

ACKNOWLEDGEMENT / UKUVUMA:

OPTION TO NOT APPLY WITH DISABILITY APPLICATION

OLU KHETHO ALUSEBENZI KWISICELO SENZUZO YOKUKHUBAZEKA



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 / NDIQINISEKISA NGOLU HLOBO LULANDELAYO:

- I elect not to apply for a disability benefit.**
Ndikhetha ukungasifaki isicelo senzuzo yokukhubazeka.
- 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.**
Ukufanelekela, Ndicelwe ukuba ndinike iBhodi Yenxaso-mali ubungqina bokuba ndikhubazeke ngokupheleleyo nangokomsebenzi oqhelekileyo kwindawo ethile.
- 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.**
Ndiyayazi ukuba emva kokuyeka ukuqeshwa ngumqeshi ongumthathi-nxaxheba, ndinokukhetha enye indlela yokubanga ukupheliswa kwenzuzo okanye umhlala phantsi wakwangoko Kwinkxaso-mali.
- I have elected to claim a termination / early retirement* benefit.**
Ndikhethe ukubanga ukupheliswa / inzuzo yomhlala phantsi wakwangoko*
- I have been informed that:**
Ndazisiwe ukuba:
 - 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;**
Inzuzo yokupheliswa / inzuzo yomhlala phantsi wakwangoko ayiquki ikhava yokukhubazeka equkwe kwinkonzo yenzuzo yokukhubazeka. Ibeka esichengeni ingxowa-mali yam yetyala kuphela;
 - 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);**
Inzuzo yokupheliswa iyabhataleka njengesixa kube kanye. Inzuzo yokuthatha umhlalaphantsi kwangoko iyabhataleka njengesibonelelo sangenyanga ngokutshintshwa okuphezulu kwesinye-kwisithathu (ngokuxhomekeka kwiimeko ezithile ezinokuthi zingasetyenziswa kum);
 - I cannot receive a termination benefit / early retirement benefit and a disability benefit from the Fund for the same service period;**
Andinokwazi ukufumana inzuzo yokupheliswa / inzuzo yomhlalaphantsi wakwangoko kunye nenzuzo yokukhubazeka Kwinkxaso-mali ngexesha elifanayo lenkonzo;

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- CONTINUED

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d. Once the Fund puts my election into effect:

Yakuba nje Inkxaso-mali yenze ukhetho lwam lwasebenza:

i. I cannot revoke it or change my mind.

Andinako ukuyirhoxisa okanye ukutshintsha ingqondo yam.

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);

Andinako ukufumana ibango kuyo nayiphi inzuzo yeNkxaso-mali ngexesha elifanayo lenkonzo, kuquka nenzuzo yokukhubazeka (okanye inxalenye yenzuzo yokukhubazeka).

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;

Yakuba nje ibhatelwe inzuzo yokukhubazeka okanye ithunyelwe, akukho nzuzo eza kubhatalwa yiNkxaso-mali ekuswelekeni kwam njengokuba kunjalo kwinzuzo yomhla phantsi;

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

Ngokuqhelekileyo, rhafu ebhatalwa kwinzuzo yokurhoxiswa yahlukile kwirhafu ebhatalwa kwinzuzo yomhlala phantsi.

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

Ndikwavuma ukuba ngokuthatha olu khetho nangokutyikitya olu xwebhu:

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

Ndinikezela ngalo naliphi ilungelo lokuthi khangwe ndaziswe ngemiphumo yokhetho lwam;

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;

Andiyi kuba nasizathu sokuphikisa isigqibo sam kwinkundla, Umgwebi Wesibonelelo Senkxaso-mali okanye naliphi elinye iqonga, okanye ukucela umyalelo wokuba Inkxaso-mali kufuneka indiwonge ngenzuzo yokukhubazeka ngexesha elifanayo lenkonzo;

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.

Ndiyaqonda ukuba izizathu zam zokuthatha olu khetho okanye utshintsho olulandelayo kwiimali zam okanye kwiimeko zobuqu azichaphazeli oku kukhankanywe apha.

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

Ndiyaluqonda olu xwebhu kwaye ndilutyikitye ngokuzithandela nangaphandle kokunyanzelwa.

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

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