completed form and documentation to 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 or call us on 0800 22 11 77.

A: IMPORTANT INFORMATION

We require the following documentation before we can process your application:

- Copy of your South African bar-coded ID, both front and back of smart ID, valid passport (if foreign national) or birth certificate (if minor).
- If you are transacting on behalf of your minor child, a copy of your ID (refer above).
- 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: _____

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? Yes No

¹ 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 an Asylum Seeker/Refugee? Yes No

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

Residential address: _____

_____ Code: _____

Postal address is same as residential address

Postal address: _____

_____ Code: _____

Mobile number: (_____) _____ Home telephone number: (_____) _____

Work telephone number: (_____) _____ Email address: _____

Would you like to receive your welcome pack by email or by post?

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

Industry of work:

- | | | |
|--|---|--|
| <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 ² | <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"/> Unemployed (minor, student, retired) | <input type="checkbox"/> Water supply & waste management |
| <input type="checkbox"/> Wholesale & retail trade | <input type="checkbox"/> Other (please specify): _____ | |

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)

² Banks, insurers, collective investment schemes, retirement funds, pension funds.

I am acting on behalf of the Investor. Please complete section J.



C: PENSION DETAILS

Lumpsum investment - Minimum R100 000

* Estimated pension consideration: RANCS _____

* Expected date of deposit/transfer: _____ [d] / _____ [m] / _____ [y]



The Fund requires proof of transfer or deposit before this application can be processed. Electronic transfers may not reflect immediately.

D: CHOOSE YOUR INVESTMENT



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

The investments held in your living annuity are made up of underlying types of assets. These underlying assets have different levels of risk and return associated with them. You should consider the overall composition of your living annuity in terms of these underlying assets. Too high a proportion of risky assets means there is a risk of losing capital; too low a proportion of risky assets means there is a risk that investment returns will be too low to sustain your income. The following is a broad reflection of the provisions of the investment regulations under the Pension Funds Act, and can be used as a general guide to assess the overall asset composition of your annuity. It should be noted that the Financial Sector Conduct Authority is of the view that should your asset composition be at variance with this, your annuity may be at risk as explained above:

- ▶ A maximum exposure of 75% to equity investment
- ▶ A maximum exposure of 25% to property investment
- ▶ A maximum combined exposure of 90% to equity and property investments
- ▶ A maximum exposure of 45% to assets outside of South Africa

Please refer to the [Unit Trust Fee Schedule](#) for a comprehensive list of available investment options. The available investment options may change from time to time.

	NEED	Investment Allocation
LOCAL FLAGSHIP FUNDS		
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	%



	NEED	Investment Allocation
LOCAL SPECIALIST FUNDS		
Money Market Fund (Minimum single investment of R10 000)	Income	%
Defensive Income Fund	Income	%
SA Income Fund	Income	%
Active Income 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	%
Total amount		%

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: TRANSFERRING FUND DETAILS

Transferred from: Pension Fund Provident Fund Retirement Annuity Fund Transferred from another insurer


Registered name of transferring fund/insurer: _____

SARS fund approval number: _____

FSCA fund registration number: _____

Name of administrator: _____

Contact telephone number: (_____) _____

 The Coronation Living Annuity is a member-owned annuity. It may only be purchased where the rules of the Transferring Retirement Fund specifically allow for such an annuity.



F: ANNUITY PAYMENT OPTIONS

A living annuity allows you to set your income level subject to constraints imposed by the authorities from time to time and allows you to select a wide range of investments in respect of the capital that will generate the annuity.

The level of income you select is not guaranteed for the rest of your life. The level of income you select may be too high and may not be sustainable if:

- ▶ you live longer than expected with the result that the capital is significantly depleted before your death; or
- ▶ the return on the capital is lower than that required to provide a sustainable income for life.

It is your responsibility (in consultation with your financial adviser) to ensure that the income that you select is at a level that would be sustainable for the rest of your life. You need to carefully manage your income drawdown relative to the investment return on the capital in order to achieve this. The table below can be used as a guide.

YEARS BEFORE YOUR INCOME WILL START TO REDUCE						
		Investment return per annum (before inflation and after all fees)				
		2.50%	5.00%	7.50%	10.00%	12.50%
Annual income rate selected at inception	2.50%	21	30	50+	50+	50+
	5.00%	11	14	19	33	50+
	7.50%	6	8	10	13	22
	10.00%	4	5	6	7	9
	12.50%	2	3	3	4	5
	15.00%	1	1	1	2	2
	17.50%	1	1	1	1	1

It is important to note that the table above assumes that you will adjust your percentage income selected over time to maintain the same amount of real income (i.e. allowing for inflation of 6% per annum). Once the number of years in the table above has been reached, your income will diminish rapidly in the subsequent years.

Please ensure that your financial adviser has explained both the advantages and the risks of the living annuity and compared these against conventional annuities (where the insurer carries the full investment risk and the risk of you living longer than expected).

The table is a general guideline and should be considered taking into account each annuitant's financial situation and all other sources of income. It is an indicative guideline only, to assist you in making informed decisions in respect of your annuity.

SOURCE: ASISA Standard on Living Annuities; 2009

Payment frequency and mode:

- Monthly (monthly annuity payments will only be paid in arrears)
- Quarterly in advance
- Half yearly in advance
- Yearly in advance

In terms of current regulatory requirements, the minimum annuity payment is 2.5% per annum and the maximum annuity payment is 17.5% per annum.

Selected percentage: 2.5% 5.0% 10.0% 17.5% Other please specify: _____ %

OR Selected rand value: RANDS _____ Selected rand value is gross of tax.

Pay annuity proportionally across all funds OR Pay the annuity from the _____ fund.

Apply a special tax rate? Yes No If yes, please specify rate: _____ %

A tax directive will be required annually if a lower rate than the legislated rate is applied for. This must be submitted by the Investor to Coronation Life.

This annuity amount will be paid according to the payment frequency selected above. Please ensure that you have familiarised yourself with the General Information and Conditions document.



G: 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.


H: BENEFICIARY NOMINATIONS

You may nominate beneficiaries who may receive a benefit following the death of the Investor. 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 1	Beneficiary 2
Surname		
First name(s)		
Gender		
Relationship		
ID/passport number		
Country of Issue		
Date of Birth		
Country of Birth		
Country of Residence		
Percentage		
Postal address		
Contact number		




	Beneficiary 3	Beneficiary 4
Surname		
First name(s)		
Gender		
Relationship		
ID/passport number		
Country of Issue		
Date of Birth		
Country of Birth		
Country of Residence		
Percentage		
Postal address		
Contact number		


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

I: CORONATION LIVING ANNUITY BANK ACCOUNT

All deposits relating to intended investments in the Living Annuity must be made into the Coronation Living Annuity Bank account.

CORONATION LIVING ANNUITY BANK ACCOUNT				
Account holder	Bank	Branch	Branch code	Account number
Coronation Living Annuity	First National Bank	Cape Town Corporate Branch	204109	6209 137 8705

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

 *Coronation requires proof of transfer or deposit before any transaction can be processed. 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.*



J: ACTING ON BEHALF OF THE INVESTOR

For example, guardians and persons with Power of Attorney or mandate to act on behalf of disabled or insolvent persons.

I'm acting on behalf of the Investor Representative capacity (e.g. guardian, trustee, etc.): _____

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*? Yes No

* 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: _____

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)

K: 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 1.5%, 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).

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.
- ▶ declare that I/we have made the Investor aware that: he/she bears the risk in respect of both capital and income; he/she must be in a financial position to withstand a reduced income in times of reduced capital or investment returns; where the Coronation Living Annuity is the Investor's only source of income and he/she requires a pre-tax income at a rate of more than inflation plus 2%, he/she should rather select a different type of annuity.

Signed at: _____ on this _____ day of _____, year _____

Signature of Investor or Authorised Representative:

SIGN WITHIN THE BOX

L: INVESTOR DECLARATION

I 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 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 have the necessary authority to do so and that this transaction is within my 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 am acting for my own account and that I have made my decisions to enter into the investment and as to whether the investment is appropriate for me independently based upon my own judgement, and upon advice from such advisers as I may deem necessary. I declare that I am 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 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 have not received any assurance or guarantees from Coronation Life as to the expected benefits, except that the benefits will be determined by reference to the value of the investment portfolio.
- ▶ I hereby apply for a Coronation Living Annuity and agree to be bound by these terms and conditions (as amended from time to time).
- ▶ I consent to the processing of my personal information by Coronation in accordance with the General Information and Conditions.
- ▶ I understand and agree that this application, together with the policy summary and terms and conditions that will be issued to me once Coronation Life has accepted my application, and any other related documents provided by me and accepted by Coronation Life, will govern the legal relationship between me and Coronation Life, within the ambit of the Long-term Insurance Act, the Insurance Act, the Income Tax Act, and any directives promulgated thereunder, as amended from time to time.
- ▶ I warrant that in making and maintaining such investment, I have and will continue to comply with all relevant legislation, including, but not limited to the Financial Intelligence Centre Act and the Income Tax Act.



- I declare that the origination of the investment amount is an approved retirement fund. I warrant that the rules of the originating transferring fund allow me to purchase an annuity in my own name and for my benefit and that the benefits offered in terms of this product coincide with the benefits in terms of the originating transferring fund.
- I authorise Coronation Life to make all reports and statements pertaining to my investment available, in whatever format, to my appointed Financial Adviser, on his/her request.
- I hereby consent to Coronation Life making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to Coronation Life obtaining any other information concerning me from any source whatsoever to enable Coronation Life to process this application.
- 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.
- If an investment is cancelled after funds were deposited into our bank account, but before all relevant documentation (as required in terms of the Financial Intelligence Centre Act No. 38 of 2001) was submitted, Coronation shall be entitled to receive any such outstanding documentation prior to processing a refund.
- I have read the appropriate comprehensive fact sheet information available on Coronation's website (www.coronation.com/za/personal/complete-fund-range-fact-sheets).
- I understand and agree that my investment is subject to the further terms contained in the General Information and Conditions document which may be amended from time to time. I confirm that I 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.

I indemnify Coronation against any loss or claims arising as a result of my (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]

NEXT STEPS

- Please send the completed form and documentation to 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 once you have received confirmation of your transaction and your investment number. If you are already registered, please link this living annuity 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 or call us on 0800 22 11 77.

Coronation Life Assurance Company Limited
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