

13. If IEB is selected, the Liberty Living Annuity cannot be converted to a life annuity, is non-transferable and is, subject to applicable legislation and regulations at that time, non-commutable.

14. Liberty Life may cancel the Income Enhancer Benefit under this policy if Liberty Life's statutory actuary determines that the benefit is no longer viable for the Clients.

15. Liberty reserves the right to change the bonus declaration date and/or increase the frequency of bonus payments if the need arises. Liberty however guarantees that all Clients with an Income Enhancer Benefit who are alive for the entire policy year will receive at least one bonus payment in that policy year provided there are funds available in the bonus pool.

16. It is important that you understand how your selection of the Income Enhancer Benefit will affect your dependents. Had you not selected the Income Enhancer Benefit, the full investment value (less any required tax) is payable to your dependents on your death. If you have selected this benefit option, only the percentage you have not chosen to commit is then paid to your dependents. If your dependents may need to rely on either the full or a portion of your Liberty Living Annuity investment value, then the Income Enhancer Benefit may only be appropriate for you at a sufficiently low committed percentage or not at all.

COOLING OFF

If you opt-in to the new platform fee scale AND add IEB (as detailed above), you will not be able to exercise any cooling-off rights. This means that you cannot cancel the new platform fee scale and the IEB once the IEB has been added.

DECLARATION

1. We are required to collect, process and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or sub-contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information STANLIB has collected, processed and shared.

2. I/We agree to provide all documentation and information required in terms of STANLIB's business rules and the Financial Intelligence Centre Act, No. 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on my behalf until all such documentation has been provided.

3. I/We confirm that all information provided herein is true and correct and that I have read and understood the contents of this form.

SIGNATURE OF CLIENT/
AUTHORISED SIGNATORY

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

SIGNATURE OF FINANCIAL ADVISER

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

STANLIB Wealth Management (Pty) Limited Registration number 1996/005412/07 is an Authorised Administrative FSP in terms of the FAIS Act, 2002 (FSP No. 590).

Liberty Group Limited is a registered Long-Term Insurer and an Authorised Financial Service Provider in terms of the FAIS Act (no. 2409).

