RETIREMENT ANNUITY FUND

APPLICATION FORM

CORONATION
TRUST IS EARNED™

- 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, 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.

Coronation Retirement Annuity Fund ("the Fund"), a retirement annuity fund registered by the Financial Sector Conduct Authority ("FSCA") in terms of the Pension Funds Act, No. 24 of 1956, and approved by the South African Revenue Service

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[1]? 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: ____________________________________

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

Industry of work:

☐ Accommodation & food services	☐ Administrative & support services	☐ Agriculture
☐ Arts & entertainment	☐ Construction	☐ Education
☐ Engineering & scientific services	☐ Financial services[2]	☐ Gas & electricity
☐ Gems & jewellery	☐ Health services & social work	☐ Information & communication
☐ Manufacturing	☐ Mining	☐ Private household services
☐ Professional & technical services	☐ Public admin & defence services	☐ Real estate
☐ Transportation & storage	☐ Unemployed (minor, student, retired)	☐ Water supply & waste management
☐ Wholesale & retail trade	☐ 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 **H.**

C: 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.

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.
The relevant Fund requires that your investment adheres to the following limits: a maximum exposure of 75% of the investment amount to equity investments; 30% to international investments; 25% to property.
In order to assist you to determine whether your selection of investment options complies with the above-stated limits, contact the Client Service Centre on 0800 22 11 77 or use the Quotes tool available on our website **www.coronation.com**.

	NEED	Single Investment (Minimum R10 000)	Debit Order (Minimum R500 per month)
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		
LOCAL SPECIALIST FUNDS			
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		
Total amount		R 0.00	R 0.00

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.

D: 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 transfer units? Please complete section 3
- Would you like to invest via debit order? Please complete section 4

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?

Savings ☐ Salary ☐ Sale of assets ☐ Inheritance ☐ 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 **F.**

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 Retirement Annuity Fund account (listed below) on

__________ [d] / __________ [m] / __________ [y] and sent the proof of payment to **eflows@coronation.co.za** or **086 206 4098** (fax).

Subject to a 7-day clearance period.

CORONATION RETIREMENT ANNUITY FUND BANK ACCOUNT DETAILS

Account holder	Bank	Branch	Branch code	Account number
Coronation Retirement Annuity Fund - Investment Account	First National Bank	Cape Town Corporate Branch	204109	6209 092 3915

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 UNIT TRANSFER

Is this a transfer from another fund? Yes ☐ No ☐

Please collect ______________ units on ________ [d] / ______________ [m] / ________ [y]* from the transferring fund listed in section E.

The Fund requires proof of transfer before this application can be processed. Please attach a statement from your current Management Company.

** This may be an estimate*

4 SET UP A DEBIT ORDER

I/We the undersigned, authorise the Fund 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 0.00 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

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 RA COR2018046000010).

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.

E: TRANSFERRING FUND DETAILS (ONLY APPLICABLE IF TRANSFERRING FROM ANOTHER RETIREMENT FUND)

Please ensure that a copy of this completed application form is forwarded to the transferring fund before sending it to Coronation.

Registered name of transferring fund: ______________________________

SARS fund number: ______________________________

FSCA fund number: ______________________________

Fund Type: Pension Fund ☐ Provident Fund ☐ Retirement Annuity Fund ☐

In the case of a Retirement Annuity, is this a valuation exempt fund? Yes ☐ No ☐

Name of administrator: ______________________________

Contact person: ______________________________

Contact telephone number: (________) ______________________ Fax number: (________) ______________________

E-mail address: ______________________________

F: 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.

G: BENEFICIARY NOMINATIONS

You may only nominate beneficiaries who are natural persons to receive a benefit in the event of your death before retirement from the Fund. Please note that the allocation to the beneficiaries is at the discretion of the Trustees, based on the Provisions of Section 37C of the Pension Funds Act, No. 24 of 1956. Your nomination will serve to assist the Trustees in making these decisions although it may not be binding on them. You may alter your nomination at any time by notifying the Fund in writing by completing a Beneficiary Nomination Form which must be received by the Fund before your death.

	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.

H: 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)

I: FINANCIAL ADVICE

If this investment is being transferred from another retirement annuity fund, no initial advice fees may be paid. The Fund will request confirmation annually of the preferred ongoing annual advice fee.

☐ 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

J: 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

K: 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/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/its consent to the processing and/or use of his/her/its personal information by Coronation in accordance with the General Information and Conditions.
- If not already a member and where appropriate, I hereby apply for membership of the Fund. I understand and agree that this application form, the membership information summary and the rules of the Fund (both as amended from time to time) and any other related documents provided by me and accepted by the Fund, constitute the entire agreement between the Fund and myself.
- 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 or the Fund, 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 the Fund as to the expected benefits, except that the benefits will be determined by reference to the value of the investment portfolio.
- I understand that the choice of the investment option is solely mine and I will not hold the Trustees liable for the choice. I retain the risk of and remain responsible for the selection between the various funds at all times.
- I authorise the Fund 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 the Fund making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application form and I expressly consent to the Fund obtaining any other information concerning me from any source whatsoever to enable the Fund to process this application.
- I consent to the processing of my personal information by the Fund in accordance with the General Information and Conditions.
- The Fund 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. The Fund will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting there from.

- Provided that the Administrator and/or the Fund and/or any of their officers and employees exercise reasonable care and diligence in the management of my investments, the Administrator and/or the Fund and/or their officers and employees shall not be liable to me or any third party for any loss sustained by me in terms of this agreement. Specifically, the Administrator and/or the Fund cannot be held responsible for any acts or errors of commission or omission by third parties, or the timing standards, practices and procedures of third parties.
- I warrant that all the statements given in this application form, and in all documents which have been or will be signed by me in connection with this application, whether in my handwriting or not, are true and correct and shall form the basis of my membership of the Fund. I warrant that I am the beneficial owner of the investment amount or that I am duly and validly authorised to invest the investment amount with the Fund, and that all monies deposited into the Fund bank account in respect of this investment were obtained from legitimate sources. I further 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.
- 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 retirement 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 Retirement Annuity Fund
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