

# ENDOWMENT PLAN APPLICATION FORM

## Natural Persons

Coronation Life Assurance Company Limited | SARS Registration Number: 1999/005510/06

- Initial any amendments made to the application form.
- Ensure that all information provided is accurate.
- No instruction will be processed unless all requirements have been met.
- The daily cut-off for receipt of instructions is 14h00.
- Forward your instruction to (021) 680 2250 or [eflows@coronation.co.za](mailto:eflows@coronation.co.za).
- Should you have any queries regarding this application or if you would like an investment quote for comparison purposes, please contact the Coronation Client Service Centre on 0800 22 11 77.

### **A** INVESTOR DETAILS

New investor:  Existing investor:  Investment number: \_\_\_\_\_

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

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

ID or Passport number (if foreign national): \_\_\_\_\_

Date of birth: \_\_\_\_\_ Gender: M  F

Country of birth: \_\_\_\_\_ Town of birth: \_\_\_\_\_

South African resident: Yes  No

If you are a non-resident, you may qualify for an exemption or reduced tax rate for South African dividends withholdings tax. Should this be applicable to you, please obtain the relevant exemption or reduced rate forms from our Client Service Centre or our website [www.coronation.com](http://www.coronation.com)

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

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

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

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

Home telephone number: ( \_\_\_\_\_ ) \_\_\_\_\_ Work telephone number: ( \_\_\_\_\_ ) \_\_\_\_\_

Cellphone number: \_\_\_\_\_ Fax number: ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail address: \_\_\_\_\_

Communication Method: Post  E-mail

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

Country/Countries of Tax Residence	Tax reference number/s

Occupation: \_\_\_\_\_

**B ACTING ON BEHALF OF AN INVESTOR\***

\* e.g. Guardians/Persons with Power of Attorney or mandate acting on behalf of disabled or insolvent persons.

I am acting on behalf of an investor 

Full name: \_\_\_\_\_

ID or Passport number (if foreign national): \_\_\_\_\_

Date of birth: \_\_\_\_\_ Gender: M  F 

Country of birth: \_\_\_\_\_ Town of birth: \_\_\_\_\_

South African resident: Yes  No 

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

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

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

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

Contact telephone number: ( \_\_\_\_\_ ) \_\_\_\_\_ Fax number: ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail address: \_\_\_\_\_

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

Country/Countries of Tax Residence	Tax reference number/s

**C PERSONAL DETAILS OF LIVES ASSURED**

Life Assured 1

Life Assured 2

Surname		
First name(s)		
Relationship		
ID/Passport number		
Postal address		
Contact number		

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

## D 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 the Financial Intelligence Centre Act, No.38 of 2001 (FICA) as well as other documents required by Coronation. This documentation is necessary in order for Coronation Life to verify the details as provided in this application.
- If supporting documentation in terms of FICA has been provided in full to another accountable institution and if Coronation Life has confirmed that such institution has provided written confirmation in terms of the exemption from section 21 of FICA, the investor is not obliged to furnish Coronation Life with such supporting documentation. In this event we require only the proof of identity of the investor/ authorised person, power of attorney (if applicable) and proof of bank details.

Copy of ID or Passport (for foreign national) bearing ID or Passport number and photograph

Proof of residential address (e.g. bank statement, utility bill or telephone account less than three months old)

Guardian contact details (these details are only required when transacting on behalf of a minor)

Proof of banking details (e.g. bank statement or cancelled cheque less than three months old)

## E INVESTMENT DETAILS

Lump sum investment – Minimum R10 000

RANDS \_\_\_\_\_, CENTS \_\_\_\_\_ Date of deposit/transfer: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Cheque deposit

Electronic / Internet transfer

**Please note:** Coronation Life requires proof of transfer or deposit before this application can be processed. Electronic transfers may not reflect immediately.

I hereby instruct and authorise Coronation Life or its assignees to draw against my account with the bank noted below (or any other bank or branch to which I may transfer my account).

Source of funds: \_\_\_\_\_

Coronation reserves the right to request documentary proof of the source of funds.

Debit order investment – Minimum R500 per month and minimum R200 per fund

RANDS \_\_\_\_\_, CENTS \_\_\_\_\_ per month Escalation rate per annum (optional): 5%  10%  15%

Commencement month: \_\_\_\_\_ Collection Date:  1st  4th  7th  10th  15th  28th

All voluntary investments are subject to a 14-day clearance period in respect of subsequent withdrawal instructions.

When selecting the recurring debit order option, the reference on your bank account will be the fund's abbreviated name and a 12 digit client number (e.g. 104104123450).

## F INVESTMENT OPTIONS

Lump sum investments can be made directly into the investment options of your choice or be phased in over a period of time. Phasing in will only be allowed from the Coronation Money Market Fund.

Phasing in is not available for debit order investments. Investment to be phased in: Yes  No

If "Yes", please select phase-in period: 3 months  6 months  12 months

Phase-ins are generated on the 9th of each month and priced on the 10th of the month. Should either of these days fall on a weekend or a public holiday, the process will take place on the next business day. A phase-in can only be processed on investments received before the 1st of that month. This may result in the phase-in being carried over to the next month.

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.

Coronation Unit Trust Funds	Investment Allocation	
	Lump Sum	Debit Order
Strategic Income Fund	%	%
Balanced Defensive Fund	%	%
Capital Plus Fund	%	%
Balanced Plus Fund	%	%
Top 20 Fund	%	%
Global Strategic USD Income [ZAR] Feeder Fund	%	%
Global Capital Plus [ZAR] Feeder Fund	%	%
Global Managed [ZAR] Feeder Fund	%	%
Global Opportunities Equity [ZAR] Feeder Fund	%	%
*Global Equity Select [ZAR] Feeder Fund	%	%
*Global Emerging Markets Flexible [ZAR] Fund	%	%
SA Equity Fund	%	%
Equity Fund	%	%
Market Plus Fund	%	%
Optimum Growth Fund	%	%
Property Equity Fund	%	%
Money Market Fund	%	%
Jibar Plus Fund	%	%
Bond Fund	%	%
Financial Fund	%	%
Industrial Fund	%	%
Resources Fund	%	%
Smaller Companies Fund	%	%
Total	1 0 0 %	1 0 0 %

\*exit fees may apply

## **G** METHOD OF PAYMENT

- Cheque deposit\*  All cheques must be endorsed as NOT TRANSFERABLE and should be deposited directly into the Endowment Plan bank account by the investor or forwarded to Coronation. Please insert the investor's initials, surname and/or ID number in the reference section on the proof of deposit/transfer in order to assist the Administrator with processing the application. The maximum value payable by cheque is R500 000.
- Electronic/Internet Transfer\*  Electronic internet transfers may take up to 2 days to appear in our bank account. Units may only be priced upon confirmed receipt of documentation and funds into the Endowment Plan bank account. Please insert the investor's initials, surname and/or ID number in the reference section on the proof of deposit/transfer in order to assist the Administrator with processing the application.
- Electronic collection  Funds are deducted from the investor's bank account 2 business days after the receipt of a valid and complete application form and supporting documentation. Electronic collection is restricted to a maximum of R1 000 000 per debit. Where a higher amount than this is requested, multiple debits will be processed over a number of days subject to R1 000 000 per day. Please complete the bank account details in the Bank Details section if you select this option.
- Regular debit order  Please complete the Banking Details section if you select this option.

## CORONATION BANK ACCOUNT DETAILS

Please make all cheques payable to the Coronation Endowment Plan Fund. All deposits relating to intended investments to the Fund must be made into the following bank account:

Account name: Coronation Life Assurance Company Ltd  
Bank: First National Bank  
Branch: Cape Town Corporate Branch  
Branch code: 204109  
Account number: 6209 137 9399

Proof of deposit must be forwarded to the Client Service Centre on fax number (021) 680-2250 or e-mail [eflows@coronation.co.za](mailto:eflows@coronation.co.za). Transactions will not be processed without proof of deposit.

## I BANKING DETAILS

The details specified below must be in the investor's name and will be used for all future banking transactions until such time as we are notified in writing of any changes.

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

Branch name: \_\_\_\_\_ Branch code: \_\_\_\_\_

Type of account: Current  Transmission  Savings

Name of account holder: \_\_\_\_\_

Signature of account holder/authorised person: \_\_\_\_\_

Name of authorised person if account holder is a non-natural person: \_\_\_\_\_

Capacity of authorised person if account holder is a non-natural person: \_\_\_\_\_

**Please note:** A cancelled cheque or recent bank statement must accompany this application.

Any changes to the banking details must be forwarded in writing to Coronation Life, together with proof thereof.

Payments will not be made to third-party accounts, credit cards, money-market accounts or bond accounts.

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.

## J1 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.

NB: 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/Passport number		
Percentage		
Postal address		
Contact number		

Beneficiary 3

Beneficiary 4

Surname		
First name(s)		
Relationship		
ID/Passport number		
Percentage		
Postal address		
Contact number		

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

## J2 BENEFICIARY NOMINATIONS 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 policy holder. This is only applicable where the policyholder 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 your death will be treated as invalid.

Beneficiary 1

Surname	
First name(s)	
Relationship	
ID/Passport number	
Percentage	
Postal address	
Contact number	

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

## K DECLARATION BY INVESTOR

I/We understand and agree to be bound by the provisions of this application form.

I/We understand and/or confirm that:

- If not already an investor, 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 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 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.
- I/We authorise Coronation Life to accept instructions by facsimile or e-mail and hereby waive any claim that I/we may have against Coronation Life and indemnify Coronation Life against any loss incurred as a result of Coronation Life receiving and/or acting upon such communication. I accept the risk of communication method selected and understand that Coronation Life shall not be liable in the event that Coronation Life has not received the communication whether due to the failure, malfunction or delay of any networks or electronic or mechanical device or otherwise.
- Provided that the Administrator and/or Coronation Life and/or any of their officers and employees exercise reasonable care and diligence in the management of the Coronation Endowment Plan, the Administrator and/or Coronation Life and/or their officers and employees shall not be liable to me/us or a third party for any loss sustained by me/us in terms of the Coronation Endowment Plan. Specifically, the Administrator and/or Coronation Life cannot be held responsible for any acts or errors of omission or commission, or the timing standards, practices or procedures of third parties.

- I/We warrant that all the statements given in this application form, and in all documents which have been or will be signed by me/us in connection with this application, whether in my/our handwriting or not, are true and correct and shall form the basis of the investment with Coronation Life. I/We warrant that I/we are the beneficial owner(s) of the investment amount or that I/we are duly and validly authorised to invest the investment amount with Coronation Life, and that all monies deposited into the applicable Coronation Life account in respect of this Endowment Plan were obtained from legitimate sources. I/We further 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 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/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 warrant that I am/we are duly authorised to conclude this transaction on behalf of the investor(s).
- 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 confirm to Coronation Life that I am/we are acting on my/our own account and that this investment is my/our own independent decision. I/We understand that information, opinions and communication from Coronation Life, whether written, oral or implied are expressed in good faith and not intended as investment, financial, tax or legal advice. I/We 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/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 to the Endowment Plan - General Information and Conditions document which may be amended from time to time. The latest version of this document can be requested from the Client Service Centre on 0800 22 11 77, or viewed on the website [www.coronation.com](http://www.coronation.com).

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

Signature of authorised person\*: \_\_\_\_\_

\* Please forward proof of authorisation.

Name of authorised person: \_\_\_\_\_

Capacity of authorised person: \_\_\_\_\_

## **L** FINANCIAL ADVICE FEES

(Please select one option)

- I acknowledge that I did not receive financial advice from either Coronation Life or a financial adviser. I will be noted as a Coronation Direct Client.
- I am a staff member and acknowledge that I did not receive financial advice from the Fund or a financial adviser. I will be noted as a Coronation Staff Client.
- I acknowledge that I have received financial advice from the Financial Adviser whose details are completed in the "Financial Adviser Details and Declaration" section below, who is my appointed Financial Adviser and I agree to payment of fees as follows:

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

Annual advice fee: \_\_ . \_\_ \_\_% per annum of the market value of the investment portfolio, charged and paid monthly in arrears (Negotiable to 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% exclusive of VAT).

This authority may be withdrawn by written notice to Coronation Life.

Signature of investor or authorised representative: \_\_\_\_\_

**M FINANCIAL ADVISER DETAIL AND DECLARATION**

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

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

FSP License Number: \_\_\_\_\_ Authorised adviser signature: \_\_\_\_\_

An "Accountable Institution" includes, but is not limited, to the following list of institutions: a Bank, Long-Term Insurer, Management Company registered in terms of the Collective Investment Schemes Control Act, a person who carries on the business of rendering investment advice or investment brokering services including a Public Accountant who carries on such business, member of a stock exchange licensed under the Securities Services Act No.36 of 2004 and a person who has been approved or who falls within a category of persons approved in terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002. If this section is completed by an "Accountable Institution" acting on behalf of the client, the supporting documentation on page 2 need not be submitted to Coronation\*. Coronation may however request it where it is deemed necessary.

*\*The individual's SA income tax number, if applicable and proof of bank account is still required*

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, No. 37 of 2002, and subordinate legislation thereto, to the investor.
- warrant what I/we have established and verified the identity of the investor(s) (and persons acting on behalf of the investor) in accordance with FICA and subordinate legislation thereto, and I/we will keep records of such identification and verification according to the provisions of FICA.
- 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 Life.

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

Signature of financial adviser: \_\_\_\_\_