

Living Annuity Policy Application Form (Insight)

IMPORTANT INFORMATION

Before investing, please read the Terms and Conditions of the Policy carefully to decide if the product meets your financial needs. Consider getting financial advice if you are not familiar with financial markets and products. **Please make sure you have read and understand the disclosure document relating to this underlying investment.**

- The living annuity policy is underwritten by 27four Life Limited ("27four")
- The administration of the policy is performed by D and D The Cycle (Pty) Ltd ("Administrator").
- By signing this application, you agree to the terms of the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#) terms and **have signed the MDD terms of the investment.**
- You have read and understood the liquidity constraints of the underlying investment the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#) and you understand the nature of the investment and its terms and that a **12month waiting period for liquidity where the policyholder withdraws or due to death.**
- Your investment into the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#) must meet the minimum required investment amount (R50K) to partake in the fund.
- You understand that you are limited to a **maximum of 50%** of your total capital amount can be invested in the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#).
- The remaining **50% of your capital must be invested in a local CIS of your choice.**
- We require your income tax number to process this investment.

COMPLETE THE FORM AND SUBMIT DOCUMENTS

Complete all relevant sections of this form and submit it, together with the documents listed below, to lifecycle@theycycle.co.za.

- | | |
|---|--|
| ✓ | A clear copy of your South African ID or Passport (if Foreign National) |
| ✓ | A document less than three months old containing your residential address |
| ✓ | A copy of your bank statement or other form of proof of banking |
| ? | If applicable, a completed "Acting on Behalf of the Investor form" plus the supporting documents referred to therein |
| ✓ | Proof of SARS registration and If applicable, a SARS tax directive |

PRODUCT BANK ACCOUNT DETAILS

Payment to be made into the following account:

Account Name	27FOUR LIFE LTD TRADING AS 27FOUR LIVING
Account Entity	27Four Life Limited
Account Number	62775597605
Bank	FNB
Branch	RMB Corporate Banking
Type of Account	Current
Reference Number	Your South African ID Number or Passport Number (if Foreign National) and Country of Issue

PRODUCT FEES – APPLICABLE TO INVESTMENTS IN REGISTERED COLLECTIVE INVESTMENT SCHEMES

A Policy Fee will be recovered through a sale of units in your Investment Account. The fees that apply are set out below.

Administration Fee (% of Investment Account) per investment account (excluding VAT)	First R1m	Next R2m	Next R7m	Asset Value greater than R10m
Living Annuity Policy	0.443%	0.393%	0.253%	0.228%

- Foreign exposure is limited to 35% of the total value of policy. If the foreign exposure exceeds 35% a fee of 0.1% (excl. VAT) will be charged on the foreign exposure exceeding 35%.

CUT OFF TIMES

We will only process your instruction once we receive all the required documents and the investment amount reflects in our product bank account. Instructions received before 11:00 (SA time) on a business day will be processed on the same day. Any instruction received after 11:00 on a business day will be processed on the next business day.

CONTACT US

If you need help with this form, contact us on 071 628 9722 or email lifecycle@thecycle.co.za between 08:00 - 17:00.

PROVIDE YOUR PERSONAL DETAILS

New Investor Existing Investor Client Number

Existing investors have to complete the section below only if their personal details have changed:

Title Surname

First Name(s) Male Female

Date of Birth Nationality

ID or Passport Number (if Foreign National)

Income Tax Number Marital Status Single Married Divorced

Street Address Postal Address

c/o Same as Street Address Yes No

Unit c/o

Complex Line 1

Street Number Line 2

Street Line 3

Suburb Line 4

City Postal Code

Postal Code Country

Country

Telephone (H) Fax

Telephone (W) Cell

Email Address

Specify your preferred method of receiving correspondence* Email Postal Address Copy to Financial Advisor

* If no selection is made, correspondence will be sent to the email address provided. If no email address is provided, correspondence will be sent to your postal address.

SPECIFY YOUR SOURCE OF FUNDS

You may invest a minimum of R100 000 or any higher amount in the Living Annuity Fund by transferring a benefit from another fund.

Amount

Transferor 1 Pension Fund Provident Fund Retirement Annuity Fund Transfer from Living Annuity Policy

Name of Transferring Fund / Insurer			
FSCA Registration Number		Contact Number	

Amount

Transferor 2 Pension Fund Provident Fund Retirement Annuity Fund Transfer from Living Annuity Policy

Name of Transferring Fund / Insurer			
FSCA Registration Number		Contact Number	

PROVIDE YOUR BANK DETAILS

South African bank account in the name of the Investor:

Account Holder	<input type="text"/>	Bank	<input type="text"/>
Account Number	<input type="text"/>	Type of Account	<input type="text"/>
Name of Branch	<input type="text"/>	Branch Code	<input type="text"/>

SELECT YOUR INVESTMENT OPTIONS

Refer to the latest Investment Option Brochure and complete the table below:

Investment Portfolio	Investment Amount (%)
**Insight Enhanced Yield Portfolio (subject to minimum of R25 000)	%
**Insight High Yield Portfolio (subject to minimum of R25 000)	%
Thyme Wealth IP Multi Asset Income Fund	%
	%
** Limited together in total to 50% of capital invested	100%

SELECT YOUR INCOME PAYMENT DETAILS

This section does not apply to transfers from existing annuities.

Your pre-tax annuity income may only be between a minimum of 2.5% p.a. and a maximum of 17.5% p.a. Living Annuity payments are scheduled for the 25th of each month. The cut-off for processing Living Annuity payments is for the completed instruction to reach our offices by the 15th of the month in order for the scheduled payment to be processed on time.

Select an income percentage or Rand amount of income:

Income Percentage % or Rand Amount R

Select the frequency of your income payments:

Monthly in Arrears Quarterly in Advance Bi-annually in Advance Annually in Advance

Do you want to specify an income tax rate? Yes No

Your tax on your income is calculated based on the SARS income tax tables. A SARS tax directive is required if the tax rate specified is lower than that calculated from the income tax tables. If you would like to specify an income tax rate for the tax period that is different to the one calculated using the income tax tables, please provide us with that rate: %

Portfolio you would like to withdraw your income from. **Income cannot be drawn from the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#).** Please indicate below where your income must be drawn from.

Investment Portfolio	Amount (R)	Percentage
Thyme Wealth IP Multi Asset Income Fund	R	%
	R	%
	R	%
	R	%

INDICATE YOUR BENEFICIARY NOMINATIONS

- If no beneficiary is nominated, Policy benefits will be paid to your estate.
- You may nominate one or more parties as primary beneficiaries to receive a benefit at your death.
- You may also nominate secondary beneficiaries below. Proceeds will be paid to secondary beneficiaries, if there are no surviving primary beneficiaries.
- If there are more beneficiaries, please attach a signed copy of this section to the application form.
- Beneficiary nominations share % must total 100%.
- The signature of the investor's spouse is required if the investor is married in community of property and nominates a beneficiary other than the investor's spouse.

Marital Contract: Community of Property Ante-nuptial Contract

I hereby agree to the nominations below:

Full Name of Spouse Signature of Spouse

Primary Beneficiaries	Beneficiary 1	Beneficiary 2
Surname		
First Name(s)		
ID Number		
Relationship		
Share %		
Contact Number		
Email Address		
Secondary Beneficiaries	Beneficiary 3	Beneficiary 4
Surname		
First Name(s)		
ID Number		
Relationship		
Share %		
Contact Number		
Email Address		

COMPLETE IF YOU HAVE A FINANCIAL ADVISOR

Name of Financial Services Provider (FSP)

FSP License Number Name of Financial Advisor

Contact Number Email Address

Indicate the negotiable fee that you would like us to pay to your advisor for this investment:

Initial Fee % Maximum 1.5% (excluding VAT) deducted prior to the investment being made. If it is agreed that no initial fee is payable, insert 0%.

Annual Ongoing Fee % Maximum 1.0% (excluding VAT) of the investment account. If no annual fee is payable, insert 0%.

I, the appointed Financial Advisor for this investment application, declare that:

1. I have established and verified the identity of the investor/s (and persons acting on behalf of the investor/s) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA). I will keep records of such identification and verification.
2. I am licensed in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS) to provide financial services in respect of this investment.
3. I have read and understand the most recent terms and conditions of this investment and have explained them to the investor/s.
4. I have made the disclosures required under the FAIS Act to the investor/s and have explained all the fees and charges that are payable.
5. I will periodically review the investor/s' investment/s in return for the annual advisor fee.
6. I am aware that the investor/s may instruct the Administrator at any time in writing to cancel the fee payment to me.

Signature Of Financial Advisor		Date:
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AUTHORISATION AND DECLARATION

1. I have read and fully understood all the pages of this application and agree to the Terms and Conditions of the Living Annuity Policy.
2. **I have signed and agreed on the nature and adhere to the terms and conditions of the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#).**
3. I understand that this application and any further documents read with the Policy document constitute the entire agreement between 27four Life Limited and me.
4. I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
5. I have not received any advice, guidance or recommendation regarding this investment from 27four Life or the Administrator.
6. I authorise the Administrator to deduct any electronic collections from the specified bank account, and to pay any applicable fees and charges, including negotiated fees to a Financial Advisor (if relevant).
7. I authorise the Administrator to accept instructions from persons duly appointed and authorised by me in writing, e.g. my Financial Advisor. I will not hold 27four Life or the Administrator liable for any losses that may result from unauthorised instructions given to them.
8. I authorise the Administrator to accept and act upon instructions in the prescribed format by facsimile or e-mail and hereby waive any claim that I have against 27four Life or the Administrator and indemnify 27four Life and the Administrator against any loss incurred as a result of the Administrator receiving and acting on such communication or instruction.
9. I consent to the Administrator making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to the Administrator obtaining any other information concerning me from any source whatsoever to enable the Administrator to process this application.
10. I confirm that I have noted and understood the following information:
 - The Minimum Disclosure Document;
 - Effective Annual Cost (can be obtained on request from lifecycle@thecycle.co.za);
 - Investment objectives and risk factors;
 - The calculation of the NAV, dealing prices and distribution of income accruals

Investor	
Signature	
Full Name	
Signed at	
Date	

To be retained by Investor

Terms and Conditions of the Living Annuity Policy

The terms and conditions below are a summary. Please refer to the Fund specific terms and conditions (as updated from time to time) for the full set of terms and conditions

Definitions

Annuity Income:	The income, before income tax is deducted, that is payable to the Policyholder on a regular basis under the policy. The annuity income is generated by selling units from the Policyholder's selected Investment Portfolios, either proportionately from all the selected Investment Portfolios or only from a specific Investment Portfolio.
Anniversary Date:	This is the anniversary of the date on which the policy originally began. If the policy resulted from a transfer, the anniversary date will be the same as before the transfer.
Beneficiary:	Means a natural person nominated at any time by the Policyholder whilst the policy is in force to receive the Policy Benefits payable under the Policy on the death of the Policyholder.
Contribution:	Means a once-off lump sum paid on behalf of the Policyholder from an approved retirement fund or from another living annuity policy as agreed with the Insurer from time to time.
Financial Services Provider (FSP):	Means the licensed financial services provider (if any) who has been appointed by the Policyholder for the purposes of this Policy.
Insurer ("27four"):	Means 27four Life Limited with Reg. No. 2004/014436/06, a registered long-term insurer under the Long-term Insurance Act, which issues the Living Annuity Policy and undertakes to provide Policy Benefits to the Policyholder as set out herein.
Investment Portfolio:	Means the investment option selected by the Policyholder which is comprised of securities. The securities that are included in each option may include financial instrument, foreign , equity or non-equity security, or investment asset, including participatory interests in collective investment schemes, securities, fixed interest securities, money market instruments, derivative instruments, "over-the-counter" transactions, Kruger Rands, cash and near cash, immovable property, insurance policies, units in any linked investment portfolio, notes, bonds, debentures and instruments based on an index and any other financial product presented or permitted by any applicable legislation from time to time.
Policy Benefit:	Means the Investment Portfolio value calculated in the manner described in Section 3.1.
Personal Information	Means personal information as defined in section 1 of the Protection of Personal Information Act ('POPIA'). Refer to section 21 of this document for this definition.
Policyholder:	Means the natural person that invests in and in whose name the investment is held. This is the person who is entitled to receive the Annuity Income on a periodic basis.

1. Introduction

This document contains the terms and conditions of the Living Annuity Policy and should be read with the application form and any other supporting documentation. The Living Annuity Policy is a long-term insurance policy issued by the Insurer. The Policy is a "life policy" as defined in section 1 of the Long-Term Insurance Act 52 of 1998.

The Living Annuity Policy commences when the application form and supporting documents has been received and accepted, and a Contribution is received in the relevant bank account together with a proof of payment.

The Policy has no fixed termination date. The Policy will end when the total amount available under the Living Annuity Policy is withdrawn, or when the Policyholder dies.

2. Payment and Investment of Contributions

The Policyholder must make at least one Contribution. The Insurer may from time to time agree to accept further Contributions in addition to the first Contribution paid.

The initial Contribution is invested in the Investment Portfolio/s selected on the application form. Subsequent Contributions will be invested in accordance with the Policyholder's initial or if relevant, any subsequent investment instructions.

3. The Investment Portfolio

The assets of the Investment Portfolio/s are owned by the Insurer.

The selected investment portfolio for this policy is the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#). The investor agrees and understands that the issuer of the policy (27four Life Limited) and the Administrator (D&D The Cycle) cannot be held liable for the liquidity terms of the underlying investment in the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#).

The value of the Investment Portfolio may fluctuate and is not guaranteed. The value of the Investment Portfolio is increased by Contributions and positive investment returns. Any income distributions received (if applicable), net of taxes and costs, will be re-invested. The value of the Investment Portfolio is reduced by negative investment returns and any fees, taxes and charges.

The Insurer is obliged to pay the Policyholder's FSP any fees which may be due to it from time to time, as agreed in the initial application form or any other relevant instruction thereafter. These fees shall be deducted from the value of the Investment Portfolio.

If, for any reason, an Investment Portfolio is no longer available, the Administrator will give the Policyholder written notice, and the Policyholder will be required to select an alternative from the list of available Investment Portfolios. If an Investment Portfolio is not selected within the time period given, Administrator shall switch the investment from the affected Investment Portfolio to a money market fund.

The Insurer and the Administrator do not take responsibility for the selection of the Investment Portfolio and the Policyholder is responsible for on-going review of the Investment Portfolio selection.

4. Annuity Income Benefit

4.1 At inception of the policy, and on every Anniversary Date thereafter, the Policyholder must select the amount of the Annuity Income required as well as the frequency at which it must be paid. If the policy resulted from a transfer from another living annuity policy, the Annuity Income must be the same as before the transfer until the first anniversary date.

4.2 The selected Annuity Income must always fall within limits set out in legislation. The current limits are a minimum of 2.5% and a maximum of 17.5% per year. If the regulatory authorities and/or legislation changes the annuity percentage limits, the new limits will apply. The Policyholder can select either a Rand amount or a percentage. The Policyholder may request to receive the annuity payment monthly at the end of every month, or in advance on a quarterly, biannual or annual basis.

- 4.3 The Annuity Income may differ from year to year and the amount is not guaranteed. The Annuity Income percentage will not change unless it is amended, although the actual amount paid to the Policyholder may increase or decrease as a result of market value movements.

5. Nominated Beneficiaries

The Policyholder may nominate Beneficiaries for the Policy Benefits. The Beneficiary will receive the Policy Benefit on the death of the Policyholder. **Where the policyholder has an investment into the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#), the policy benefit will be paid to beneficiaries after the 12-month liquidity period.**

The Administrator should be notified as soon as possible of the death of the Policyholder and should be provided with a certified copy of the death certificate.

If more than one Beneficiary is nominated each will benefit equally unless the Policyholder otherwise stipulates in writing to the Administrator. Every written Beneficiary nomination shall revoke any prior nomination.

The Beneficiary nomination form should be received by the Insurer while the Policyholder is alive, as the Insurer is not obliged to accept a Beneficiary nomination form after the Policyholder's death.

6. Ceding the Policy

The Living Annuity Policy may not be transferred or pledged to someone else as payment or as security. The benefits under the policy cannot be used to secure a loan from the Insurer.

7. Cancelling the Policy (Cooling Off Period)

The Living Annuity Policy may not be cancelled, and no cooling-off period applies to it.

The Policyholder may however request to transfer the policy to another insurer at any time.

8. Annuity Income review

The Policyholder may only change the Annuity Income and at what intervals it is paid on each Anniversary Date.

If the Policyholder transferred an existing living annuity to the Insurer, the Annuity Income review must be on the first anniversary date on/after a transfer. The choice of Annuity Income will be subject to the minimum and maximum percentage rate limits set out in legislation at that time.

9. Withdrawal or transfer of the policy

The Policyholder may request to withdraw the full market value of the policy and have it paid to as a lump sum, if the value is less than an amount set out in legislation. **Due to the nature of this investment into the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#), the policyholder understands the liquidity constraints of the [Insight Enhanced Yield Portfolio/Insight High Yield Portfolio](#).**

The Policyholder may also request to transfer the policy to another insurer, subject to the requirements of the Insurer, the regulatory authorities and the insurer the Policyholder wishes to transfer to. Another compulsory annuity policy will be purchased in the Policyholder's name from the other insurer and this policy will terminate.

10. Financial Services Provider/FSP

The Insurer and the Administrator do not provide financial advice. It is the responsibility of the Policyholder to appoint a financial services provider and to negotiate appropriate fees.

The Policyholder may appoint, change or remove a financial service provider at any stage by written instruction to the Administrator.

The FSP is responsible for ensuring that the Policyholder receives and understands all appropriate advice, product and fee information including changes in the working practices and procedures of the Insurer and the Administrator.

11. Protection of Personal information

11.1 Personal information is defined by POPIA as:

Information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to—

a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;

b) information relating to the education or the medical, financial, criminal or employment history of the person;

c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;

d) the biometric information of the person;

e) the personal opinions, views or preferences of the person;

f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;

g) the views or opinions of another individual about the person; and

h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

11.2 By agreeing to the terms and conditions, and by extension the Policy Document, you acknowledge that 27four requires your personal information, as defined in the Protection of Personal Information Act of 2013 ('POPIA') and consent that 27four collect, retain, use, disclose, or otherwise process your personal information in order to provide the services requested.

11.3 By agreeing to the Policy Document you understand that your personal information may be shared with our employees, agents, sub-contractors and other entities within the 27four group in order to fulfil their duties as agreed in the Policy Document.

11.4 Any personal information will not be given or sold to any third parties.

11.5 The Insurer and the Administrator will disclose or report personal information if and when required to do so by law or any regulatory authority, and to its employees (if relevant), or agents who require such information to carry out their duties.

11.6 27four abides by all applicable laws and the 27four's personal information protection policy which can be obtained by request to the contact details stipulated in this document.

11.7 By agreeing to the terms and conditions you agree that you have read and understood the Privacy Notice (Appendix A) which contains additional information regarding personal information and the processing thereof.

12. Treating Customers Fairly

27four and the Administrator abides by the regulatory framework as mandated by the Financial Sector Conduct Authority ('FSCA'), to ensure fairness in the treatment of our clients through all stages of the client engagement and product life cycle

13. Fees

- a. Where applicable the Administrator shall pay to the FSP any initial Financial Services Provider fee as set out in the Policy Summary, which amount will be deducted from the Contribution prior to the investment of the money and prior to the issue of this Policy.
- b. The Administrator will levy the following on-going fees (VAT excluded) against the Investment Account, calculated on a daily basis at a rate of 1/365 per day:
 - i. An annual administration fee as set out in the Summary;
 - ii. An annual Investment Option management fee; and
 - iii. Where applicable, an on-going advice fee payable to the FSP, as set out in the Summary.
- All fees may be amended by the Insurer from time to time, in which case the Insurer will give the Policyholder notice. Foreign exposure is limited to 35% of the total value of policy. If the foreign exposure exceeds 35% a fee of 0.15% (excl. VAT) will be charged on the foreign exposure exceeding 35%.

14. Tax Implications

The Insurer must deduct income tax from the Annuity Income in accordance with tables set out in the Income Tax Act before making any payment to the Policyholder.

The Policyholder may provide the Insurer with a directive from the South African Revenue Service (SARS) to apply a lower tax rate, and in such instances income tax will be deducted accordingly. The Policyholder may also request that a higher tax rate be applied by specifying this on the application form. If no such directive or instruction is provided, the Insurer will assume that the Annuity Income is the Policyholder's only source of income in order to calculate the tax payable. The Insurer pays the tax deducted over to SARS.

Income tax may be incurred and recovered when the Policyholder fully withdraws the value of the policy or on the Policyholder's death if the beneficiary selects to take a cash lump sum.

The Insurer will produce income tax certificates for taxation purposes and will pass the certificates on to the Policyholder each year.

15. General

The Administrator will provide half yearly investment statements.

All Investment Portfolios are unitised, and pricing takes place at the close of each business day which means that the price is only available the following business day.

The Insurer and the Administrator do not guarantee any future performance of the Investment Portfolio in terms of this Living Annuity Policy, nor do the Insurer or Administrator guarantee that any Investment Portfolio will hold its value or behave in any particular manner.

The Insurer and the Administrator shall incur no liability for any claims for loss or damage which the Policyholder may suffer, howsoever such loss or damage may arise or be suffered, in respect of the Investment Portfolio. The Insurer and the Administrator shall, however, be liable for, and shall indemnify the Policyholder in respect of, any such loss or damage which arises as a result of the fraud, dishonesty or gross negligence of the Insurer and the Administrator or any of its directors, employees, officers, servants or agents.

The Administrator will give the Policyholder three months' written notice of any change to the fees and may give less than three months' written notice if the circumstances of the changes are required due to a change in legislation.

Subject to clause 13.5 above, the Insurer reserves the right to amend the terms and conditions that apply to the Policy at any time without giving notice to the Policyholder.

16. Currency

All Contribution and Policy Benefit payments in terms of this Policy shall be made in the Republic of South Africa in South African Rand.

17. Whole Agreement

This Policy document, the application form and all instructions accepted from the Policyholder by the Administrator shall constitute the whole and entire agreement between the Administrator and the Policyholder and no amendment shall be valid unless it is reduced to writing.

18. Law

The Policy is subject to the laws of the Republic of South Africa. In the event of any changes in legislation, the Insurer reserves the right to amend the agreement accordingly and to revise the benefits payable in terms of this Policy.

19. Contact Details

- a. The full registration name, postal and physical addresses of the Insurer are:

27four Life Limited
5 Cavendish Street
Claremont
7708

2004/014436/06

Telephone: 021 671 4101
Email: life@27four.com

- b. The full registration name, postal and physical addresses of the Administrator are:

D and D the Cycle (Pty) Ltd
Registration Number: 2013/15747707

13 Moquini Coastal Estate
Mosselbaai
6510

Telephone: 071 628 9722
Email: lifecycle@thecycle.co.za

20. Complaints

- a. If a Policyholder is not satisfied with this investment or the services from Insurer or the Administrator, he/she may submit a written complaint, together with supporting documents, to the Compliance Officer, at the address given above.
- b. The complaint will be acknowledged in writing and will inform the Policyholder of the contact details of the persons involved in the resolution thereof.
- c. If the Policyholder is not satisfied with the response, he/she has the right to contact the Ombudsman for Long-Term Insurance at:

Private Bag X45
Claremont 7735

Telephone: 021 657 5000
Facsimile: 021 674 0951
Toll share: 0860 103 236

The Ombudsman is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.