

Application form for the Discretionary Income Plan

Our discretionary investment products offer flexible investment options for individuals and entities who want to invest in collective investments. Glacier Financial Solutions (Pty) Ltd (Glacier) is a licensed financial services provider authorised to act as an administrative FSP. Glacier will administer this investment through their Glacier Partners: Alexforbes division.

We provide the investment platform and execute your instructions. You select the underlying investments and instruct us when and how to adjust your investment.

Your Alexforbes appointed financial adviser will provide you with advice and help you manage your investment to make sure that you stay on track with your goal.

Complete the form

This form allows you to structure your investment to suit your needs. It allows you to:



Create or update your profile



Set up your regular withdrawal



Create your investment plan



Understand the fees



Select your payment method



Appoint a financial intermediary



Provide your bank details



Agree to our terms

Send us the completed form and supporting documents

Once you have completed this form and attached the necessary supporting documentation, send it to us at:

Email: glacierinstructions@alexforbes.com

Documents we require:

- ☐ Your FICA documents_ [Link](#)
- ☐ Proof of bank account details (not older than 3 months)
- ☐ Investment statement from the provider if you are transferring units
- ☐ Self Certification form
- ☐ Withholding Tax on Interest Declaration Form
- ☐ Proof of payment if EFT is selected as method of payment



Wherever you see this icon we will remind you which documents you need to submit with this form.

When we receive your documents

We will capture your instructions within four business days if it is received before 10h30 am with all the necessary supporting documents stated above and any additional documents we may require. Once your investment is finalised we will send you an investment certificate that sets out the details of your investment.

If we need more information

Who should we contact for further information?

- ☐ You ☐ Your financial intermediary

Other	Name and surname	<input type="text"/>
	Email	<input type="text"/>
	Contact number	<input type="text"/>

If you need further assistance

Please contact our Glacier Partners: Alexforbes Interaction Centre at 0860 664 444 or send an email to glacierqueries@alexforbes.com.

1. Create or update your profile

1.1 In order to create your investment, we need to create a profile for you. You must please complete all the fields.

Investor information

☐ Individual ☐ Entity Existing investment number

If you are applying on behalf of a company, cc or trust, provide the following information

- | | | |
|---|---|--|
| <input type="checkbox"/> Company: foreign listed | <input type="checkbox"/> Company: foreign unlisted | <input type="checkbox"/> Company: local listed |
| <input type="checkbox"/> Company: local unlisted | <input type="checkbox"/> Societies & Clubs: charity | <input type="checkbox"/> Societies & Clubs: Club |
| <input type="checkbox"/> Societies & Clubs: society | <input type="checkbox"/> Stokvel | <input type="checkbox"/> Co-operative |
| <input type="checkbox"/> Educational institution | <input type="checkbox"/> Political Institution: diplomatic mission | <input type="checkbox"/> Political institution: diplomatic embassy |
| <input type="checkbox"/> Foreign trust | <input type="checkbox"/> Trusts inter vivos | <input type="checkbox"/> Testamentary trust |
| <input type="checkbox"/> Fund: Medical scheme | <input type="checkbox"/> Pension/Provident Fund | <input type="checkbox"/> Sectional title body corporate |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Municipality | <input type="checkbox"/> Government institution: government department |
| <input type="checkbox"/> Political party | <input type="checkbox"/> Non-profit organisation (NPO) | |
| <input type="checkbox"/> Government institution: state owned | <input type="checkbox"/> Religious Organisation | |

For each entity classification definition, please click here or visit www.sars.gov.za.

- Entity classification
- ☐ Active non-financial entity
- ☐ Passive non-financial entity
- ☐ Exempt Beneficial Owner
- ☐ Non-Participating Financial Institution
- ☐ Deemed Compliant Financial Institution
- ☐ Participating Financial Institution

If Participating Financial Institution, what is your Global Intermediary Identification Number (GIIN)?

Registered name of entity

Trading name of entity

Registration number VAT number

Country of incorporation Date of incorporation

Investor Entity address details

Country of operation

Physical address

(include country)

Code

Postal address ☐ Same as physical address

(include country)

Code

If you have provided a postal address other than your own, please tell us whose address it is:

Name and surname

What is the entity's business activity?

Is another person acting on behalf of the investor?

☐ Yes☐ No

If yes, please complete and attach the **Controlling Person Self-Certification** form as well as the FICA documents and proof of authority.

Investor tax details

Depending on where you are resident or registered for tax purposes, you may pay Dividend Withholding Tax (DWT), Interest Withholding Tax (IWT) or tax on distributions from a Real Estate Investment Trust (REIT).



If you are exempt or have a reduced tax rate, please complete and attach the relevant **declaration form**.

In the table below, please list each country and tax number where you are resident for tax purposes. Reasons for a tax number not being available:

Reason A The country where you are liable to pay tax does not issue tax numbers to its residents

Reason B You are unable to obtain a tax number

Reason C No tax number is required (only select this reason if the authorities of the applicable country does not require the tax number to be disclosed)

	Tax number	If no tax number, indicate the reason			If reason B was selected, please explain why you were not able to obtain a tax number
Primary country of tax residency		A	B	C	
Other countries of tax residency					

1.2 Related parties of the entity

Please provide us with the information for all the individuals and entities that are related to you as an entity.



Please complete and attach the **Controlling Person Self-Certification** form.

1.3 How we communicate with you

We will send all documents to you by email. If you do not provide an email address, we will send it by sms.

Secure online access

Once your investment number has been confirmed, you can register for a secure online account on www.afonline.co.za. This account will allow you to view the details on your investment.

2. CREATE YOUR INVESTMENT PLAN

We offer a wide range of investment options. You or your financial intermediary may structure your portfolio according to your individual risk profile. You may invest a lump sum and you may choose whether to phase in a portion of that amount over time. In addition, you may choose to make a recurring investment.

2.1 Lump sum investment

A lump sum investment is a once-off investment and it includes any amount you may want to phase in.

Lump sum

If you are only investing a lump sum, the minimum amount is R30 000.00. How much would you like to invest?

R

2.2 Recurring investment

If you wish to make a recurring investment, you may not receive a regular withdrawal from your investment.

A recurring investment is a fixed amount invested monthly and paid by debit order.

If you choose a recurring investment, a minimum of R500.00 per month applies. These minimum amounts may change from time to time

How much would you like to invest per month?

R increasing by % per year on

Y	Y	Y	Y	M
---	---	---	---	---

2.3 Choose your investment options

We offer you several investment options in collective investments. Your financial intermediary will be able to give you more details on these investment options.

How to complete this table



If you are transferring units to this investment and you want these units to remain invested as they are, the list in the table below must exclude the units being transferred. The portion of your lump sum amount that is the unit transfer will then not form part of the investment allocations below.

Column 1	Column 2	Column 3	Phasing in
Investment options) Indicate which investment options you would like to invest in.	(Lump sum: % allocation) Allocate a percentage of your lump sum to the investment options you listed in column 1. This must add up to 100%.	Recurring: % of allocation) Indicate the percentage of your recurring investment that you would like to allocate to the investment option you listed in column 1. This must add up to 100%	If you wish to phase in your investment do not complete the below section, only complete the section under "Phasing in the initial investment"

Investment options		Lump sum: % allocation	Recurring: % allocation
Collective investment			
	Example: Fund X	50.00%	
	Example: Fund X	50.00%	
1			
2			
3			
4			
5			
6			
		100.00%	100.00%

Availability of collective investments

We will follow a pre-determined process if:

- a) a collective investment or fund class is not available on our platform when the initial investment is processed, or
- b) in future a collective investment or fund class is no longer available on our platform and we have not received an alternative selection within the notice period.

The pre-determined process entails that we will invest that portion in another available fund class of the same collective investment (of which the fee structure may differ) or in the AF Investments Superior Yield if no other fund class is available.

2.4 Choose your Phasing in the initial investment

If you choose to phase in a percentage of your lumpsum please complete this section.

Do you wish to phase in? ☐ Yes ☐ No

☐ Option 1: Immediate phase in, with second phase-in in the same month (must be submitted before the 15th)

☐ Option 2: Immediate phase in, with the second phase-in, in the next month

☐ Option 3: Delayed to the second last working day of the month (if submitted after the 15th)

Over how many months do you want the investment to be phased in?

☐ 3 ☐ 6 ☐ 9 ☐ 12

In which collective investment should we initially invest the percentage of the funds that you want to phase in?

It will be phased into the Investment options on the **second last working day of each month**

Investment option – FROM		Amount	Percentage
1			
2			
3			
4			
5			
6			

Investment option – TO		Amount	Percentage
1			
2			
3			
4			
5			
6			



We will invest the money within the first four (4) business days of each month. The price at which units are purchased is determined by the date of purchase.

3. SELECT YOUR PAYMENT METHOD

3.1 What is the source of the money for this investment?

Source of funds*

Where do the funds you are **investing** come from?

- | | | |
|--|---|--|
| <input type="checkbox"/> Bonus (Annual and ad-hoc) | <input type="checkbox"/> Business earnings | <input type="checkbox"/> Company sale or sale of interest in company |
| <input type="checkbox"/> Court-order** | <input type="checkbox"/> Divorce settlement** | <input type="checkbox"/> Donation |
| <input type="checkbox"/> Inheritance** | <input type="checkbox"/> Loan | <input type="checkbox"/> Maintenance |
| <input type="checkbox"/> Pension** | <input type="checkbox"/> Property sale | <input type="checkbox"/> Retirement lump sum (1/3)** |
| <input type="checkbox"/> Sale of shares | <input type="checkbox"/> Savings | <input type="checkbox"/> Winnings |
| <input type="checkbox"/> Commission | | |
| | | <input type="checkbox"/> Gift |
| | | <input type="checkbox"/> Maturing investment |
| | | <input type="checkbox"/> Sale of other asset excl. property |
| | | <input type="checkbox"/> Salary** |

Source of income*

Where does your **income** come from?

- | | | |
|---|--|--|
| <input type="checkbox"/> Annuity payments | <input type="checkbox"/> Business earnings | <input type="checkbox"/> Commission |
| <input type="checkbox"/> Consultancy income | <input type="checkbox"/> Profit income / Revenue share | <input type="checkbox"/> Grants** |
| <input type="checkbox"/> Interest income | <input type="checkbox"/> Maintenance** | <input type="checkbox"/> Rental income |
| <input type="checkbox"/> Royalty income | <input type="checkbox"/> Dividend income | <input type="checkbox"/> Salary** |
| <input type="checkbox"/> Scholarship** | <input type="checkbox"/> Trust income | |

Other

**Applicable to individual investors

3.2 How will you be paying?

Lump sum investments may be paid by electronic fund transfer (EFT), cheque deposit or once-off debit order. You may also transfer an existing investment by means of a cash transfer (an EFT or cheque deposit from the transferring provider) or a unit transfer. **Recurring investments** may only be paid by debit order.

Select your payment method(s) for your lump sum investment:

- ☐ EFT
- ☐ Once-off debit order
- ☐ Unit transfer

Is a third party making a financial contribution to your investment? ☐ Yes ☐ No

If yes, how many third parties are making a contribution?



If yes, please complete and attach the Third Party Details form as well as the FICA documents for **each third party** who makes a financial contribution to your investment.

In order to comply with Anti-money laundering legislation, we will provide you with the relevant bank details once your application has been accepted.

In line with the banking regulations debit order payments are limited to R2 000 000 each. Payments exceeding R2 000 000, must be done via direct deposits.

If you want to invest a lump sum investment by debit order, please provide your bank details below.

Once-off debit order amount (maximum R 2 000 000)	R							
Date of once-off debit order	Y	Y	Y	Y	M	M	D	D
	As soon as possible							
Regular debit order amount (recurring)	R							
Regular debit order collection date		1st		15th		25th		
Regular debit order annual escalation rate	%							
Regular debit order annual escalation date	Y	Y	Y	Y	M	M	D	D
Name of account holder								
ID or registration number of account holder								
Bank name								
Branch name								
Branch code								
Account number								
Account type		Cheque			Savings			

I, the account holder, authorise Glacier to arrange with the financial institution(s) named above to collect monies through a debit order from these accounts.

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date _____

3.2.3 The unit transfer details



If you are transferring an existing investment, you must attach the investment statement from the provider from which you transfer.

Details of the **person or entity** (the investment owner) in whose name the existing investment, collective investment or share portfolio are held:

Name of investment owner

ID or entity registration number

Details of the investments
The transferring provider must supply a weighted average cost per collective investment.

You may only transfer a collective investment where the exact fund class is available on the platform. For this reason, you may be required to do a switch before transferring the units to our platform. In order for us to process your unit transfer instruction, you must list each of the collective investments to be transferred to us in the table below.



Example 1 shows how you would indicate it in the table if you transfer 100% of an existing investment (consisting of Fund A and Fund B) from Company A to us. **Example 2** shows how you would indicate it if you transfer 60% of a direct collective investment (Fund Y) from Company B to us.

Transferring from	Name of collective investment (including fund class	Investment, collective investment	% of investment to be transferred	Cancel existing debit order?	
				Y	N
Example 1: Company A	Fund A	12345	100.00%	X	
	Fund B	45678	100.00%		
Example 2: Company B	Fund Y	67890	60.00%		X

How should we invest the transferred investments?

☐ Remain invested as they are (this is the default option)

☐ Switch according to the lump sum allocation you selected in section 2.3 of this form

Authorisation
I hereby request that Glacier instruct the transferring provider specified above to transfer the relevant investments to an account held in the name of Axis Nominee (Pty) Ltd, or the nominee of the selected stockbroker.

Signature of investment owner (the person in whose name the investment is held), or person acting on behalf of the investment owner.

Signature for account

D

D

M

M

Y

Y

Y

Y

Date

4. PROVIDE YOUR BANK DETAILS

You must complete this section even if you do not plan on taking a regular withdrawal from your investment.

We use your bank details to deposit your regular or future withdrawals.

- Payments will only be made into a bank account held in your name, and not to any third parties.
- Payments will not be made to credit cards.

Into which bank account should we deposit your withdrawals?

☐

 Make the regular withdrawal payment into the same bank account provided in section 3.2.2 above

OR

Make the withdrawal payment into the bank account provided below

Account holder name

	Account type		Current		Savings
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Bank name

Account number

Branch name

Branch code

5. SET UP YOUR REGULAR WITHDRAWAL

Only complete this section if you would like to receive a regular payment from your investment.

A **regular withdrawal** is a regular payment made to you as frequently as you choose. You may only choose a fixed amount.

How often would you like to receive a payment?

☐ Monthly

☐ Quarterly

☐ Half-yearly

☐ Yearly

I would like to receive R

per payment, increasing by

 % on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Your regular withdrawal is paid on the **25th day of a month** or the first business day thereafter

When would you like to start receiving your regular withdrawal?

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

The **first** payment may not be made within five business days of the investment date. If you have selected a date that is within five business days of the investment date, the first withdrawal will be paid as soon as possible after the fifth business day. A monthly payment is paid in arrears while the other frequencies are paid in advance.

From where would you like your regular withdrawal to be paid? Please refer to section 2.3 for the investment options.

☐

 Proportionately from all below **selected collective investments**

Collective investment name

If the value of your chosen option above is insufficient to pay the regular withdrawal, the amount will be deducted from collective investments in the table below.

Collective investment name

6. UNDERSTAND THE FEES

(Note Administration fees do not apply to the AF Liquidity and Discretionary Income Plan products)

Value added tax (VAT) is payable on all fees. We may change the administration fees and calculation method from time to time, but we will inform you in writing first.

6.1 Intermediary Fees

You and the financial intermediary may negotiate an initial fee and annual fee. We will deduct an amount equal to the negotiated annual service fee from your investment and then pay an equal amount to the financial intermediary.

6.2 Ongoing Fee (payment instruction)

Please indicate from which investment option(s) your annual fees must be paid:

☐ Proportionately from all or

☐ Proportionately from the following investment option(s):

1	
2	
3	

Should the fees deplete the investment in the above investment option, or you elect to switch out of the above investment portfolios, the fees are paid from all your portfolios on a proportionate basis.

6.3 Collective investment management fee

Collective investment managers may charge an initial or annual investment management fee, or both, and the rates differ between collective investments. The collective investment manager deducts these fees before declaring income and calculating unit prices. A collective investment manager may charge a performance fee if a certain level of performance is achieved.

In some cases, the collective investment manager pays Glacier a platform administration fee for cost savings on administration, distribution and marketing. This fee amounts to a maximum of 0.50% of the investment value held on your behalf.

6.4 Effective annual cost

The effective annual cost (EAC) is a simplified measure that makes it easier for you to compare financial products. The EAC combines all possible costs for a financial product, which is then expressed as a percentage of the investment amount. If you have not seen the EAC for this investment, we kindly refer you to your financial intermediary or the call centre for assistance for more information.

7. APPOINT FINANCIAL INTERMEDIARY

You can appoint a financial intermediary by completing this section.

7.1 Personal details of the financial intermediary

This financial intermediary will receive all future communication regarding this investment.

Initials and surname Intermediary

Name of FSP whom the financial intermediary represents

FSP number

Broker consultant: Name and surname

Contact number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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7.2 The financial intermediary's fees

You and the financial intermediary may negotiate an initial fee and annual fee. We will deduct an amount equal to the negotiated annual service fee from your investment and then pay an equal amount to the financial intermediary. Value added tax (VAT) is payable on the financial intermediary's fees.

		Rate (excl. VAT)	
		Maximum fee	Negotiated fee
Initial fee	Lump sum investment		
	Recurring investment		
Annual service fee			

7.2 The financial intermediary's declaration

I declare that I/we am/are a licensed Financial Service Provider and have made the disclosures required, in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and subordinate legislation to it, to the investor.
I declare that I have disclosed all the charges related to this investment, to the investor, and understand that the investor may cancel my charges and appointment at any time, in writing.

- I, the financial intermediary, confirm that:
- a) I have met directly with the client or the person acting on behalf of the client recorded in this application form, and confirm that he/she bears a likeness to the photograph on his/her identity document; and
 - b) I have verified his/her identity with the original acceptable documentation, copies of which are attached.

7.3 Acceptance by the financial intermediary

I, the financial intermediary, accept the appointment and confirm that the information provided is accurate.

Signature for account

8. AGREE TO OUR TERMS

8.1 The parties involved in administering your investment

- 8.1.1 Investments are held in the name of an approved independent nominee, Axis Nominee (Pty) Ltd.
- 8.1.2 The information that you have provided forms the basis of contracts that will be entered into with the third parties providing the investment vehicles you have selected. Those vehicles are subject to the third parties' terms and conditions.
- 8.1.3 We may share personal details with a tracing agent if we have been unable to contact you or all relevant parties with the information on record. If we need to trace a party who is to receive benefits from this investment, any reasonable direct administrative, tracing and management costs may be recovered from the benefit amount.
- 8.1.4 Glacier as an administrative FSP is approved for the following financial products:
- Participatory interests in one or
 - Long-term deposits more collective investment schemes
 - Short-term deposits
 - Participatory interests in hedge funds
 - Structured deposits
 - Money market instruments
 - Long-term insurance subcategory C
 - Bonds
 - Long-term insurance subcategory B1
 - Retail pensions benefits
 - Long-term insurance subcategory B2
 - Pension funds benefits
 - Long-term insurance: Category B2-A
 - Shares
 - Long-term insurance: Category B1-A
 - Debentures and securitised debt

8.2 Where our responsibility ends

- 8.2.1 Investments are inherently risky and performance is subject to events, such as market risk, foreign currency fluctuations, which we cannot control and which can affect the value of your investment. This means that we cannot guarantee the performance of any investment option and you may therefore not receive the full amount you invested.
- 8.2.2 Glacier holds adequate professional indemnity and fidelity insurance cover. This means that we are covered against claims that are directly attributable to fraud, dishonesty or gross negligence of employees (not your appointed financial intermediary) acting in the course and scope of their employment. Note that you cannot claim for any losses you may suffer that arise for other reasons and you cannot claim for any consequential (also referred to as indirect or special) losses.
- 8.2.3 Glacier is not required to provide you with any information that any collective investment scheme or listed company is obliged to disclose in terms of any law.
- 8.2.4 Glacier is not responsible for any losses caused by the conduct or procedures of your appointed financial intermediary or any third parties.
- 8.2.5 You must not rely on any warranties, representations, disclosures or opinions that have not been incorporated into this document.
- 8.2.6 The application form and the investment confirmation and supporting documentation we may require are the basis of our agreement with you. We may amend our agreement from time to time, but we will inform you in writing first.
- 8.2.7 Glacier is not responsible for any instructions given or submitted by your financial intermediary or any delays in the processing or rejection of an application or future instructions as a result of your financial intermediary not complying with one or more of the following:
- a) not being appropriately licensed as a financial services provider,
 - b) not registered or authorised for the appropriate product category,
 - c) not having completed the relevant training as required by legislation, or
 - d) not acting within the scope of your mandate with your category II FSP.
- 8.2.8 You are liable for any tax or levies imposed on the investment or any benefits Glacier may allocate to you.
- 8.2.9 You are responsible for informing us of changes to your tax details within 30 days of the change.
- 8.2.10 It is your responsibility to inform Glacier of any changes to your personal details (e.g. address change, surname change, contact details, tax details, etc.).
- 8.2.11 We are not responsible for any losses caused by a failure of mechanical or electronic devices, networks or any other events outside our reasonable control.

8.3 Accepting and processing instructions

- 8.3.1 If the information in a quotation differs from that in the application form, the information in this application form will apply.
- 8.3.2 Your investment is subject to a 40-day clearing period and you will not be allowed to withdraw money during this period.
- 8.3.3 The following rules will apply to the capturing of investment instructions:
- a) A business day is any day other than a Saturday, Sunday or South African public holiday.
 - b) We will capture investment instructions within four business days after receiving the completed application form, proof of deposit and any other supporting documents or information we require. Anti-money laundering legislation also requires us to conduct due diligence on our clients which may delay the process of issuing your investment. We will be in contact with you during the process.
 - c) If your investment instruction is **captured after 10h30 am**, you should receive the price determined for the following business day. However, we cannot guarantee this in all instances.
 - d) If more than one complete business day (commencing at 16h00 on a business day and ending at 16h00 on the next business day) elapses between receiving the deposit and capturing the instruction, the interest will be credited to your investments. All other interest will accrue to Glacier.
 - e) If the lump sum amount is funded by more than one source, we will invest and send confirmation as we receive each source amount.
 - f) If you submit a switch instruction on our standard switch instruction form, your switch instruction will be completed within four to five business days after receiving your complete and accurate switch instructions.
 - g) If you submit a withdrawal instruction on our standard switch withdrawal form, we will pay you the amount withdrawn within five business days after receiving your complete and accurate withdrawal instructions.

- 8.3.4 If there is any transaction in progress, the investment instruction could be delayed until the transaction in progress has been priced.
- 8.3.5 Where a collective investment manager is unable to honour a withdrawal owing to the investment manager's liquidity constraints, the entire transaction will either be cancelled or suspended until Glacier receives notification from the collective investment manager that liquidity is sufficient to honour the withdrawal. The transaction will then only be priced once it is re-submitted to the manager.
- 8.3.6 Any income distribution by collective investments will be reinvested in the collective investments concerned within 15 business days of declaration.
- 8.3.7 You may cancel or suspend your recurring investment without any penalties. We must receive your signed instruction 10 business days before the next debit order date.
- We may cancel your recurring investment if three consecutive debit orders are unpaid.
- 8.3.8 If you owe an amount to Glacier, it will be deducted from any amount payable to you.
- 8.3.9 We have the right to transfer some or all of our rights and obligations under this mandate to any person or company, on the terms and conditions we consider appropriate. We do not need to get your consent before any transfer.

How we protect your personal information

Who you are sharing your information with

You are sharing your information with Glacier, a subsidiary of Sanlam Limited.

What we collect and how we collect it

When you invest with us, we have to collect certain personal information in order to provide our services and to comply with our legal obligations. We will collect the information directly from you, but in some instances we may collect it from other sources. We may also ask you to provide personal information of other people relevant to the investment, including minor children, if applicable.

You have the right to ask us for a copy of your personal information and to update or correct it.

Who we share your information with

When you share your information with us, you are also sharing it with the Sanlam Group. The Sanlam Group consists of all the companies that are owned or controlled by Sanlam Limited. All the companies in the Group are committed to protecting your information. Visit www.sanlam.com/sanlam-at-a-glance.php for the complete list of the businesses in the Sanlam Group.

We will share your information with your financial intermediary and their practice in order for them to provide you with financial advice and intermediary services.

We may share your information with Sanlam and other service providers where required for any of the purposes stated below. We only use companies we trust, and they are contractually obligated to keep your information safe.

We may also have to share your information with companies in other countries, if required for administering your investment. We will not send your personal information to a country that does not have the same level of data protection laws as South Africa, unless we have a binding agreement in which they undertake to keep your information safe in line with data protection laws.

At times we may be legally obliged to share your personal information with legal and regulatory authorities.

You may object to this sharing on reasonable grounds. We will then stop sharing your information unless we are required by legislation to share it. If we cannot share your information with other entities, it may influence our ability to administer your investment, and we may have to deny your application or claim.

What we do with your information

We may use your information to:

- consider your application;
- conclude and administer the investment, for instance to collect payments;
- process claims;
- comply with our legal requirements as set out in the applicable laws, including codes of conduct applicable to our industry;
- protect the legitimate interests of Glacier and third parties;
- prevent loss or fraud;
- do research and analysis;
- administer your membership to any type of loyalty or reward programme; and
- conduct actions for any other purposes related to the above.

You can access our complete privacy policy at www.sanlam.com/sanlams-privacy-policy.php.

Other communication

We would like to hear from you if you have a complaint.

- a) You can do so by email at glacierpartners@alexforbes.com, by phone on +27 (0)11 669 7307.
- b) Please contact us if you have any questions or if you need more information.

For compliance and information on the Protection of Personal Information (POPIA), please contact our information officer on the following email address – glacierpartners@alexforbes.com.

Declare your acceptance and sign for the application

You or your authorised signatory may sign this form using an electronic signature, which is binding and valid without having to provide further proof of identity. A signed electronic copy of this form will be regarded as an original as if it were signed by handwriting and in person. Glacier can request you or your authorised person to sign and send an original hard copy form to us when requested.

If you are married in community of property, you acknowledge that you require your spouse's consent (for individuals).

I accept the content and terms of this form and warrant that the information I provide in this application form and all the supporting documents is complete and accurate. I confirm that the effective annual cost has been disclosed to me. I hereby sign a fully completed application form.

Signature of authorised individual

Signature of authorised individual

Print initials and surname

Print initials and surname

D	D	M	M	Y	Y	Y	Y
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Date

D	D	M	M	Y	Y	Y	Y
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