

ACKNOWLEDGEMENT / KANANELO:

OPTION TO NOT APPLY WITH DISABILITY APPLICATION

KGETHO YA HO SE ETSE KOPO YA MELEMO YA BOQHWALA

Please send your completed form to:

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)		Identity Number (Member)	
Title	Initials	Surname	

I HEREBY CONFIRM AS FOLLOWS :

- I elect not to apply for a disability benefit.**
Ke kgetha ho se etse kopo ya melemo ya boqhwala.
- 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.**
Bakeng sa ho tshwaneleha, ke lokela ho bontsha Boto ya Letlole hore ke qhwadile ka ho feletseng le ka ho phethahala bakeng sa mosebetsi wa ka le o tshwanang le ona tikolohong e itseng.
- 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 kgetha kgetho e nngwe kgetho ya ho tseka molemo wa ho tlohella kapa ho diela mosebetsing pele ho nako Letloleng.
- I have elected to claim a termination / early retirement* benefit.**
Ke kgethile ho tseka molemo wa ho tlohella / ho diela mosebetsing pele ho nako.*
- I have been informed that:**
Ke tsebisitswe hore:
 - 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;**
Molemo wa ho tlohella / molemo wa ho diela mosebetsing pele ho nako ha ho kenyeletse tshireletso ya boqhwala e kenyeleditsweng molemong wa ha o ka qhwala o le mosebetsing. E fupere feela tjehelete ya ka ya letlole.
 - 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 o lefuwa e le tjehelete e sekolokoto. Molemo wa ho diela mosebetsing pele ho nako o lefuwa e le pentjhene ya kgwedi ka nngwe e sebeditsweng e le nngwe tharong ya mokgolo (ho ipapisitswe le mekgelo e itseng esa sebeditseng ho nna);
 - 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 le molemo wa boqhwala Letloleng bakeng sa nako e tshwanang ya tshebetso.

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- CONTINUED



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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.

Nna nkeke ka e tsoseletsa kapa ka fetola mohopolo;

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 kenyeletswa le molemo wa boqhwala (kapa karolo ya molemo wa boqhwala).se.

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 se o lefuwe, ha ho molemo o tla lefuwa ke letlole ha ke hlokahala jwaloka ha ho etsahala ka molemo wa ho diela mosebeetsing;

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 beha meja fatshe.

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

Ke ananela hape le hore ka ho etsa kgetho ena 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 bolellwa ka ditlamorao tsa kgetho ya ka;

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;

Nkeke ka ba le motheo wa ho hanyetsa qeto ya ka makgotleng a dinyewe, ho Moahlodi wa Matlole a Pentjhene kapa foramo leha e le efe, kapa ho batla taelo ya hore Letlole le lokela ho mputsa bakeng sa boqhwala mabapi le 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.

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

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

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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 Buffelsdoorn Road, Flamwood, Tel (011) 481 8024/8 | **Welkom:** Shop 25, The Strip, 314 Stateway, Tel (011) 481 8025/6

Emalahleni / Witbank: WCMAS Building, Corner OR Tambo and Susanna Streets, Tel (011) 481 8295/6