

ACKNOWLEDGEMENT/ VERKLARING:

OPTION TO NOT APPLY WITH DISABILITY APPLICATION

OPSIE OM NIE AANSOEK TE DOEN VIR MEDIES ONGESIKTE VOORDEEL

Please send your completed form to:

Mail: The Manager, Sentinel Retirement Fund, PO Box 61172, Marshalltown, 2107

Email: info@sentinel.za.com

Hand in: at your nearest Client Service Centres situated in Sandton, Welkom, Klerksdorp, Carletonville and Witbank/Emalahleni.

Industry / Participant Number (Member)

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Title Initials Surname

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I HEREBY CONFIRM AS FOLLOWS/ EK VERKLAAR HIERMEE AS VOLG:

1. I elect not to apply for a disability benefit.
Ek verkies hiermee om nie aansoek te doen vir die ongesiktheidsvoordeel nie.
2. To qualify, I am required to prove to the Fund's Board that I am totally and permanently disabled for my own and a similar occupation in a specific environment.
Om te kwalifiseer, word daar van my vereis om deur my mediese inligting te bewys dat ek totaal en permanent medies ongesik is vir my eie en soortgelyke beroep in 'n spesifieke omgewing.
3. I know that after leaving the service of a participating employer, I can elect the alternative option to claim a termination benefit or early retirement benefit from the Fund.
Ek verstaan dat nadat my diens vir die werkgever beindig is, ek die alternatiewe opsies het van of 'n vroeë aftrede of 'n volledige ontrekking en dit kan eis van die Fonds.
4. I have elected to claim a termination / early retirement* benefit.
Ek het gekies om die ontrekking / vroeë aftrede voordeel te eis.*
5. I have been informed that:
Ek is van die volgende ingelig:
 - a. A termination benefit / early retirement benefit does not include the disability cover which is included in an in-service disability benefit. It comprises my fund credit only;
Die volle ontrekking / vroeë aftrede voordeel sluit nie die ongesiktheidsvoordeel in nie. Slegs my fondswaarde sal deel wees van die uitbetaling;
 - b. A termination benefit is payable as a once off lump sum. An early retirement benefit is payable as a monthly pension with a maximum commutation of one-third (subject to certain exceptions which may not apply to me);
Die ontrekkingsvoordeel is betaalbaar as 'n eenmalige kontant bedrag. Die vroeë aftreevoordeel is betaalbaar as 'n maandelikse pensioen met 'n kommutasie van een derde (onderhewig aan sekere uitsonderings wat moontlik nie op my van toepassing is nie);
- c. I cannot receive a termination benefit / early retirement benefit and a disability benefit from the Fund for the same service period;
Ek kan nie aanspraak maak op beide 'n ontrekking / vroeë aftreevoordeel en 'n ongesiktheidsvoordeel vir dieselfde diens periode nie;

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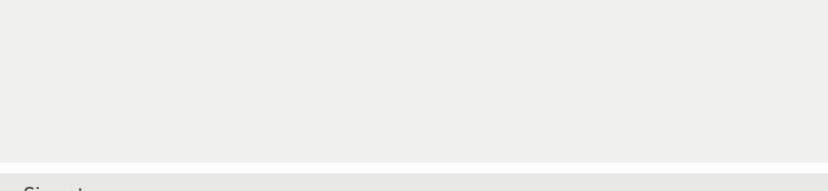
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Industry / Participant Number (Member)

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- d. Once the Fund puts my election into effect:
Wanneer die fonds my keuse uitgevoer het:
- i. I cannot revoke it or change my mind;
Ek nie my keuse kan herroep of verander nie;
 - ii. I will have no claim to any other benefit from the Fund for the same service period, including a disability benefit (or part of a disability benefit);
*Ek geen verdere eis teenoor die Fonds het vir enige ander voordeel vir dieselfde diens periode nie,
 insluitende 'n ongeskiktheidsvoordeel (of 'n gedeelte van die ongeskiktheidsvoordeel).*
- e. Once a termination benefit is paid or transferred, no benefit will be payable by the Fund on my death as is the case with a retirement benefit;
Sodra die ontrekkingsvoordeel betaal is, het sy as 'n kontantbetaling of oorplasing, sal daar geen voordeel betaalbaar wees op my afsterwe soos in die geval van 'n aftreevoordeel;
- f. A termination withdrawal benefit is generally taxed differently to a retirement benefit.
Die ontrekkingsvoordeel word oor die algemeen verskillend belas as 'n aftreevoordeel.
6. I also acknowledge that by electing this option and signing this document:
Ek bevestig ook dat ek deur my keuse en die ondertekening van hierdie dokument:
- a. I waive any right to claim that I was not informed of the consequences of my election;
Dat ek afstand doen van die reg tot enige verdere eise deur aan te voer dat ek nie ingelig was oor die gevolge van my keuse nie;
 - b. I will have no basis to dispute my decision through the courts, the Pension Funds Adjudicator, or any other forum, or to seek an order that the Fund must award me a disability benefit for the same service period;
*Dat ek geen gronde het om my besluit te beveg in die hof, die Pensionfondsbereger, enige ander forum,
 of om 'n bevel te versoek dat die Fonds 'n ongeskiktheidsvooreel aan my toeken vir dieselfde diensperiode;*
 - c. I understand that my reasons for electing this option or subsequent change in my financial or personal circumstances do not affect what is stated here.
Ek verstaan dat die redes vir my keuse van die opsie en enige daaropvolgende veranderinge in my finansiële omstandighede geen invloed sal hê op die voorwaarde soos hierin uiteengesit.
7. I understand this document and sign it voluntarily and without duress.
Ek verstaan die inhoud van die document en onderteken dit vrywillig en sonder enige dwang.

If the translated version and the English version differ or in any way leads to ambiguous interoperation, the English version will prevail. (Do obtain input from a Fund Consultant for clarity if this occurs.)



Signature

Date

Y	Y	Y	Y	M	M	D	D
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Electronic signatures are not permitted to be used on this Application Form.

Sandton: 5th Floor, 92 Rivonia Road, Wierda Valley, Sandton, 2196 | **Toll-Free 0800 776 861**
Carletonville: S Buys Office Park, Shop 10, Corner Kaolin and Radium Streets, Tel (011) 481 8290/1
Klerksdorp: 54 Buffeldoring Street, Wilkoppies, Tel (018) 468 7309 | **Welkom:** Shop 24, The Strip, 314 Stateway, Tel (011) 481 8025/6
Emalahleni/Witbank: WCMAS Building, Corner OR Tambo and Susanna Streets, Tel (011) 481 8295/6