

## INDEMNITY-PENSION FROM INSURER

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- **4.** The Member hereby acknowledges that this instruction has been made at the Member's own request. The Member hereby opts to take responsibility for his/her own pension and the Member fully understands the consequences of this instruction.
- **5.** The Member hereby confirms that he/she is represented by a financial adviser and that they have comparative annuity quotes from various registered insurers and the Member further confirms that he/she is of the opinion that the provision of the Member's pension from the Registered Insurer will be in the Member's best interest.
- **6.** The Member hereby confirms the following in respect of the purchase of the individual annuity policy with the Registered Insurer:
  - a) The Member has received written particulars of all expenses and commissions in respect of the compulsory annuity policy.
  - b) The effect that it will have on the policy value has been explained to the Member, who declares that he/she is fully aware of the impact that the annuity policy will have on the benefits so transferred.
  - c) The Member consents to the deduction of such expenses and fully understand the effect thereof and hereby request that the annuity policy be purchased from the Registered Insurer.
- **7.** The Member confirms that he/she knows and understands that upon the purchase of the annuity from the Registered Insurer, the Member's membership of the Fund will cease with immediate effect. The Member further acknowledges that the Member will not become a pensioner of the Fund. The Member will have no further claims of whatsoever nature against the Fund.

## IT IS THUS AGREED THAT:

The Member warrants that to the extent that the Member Spouse may qualify to receive a pension in terms of the rules of the Fund, that the Member has in purchasing an annuity and with the consent of the Member Spouse, made provision in lieu of the pension provided for in the rules and that the information provided by the Member in respect of the Member Spouse is correct. The Member and the Member Spouse agree that should any of the Member Spouse information provided that is material to the calculation of the Member's retirement benefit or the Member Spouse's benefit be incorrect, that the Member and the Member Spouse lif applicable), shall have no claim against the Fund in respect of any spouse's or widow's benefit, pension guarantee, pension increase, children's pension, post retirement death benefit, post retirement medical aid and/or and like benefit which is granted to the pensioners of the Fund.

On payment of the Member's retirement benefit in accordance with the Rules of the Fund and the Member's instruction, the Member and the Member Spouse hereby unconditionally absolve the Fund and as necessary indemnifies and keeps indemnified, the Fund from and against all and any loss, damage, costs and expenses which the Member or the Member Spouse, or any other person whatsoever, including his/her dependants and spouse may sustain or incur, either directly or indirectly as a result of the aforesaid instruction.

Signed at	on the date of DDMMYYYY
Member's Signature	
Spouse's Signature	

Spouse's signature only applicable where the Fund provides a spouse's pension.

Authorised person at employer / principal officer or duly authorised Member of the Board.									
Full Name									
Designation		Date	DDMMYYYY						
Signature									