

ACKNOWLEDGEMENT / KAMOGELO:

OPTION TO NOT APPLY WITH DISABILITY APPLICATION

TLHOPHO YA GO SE IKWADISETSE MELEMO E E NEWANG BATHO BA
BA NANG LE BOKOA

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/Emalaheni.

Industry / Participant Number (Member)

Identity Number (Member)

Title

Initials

Surname

I HEREBY CONFIRM AS FOLLOWS / KE TLHOMAMISA GORE DILO TSE DI LATELANG DI BOAMMAARURI:

1. I elect not to apply for a disability benefit.

Ke tlhopha go se ikwadisetse melemo e e newang batho ba ba nang le bokoa

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 .

Gore ke tshwanelege, ke tshwanetse gore ke bontshe Boto e e Thusang ka Madi gore ke na le bokoa jo bo sa foleng le tiro e e tshwanang mo lefelong le le rileng.

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.

Ke a itse gore morago ga go tlogela tirelo ya mothapi yo o tsayang karolo, nka tlhopha tlhopho e nngwe gore ke tsenye kopo ya melemo ya go kgaotsa tiro kgotsa melemo ya go tlogela tiro go sale gale kwa Botong e e Duelang.

4. I have elected to claim a termination / early retirement* benefit.

Ke tlhophile go tsenya kopo ya melemo ya go kgaotsa tiro / go tlogela tiro go sale gale.*

5. I have been informed that:

Ke itsisitswe gore:

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;

Melemo ya go kgaotsa tiro / melemo ya go tlogela tiro go sale gale ga e akaretse madi a go thusa batho ba ba bokoa a a akareditsweng mo melemong ya batho ba ba nang le bokoa mo tirong. E akaretsa fela molato wa madi a me;

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);

Melemo ya go kgaotsa tiro e duelwa yotlhe ka gangwe. Melemo ya go tlogela tiro go sale gale e duelwa e le tuelo ya bogodi ya kgwedi le kgwedi ka bogolo jwa nngwe-tharong (kgang ya merero e e rileng e e ka se direng mo go nna);

c. I cannot receive a termination benefit / early retirement benefit and a disability benefit from the Fund for the same service period;

Nka se amogele melemo ya go kgaotsa tiro / go tlogela tiro go sale gale le melemo e e newang batho ba ba bokoa gotswa kwa Botong e e Duelang mo lobakeng lo lo tshwanang lwa nako.

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- CONTINUED

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d. **Once the Fund puts my election into effect:**

Morago ga gore Boto e e Duelang e diragatse tlhopho ya me:

i. **I cannot revoke it or change my mind;**

Nka se kgonego e phimola kgotsa go fetola maikutlo;

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);**

Ga ke tle go kgona go tsenya kopo e nngwe gape ya melemo go tswa mo Botong e e Duelang mo lobakeng lo lo tshwanang lwa nako, go akaretsa melemo e e newang batho ba ba nang le bokoa (kgotsa karolo ya melemo e e newang batho ba ba nang le bokoa);

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;**

Morago ga go duelwa kgotsa go duelwa melemo ya go kgaotsa tiro, ga go tle go nna le melemo e e duelwang ke Boto e e Duelang fa ke tlhokafala jaaka go ntse ka melemo ya go tlogela tiro;

f. **A termination withdrawal benefit is generally taxed differently to a retirement benefit.**

Go goga madi a melemo ya go kgaotsa tiro ka gale go kgethiwa ka tsela e e farologaneng le ya melemo ya go tlogela tiro.

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

Gape ke amogela gore ka go tlhopho tlhopho eno le go saena lekwalo leno:

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

Ke tlhokomologa tshwanelo nngwe le nngwe ya go tsenya kopo e ke sa itsisiwang ka ditlamorago tsa tlhopho ya me;

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;**

Ga ke na motheo ope wa go gana tshwetso ka kgotlatshekelo, Moatlhodi wa Madi a Bogodi kgotsa mokgatlo ope fela, kgotsa go batla taelo e e reng Boto e e Duelang e nneye melemo e e newang batho ba ba bokoa ka lobaka lo lo tshwanwang la tirelo;

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.**

Eke tlhologanya gore mabaka a me a go tlhopho tlhopho eno kgotsa phetogo ya morago ya boemo jwa madi a me kgotsa jwa botho ga di ame se se bontshitsweng fano.

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

Ke tlhologanya lekwalo leno e bile ke le saena ka go ithaopa ke sa patelediwe

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

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

Date

Y Y Y Y M M D D

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