

PENSIONER BENEFIT STATEMENT

Brochure - November 2024

Your future preserved!

YOUR BENEFIT STATEMENT EXPLAINED

Sentinel Retirement Fund provides pensioners with an annual benefit statement that reflects current as well as extended benefit(s) that have been provided for in terms of the Rules of the Fund that were in force at the time that benefit(s) originally became payable.

Your Benefit Statement reflects details of all pension(s) in payment at **benefit statement date** and excludes **any** annual bonus **award**.

The current value of pension(s) and extended benefit provisions are reflected, together with benefit descriptions and qualification criteria that will be applied before benefits are awarded.

The generic template published below is for illustrative purposes only and will not necessarily replicate your personalised statement. Please read your statement and use this article for a better understanding of the benefit dispensation that was in force when payment of your pension(s) commenced.

Please also read the important notes, which are **included with** your benefit statement.

PENSIONER BENEFIT STATEMENT LAYOUT

A. PERSONAL PARTICULARS OF PENSION RECIPIENT								
Name								
ID/Passpo	ort							
Pensioner no								
B1. PENSION BENEFIT DETAILS								
Fund	Benefit Description		Pension Type		Benefit Commencement Date		Current Pesion Value (R)	
Total gross pension(s) in payment								
B2. EXTENDED BENEFIT PROVISIONS								
Category		Potential Spouse Pension Value (R)		Lump Sum		E	Term Certain Expiry Date	
Tabalana		(-) :	navment					

Iotal gross pension(s) in payment

C. EXTENDED BENEFIT DESCRIPTIONS AND QUALIFICATION CRITERIA

Cat	Petential Pension Value	Potential Death Benefit Lump Sum

A. PERSONAL PARTICULARS OF PENSION RECIPIENT

This section reflects the personal particulars of the person who receives a pension(s) from Sentinel Retirement Fund. Please verify that it is your statement and that the information is correct.

B1. PENSION BENEFIT DETAILS

This section reflects details of all pension(s) in payment at the Benefit Statement date and excludes any annual bonus award. The following detail is provided:

Originating Fund refers to the Fund structure and dispensation that applied when the pension originated. References to MEPF (Mine Employees' Pension Fund) are purely for ease of reference as all the pensions are paid by Sentinel Retirement Fund. Pensions that originated in the MOPF (Mine Officials Pension Fund), Sentinel Mining Industry Retirement Fund and Sentinel Retirement Fund are referenced as Sentinel.

Benefit Description confirms the originating cause of the benefit. References to "Retirement" include early retirement, normal retirement age and late retirements.

Pension Type confirms that type of pension. The term "Guaranteed" means a life-long pension, payable for as long as the legal recipient is alive. Flexible pensions and Child pensions are not guaranteed for life.

Benefit Commencement Date is the date on which the pension originally became payable. Current Pension Value reflects the pension value of the pension(s) in payment on the statement effective date.

B2. EXTENDED BENEFIT PROVISIONS

This section reflects details of extended benefits that were provided for when the pension became payable on the **Benefit Commencement Date**, as indicated in section B1. The following detail is provided:

Category refers to the dispensation that applied when the pension originated. The Category code reflected, links with an explanation of the dispensation that applied in section C below.

Potential spouse pension value reflects the current value of this provision. Please refer to the appropriate description provided in section C for the qualification criteria and remember that this provision can only be considered for payment after the death of the pension recipient.

Potential DBS Lump Sum Value (R) reflects current values of preserved DBS lump sum provisions that pensioners elected at retirement before 1/7/2001 in MOPF and before 1/7/2003 in MEPF.

Term Certain Guarantee Expiry Date refers to the expiry date of the term certain guarantee that was elected at retirement by pensioners who retired after 1/7/2001 in Sentinel and 1/7/2003 in MEPF. In the event that a future date is reflected and the pensioner dies before the expiry date, the full pension will become payable to the qualifying nominated spouse for the remaining term before the spouse pension provided for by the retiree will become payable, or in the event that both the pensioner and his/her nominated spouse pass away before the expiry date, capitalisation of the remaining pensions will occur and be paid in a lump sum. If the pensioner and/or the nominated spouse outlive the term certain guarantee period, the applicable pension will remain payable for life.

C. EXTENDED BENEFIT DESCRIPTIONS AND QUALIFICATION CRITERIA

The description and qualification criteria that applied in terms of the Rules at the time that benefit(s) initially become payable is reflected in this section. Please link the Category indictor in section B2 with the appropriate content in section C for a better understanding of the provisions that apply to these extended benefits. The complete list of possible dispensations contains 14 different categories but only those that are applicable to your benefits are reflected in your statement. Your applicable categories will therefore not necessarily follow in alphabetical or numerical sequence.

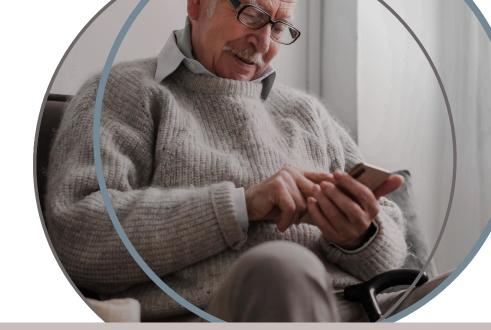
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