

SENTINEL
retirement fund

Mail: The Manager, Sentinel Retirement Fund, P O Box 61172, Marshalltown, 2107
E-mail: info@sentinel.za.com
Hand in: at your nearest Client Service Centres situated in Sandton, Welkom, Klerksdorp, Carletonville and Witbank/Emalahleni.

[illegible]

1. I previously submitted to the Fund an application for a disability retirement benefit.
Ke ile ka etsa kopo Letloleng bakeng sa molemo wa ho diela mosebetsing ka lebaka la boqhwa.
2. To qualify, I am required to prove to the Fund's Board that I am totally and permanently disabled for my own and similar occupation in a specific environment.
Bakeng sa ho tshwaneleha, ke lokela ho hlalisa bopaki ho Boto ya Letlole ba hore ke qhwadile ka ho feletseng le ka ho phethahala bakeng sa mosebetsi wa ka le o tshwanang le ona tikolohong e nngwe.
3. I have been informed that:
Ke tsebisitse hore:
 - a. The Board's Claims Committee is not satisfied I have proved I meet the criteria in 2 above;
Komiti ya Boto ya Ditseko ha e a kgotsofala hore ke hlalitse bopaki ba hore ke kgema le maemo a boletsweng ho 2 ka hodimo mona;
 - b. The Committee may reconsider my application if I submit new functional medical evidence. This is subject to time periods specified in the Fund's Rules.
Komiti e la sekaseka kopo ya ka haeba ke fana ka bopaki ba bongaka bo sebetsang. Sena se laolwa ke dinako tse tekilweng Melawaneng ya Letlole.
4. 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.
Ke a tseba hore kamora ho tlohela mosebetsi wa mohiri ya nkang karolo, nka etsa kgetho e nngwe ya ho tseka molemo wa ho tlohella mosebetsi kapa molemo wa ho diela mosebetsing pele ho nako Letloleng.
5. I have elected to claim a termination / retirement* benefit.
Ke kgethile ho tseka molemo wa ho tlohella mosebetsi / ho diela mosebetsing.*

ACKNOWLEDGEMENT/ KANANELO :

OPTION TO NOT CONTINUE WITH DISABILITY APPLICATION

KGETHO YA HO SE TSWELLE KA KOPO YA MELEMO YA BOQHWALA

- CONTINUED



Industry / Participant Number (Member)

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6. I have been informed that:

Ke tsebisitswe hore:

- a. **A termination benefit / early retirement benefit does not include the disability cover which is included in an inservice disability benefit. It comprises my fund credit only;**
Molemo wa ho tlohella mosebetsi / molemo wa ho diela mosebetsing pele ho nako ha o kenyeletse tshireletso ya boqhwalwa e kenyeleditsweng molemong wa ho qhwala o le mosebetsing. E kenyeleditse feela tjhelete ya ka ya letlole;
- 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);**
Molemo wa ho tlohella mosebetsi o lefuwa e le tjhelete sekolokoto. Molemo wa ho diela mosebetsing pele ho nako o lefuwa e le pentjhene ya kgwedi ka nngwe e sebeditsweng ka nngwe-tharong ya mokgolo (ho ipapisitswe le mekgelo e itseng e sa sebetse ho nna);
- c. **I cannot receive a termination benefit / early retirement benefit and a disability benefit from the Fund for the same service period;**
Nkeke ka thola molemo wa ho tlohella mosebetsi / molemo wa ho diela mosebetsing pele ho nako Letloleng bakeng sa nako e tshwanang ya tshebetso;
- d. **Once the Fund puts my election into effect:**
Hang ha Letlole le kenya kgetho ya ka tshebetsong:
 - i. **I cannot revoke it or change my mind;**
Nkeke ka e tsoseletsa kapa ka fetola monahano;
 - 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);**
Nkeke ka tseka molemo leha e le ofe Letloleng bakeng sa nako e tshwanang ya tshebetso ho kenyeletsa molemo wa boqhwalwa (kapa karolo ya molemo wa boqhwalwa);
- 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;**
Hang ha molemo wa ho tlohella mosebetsi o lefuwe, ha ho molemo o tla lefuwa ke letlole ha ke hlokahala jwaloka ha ho etsahala ka molemo wa ho diela mosebetsing;
- f. **A termination withdrawal benefit is generally taxed differently to a retirement benefit.**
Molemo wa ho tlohella mosebetsi ka kakaretso o lefiswa lekgetho ka tsela e fapaneng le ya molemo wa ho diela mosebetsing.

ACKNOWLEDGEMENT/ KANANELO :

OPTION TO NOT CONTINUE WITH DISABILITY APPLICATION

KGETHO YA HO SE TSWELLE KA KOPO YA MELEMO YA BOQHWALA

- CONTINUED



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7. I also acknowledge that by electing this option and signing this document:

Ke ananela hape hore ka ho kgetha le ho saena tokomane ena:

a. I waive any right to claim that I was not informed of the consequences of my election;

Ke lahlehelwa ke tokelo leha e le efe ya ho tseka hore ke ne ke sa tsebiswa ka ditlamorao tsa kgetho ya ka;

b. I will have no basis to dispute the decision of the Committee as per 3a above 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;

Ke tla be ke se na motheo wa ho hanyetsa qeto ya Komiti ho ya ka 3a ka hodimo mona ka makgotla a dinyewe, Moahlodi wa Matlole a Pentjhene kapa foramo leha e le efe, kapa ho batla taelo ya hore Letlole le mputse ka molemo bakeng sa nako e tshwanang ya tshebetso;

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.

Ke utlwisisa mabaka a ka a ho etsa kgetho ena kapa phethoho e tla ba teng maemong a ka a ditjhelete kapa a bophelo ha di ame seo ke se boletseng mona.

8. I understand this document and sign it voluntarily and without duress.

Ke utlwisisa tokomane ena le ho e saena ka boithaopo le ka ntle le qobello.

*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

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

Y Y Y Y M M D D

Parktown: Sentinel House, 1 Sunnyside Drive, Parktown, Johannesburg, 2107 | 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