



# Customer Due Diligence

Document Requirement List

July 2025

## 1. OVERVIEW

The Administrator has implemented a Risk Management & Compliance Programme (“RMCP”) and it encompasses the processes and procedures employed by The Administrator to identify, assess, monitor, mitigate and manage any risks related to money laundering and the financing of terrorist activities.

The purpose of this document is to list the documents required by The Administrator to conduct its Customer Due Diligence requirements as required in terms of the:

- Financial Intelligence Centre Act No 38 of 2001 as amended by the Financial Intelligence Centre Amendment Act of 2017;
- associated regulations and guidance notes;
- the Prevention of Organized Crime Act No 24 of 1999.

Customer Due Diligence relates to the steps and procedures taken to identify and verify clients. For the purposes of abbreviation, it is also referred to as “CDD”. During the CDD process we will risk rate clients as either low, medium, or high risk and based on these risk ratings we will carry out different forms of identification and verification. We will call for documentation in addition to the standard new business pack requirements where applicable.

In addition to the documents required to identify and verify clients, The Administrator shall screen prospective clients against a number of watch lists. Such screening aims to identify whether the prospective client is one of the following:

- Sanctioned individuals;
- Organized crime and threat finance; and
- Politically Influential Person relationships.

Screening is a vital first step in the client on-boarding process. Failure to screen prospective clients materially impacts the ability of The Administrator to effectively meet the requirements imposed by the Act and could potentially expose The Administrator to money-laundering and terrorist related offences.

**The Administrator may request additional requirements not contained in this document should it be required to successfully identify and verify a client as well as determine the source of funds used for investment purposes.**

## 2. CUSTOMER DUE DILIGENCE DOCUMENTATION REQUIREMENTS

### 2.1 RETIREMENT PRODUCTS CDD REQUIREMENTS

Clients investing in a Living Annuity, Retirement Annuity and/or Preservation Funds will undergo a Customer Due Diligence review and may not be required to provide additional CDD documents (other than those listed in the application form). Where applicable we will call for additional documentation should this be required.

### 2.2 ONGOING CDD MEASURES

Clients will be actively monitored and be required to provide up-to-date contact details and CDD Documentation via electronic communication on an ongoing basis as detailed in the table below to ensure that the risk ratings and information on record are accurate.

Client Risk Category	Frequency of Updated CDD Documentation Required
Low Risk	Every 5 years
Medium Risk	Every 3 Years
High Risk	Every 18 Months

In addition to the above ongoing CDD measures, should a client transact on their investments, updated CDD documentation may be requested.

## 3. “CUSTOMER DUE DILIGENCE” DOCUMENTATION

To adhere to CDD requirements, prospective and existing client details will be verified against acceptable forms of documentation. Failure to provide the requested documentation and verify the client’s identity will result in no transactions being processed and no business relationship being formed.

### 3.1 SOUTH AFRICAN CITIZENS

Investments made by a Natural Persons and their Representatives

NATURAL PERSONS	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Green Barcoded ID Document* Both sides of the Smart ID card* Valid Passport / Driver’s License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
Residential Address:	<u>Proof of Address</u> (not older than 3 months)
Source of Funds	As per confirmation in Application

REPRESENTATIVE OF A NATURAL PERSON	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Proof of Representation:	Letter of authority, Court order etc.
Identification:	<p>Green Barcoded ID Document*</p> <p>Both sides of the Smart ID card*</p> <p>Valid Passport / Driver's License**</p> <p>*Should records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.</p> <p>**Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.</p>
Residential Address:	<u>Proof of Address</u> (not older than 3 months)

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

#### Investments made on behalf of a Minor by a Parent or Legal Guardian

- Verified copy of South African green bar-coded ID, both sides of the new smart card ID or valid passport of the Natural Parent as Guardian of the Minor Client. Should The Administrator records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.
- Verified copy of the minor's birth certificate stipulating the name(s) of the natural parent(s).

If the name(s) of the natural parent(s) is not stated on the birth certificate, the following documents will be required:

- Copy of sworn Affidavit from the natural parent confirming that the guardian is the natural parent of the minor, signed in front of an independent commissioner of oaths.
- Copy of the natural parents' marriage certificate or copy of sworn Affidavit from the natural parent confirming the marriage (signed in front of an independent commissioner of oaths).

If the investment is made by a court appointed Guardian and not the natural parent(s) of the minor, the following documents must be provided:

- Verified copy of proof of guardianship from the Master of the Supreme Court.
- Verified copy of the minor's birth certificate.

### 3.2 FOREIGN NATIONALS

#### Investments made by a Natural Persons and their Representatives

NATURAL PERSONS	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Certified/notarized copy of Valid Passport / Valid Refugee Permit/ Valid Work permit**  **Written explanation to be provided should a driver's license be provided as apposed to a passport.
Residential Address:	Certified/notarized copy of <u>Proof of Address</u> (not older than 3 months)
Source of Funds	As per confirmation in Application
REPRESENTATIVE OF A FOREIGN NATIONAL	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Proof of Representation:	Certified/notarized copy of Letter of authority, Court order, Power of Attorney etc.
Identification:	Valid Passport / Valid Refugee Permit/ Valid Work permit
Residential Address:	Certified/notarized copy of <u>Proof of Address</u> (not older than 3 months)

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

### 3.3 LEGAL ENTITIES: SOUTH AFRICA

#### Investments made by South African Companies

If a company is listed on a recognised security exchange, **Proof of Listing and Ultimate Beneficial Ownership information is required as detailed under the Company Representative and Shareholder Section below**).For all listed and unlisted South African companies, the following documents will be required:

SOUTH AFRICAN COMPANIES	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	<p><b>Launched pre 11 May 2011</b></p> <ul style="list-style-type: none"> <li>• Certificate of Incorporation (CM1)</li> <li>• Certificate of change of name of company (CM9) (if applicable)</li> <li>• Notice of Registered Office and Postal Address (CM22)</li> <li>• Contents of Register of Directors, Auditors and Officers (CM29).</li> <li>• All of the above or the Newest dated CIPC Company Disclosure Certificate</li> </ul> <p><b>Launched after 11 May 2011</b></p> <p>The new Companies Act came into effect on 1 May 2011. For all companies incorporated prior to 1 May 2011, i.e. before the new Companies Act came into effect, the old forms will still apply, i.e. the old CM forms. Those companies incorporated in terms of the new Companies Act; the new forms will apply. These are listed below as follows:</p> <ul style="list-style-type: none"> <li>• Notice of Incorporation (CoR 14.1)</li> <li>• Certificate of Registration (CoR 14.3)</li> <li>• Certificate of name change (CoR 14.3) where the company has changed its name (if applicable)</li> <li>• Notice of registered office and postal address (CoR 21.1)</li> <li>• Directors, Auditors and Officers Amendments (CoR39)</li> <li>• All of the above or the Newest dated CIPC Company Disclosure Certificate</li> </ul>

	Listed Companies Proof of Listing on relevant securities exchange - official documentation
<b>Registered Address:</b>	Proof of business address of the company e.g. utility bill (not older than 3 months) reflecting the name and business address.
<b>Name under which Conducting Business:</b>	Corporate Letterhead if not included on the company registration documents or proof of bank account
<b>Ownership Structure:</b>	Company Share Register / Corporate Organogram / CIPC Beneficial Owner certificate. A company organogram (signed and accepted by the Board /registered company secretary) may be requested.

#### COMPANY REPRESENTATIVES:

For each Authorised Individual / Director / CEO / CFO / COO / MD of the Company

IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
<b>Identification:</b>	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
<b>Residential Address:</b>	<u>Proof of Address</u> (not older than 3 months)
<b>Proof of Representation:</b>	Resolutions / Letter of Authorization /auditor confirmation

#### INDIVIDUAL SHAREHOLDERS OVER 5%

IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
<b>Proof of Shareholding:</b>	Share Certificate / Company Share Register / CIPC Beneficial Owner certificate / auditor confirmation letter. A company organogram (signed and accepted by the Board /registered company secretary) may be requested.
<b>Identification:</b>	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
<b>Residential Address</b>	<u>Proof of Address</u> (not older than 3 months)

#### CORPORATE SHAREHOLDERS OVER 5%

IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
<b>Proof of Shareholding:</b>	Share Certificate / Company Share Register / auditor confirmation letter A company organogram (signed and accepted by the Board /registered company secretary) may be requested.
<b>Identification:</b>	<b>Launched pre 11 May 2011</b> <ul style="list-style-type: none"> <li>• Certificate of Incorporation (CM1)</li> <li>• Certificate of change of name of company (CM9) (if applicable)</li> <li>• Notice of Registered Office and Postal Address (CM22)</li> <li>• Contents of Register of Directors, Auditors and Officers (CM29)</li> <li>• All of the above or the Newest dated CIPC Company Disclosure Certificate</li> </ul>

	<p><b>Launched after 11 May 2011</b></p> <ul style="list-style-type: none"> <li>• Notice of Incorporation (CoR 14.1)</li> <li>• Certificate of Registration (CoR 14.3)</li> <li>• Certificate of name change (CoR 14.3) where the company has changed its name (if applicable)</li> <li>• Notice of registered office and postal address (CoR 21.1)</li> <li>• Directors, Auditors and Officers Amendments (CoR39)</li> <li>• All of the above or the Newest dated CIPC Company Disclosure Certificate</li> </ul>
<b>Registered Address:</b>	<u>Proof of Address</u> (not older than 3 months)
<b>Name under which Conducting Business:</b>	Corporate Letterhead if not included on the company registration documents or proof of bank account
<b>Authorised / Controlling Persons</b>	<p>For each Authorised Individual / Director / CEO / CFO / COO / MD / of the Company</p> <ul style="list-style-type: none"> <li>• Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**</li> </ul> <p>(*Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.)</p> <p>**Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.</p> <ul style="list-style-type: none"> <li>• <u>Proof of Address</u> (not older than 3 months)</li> <li>• Resolutions / Letter of Authorization / auditor confirmation</li> </ul>

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

### 3.4 PARTNERSHIPS

The FICA Amendment Act of 2017 subjects Partnerships to enhanced Customer Due Diligence procedures in terms of Section 21B. The following documents will be required:

PARTNERSHIPS	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
<b>Identification:</b>	Certificate of incorporation, Trust Deed or Certified copy of Partnership Agreement
<b>Registered Address:</b>	Certificate of incorporation, Trust Deed or Partnership Agreement <u>Proof of Address</u> (not older than 3 months)
<b>Control over Partnership:</b>	Certificate of Incorporation, Trust Deed or Partnership Agreement of the legal person(s) who exercise executive control over the Partnership.
<b>Proof of Representation:</b>	Resolutions / Letter of Authorisation / auditor confirmation
PARTNERS	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
<b>Identification of each Partner (regardless of threshold %) of ownership):</b>	<p>Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**</p> <p>*Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.</p> <p>**Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.</p>

<b>Residential Address:</b>	<u>Proof of Address</u> (not older than 3 months)
<b>Legal Person Partners:</b>	Requirements noted in 3.3. for legal entities.
<b>REPRESENTATIVES OF PARTNERS For each Authorized Individual / Ultimate Beneficial Owner</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
<b>Residential Address:</b>	<u>Proof of Address</u> (not older than 3 months)

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy and/or other individuals who may have effective control over the partnership through other means.

### 3.5 CLOSED CORPORATIONS

<b>CLOSED CORPORATIONS</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	<ul style="list-style-type: none"> <li>• Founding Statement or Certificate of Incorporation (CK1)</li> <li>• Amended Founding Statement (CK2) (if the member of the CC has changed).</li> <li>• If converted to another entity type: CoR 18.1 and CoR 18.3 (if applicable)</li> </ul>
<b>Registered Address:</b>	<u>Proof of Address</u> (not older than 3 months)
<b>Name under which Conducting Business:</b>	Corporate Letterhead or CK documents
<b>Proof of Representation:</b>	Resolutions / Letter of Authorisation /auditor confirmation letter
<b>CORPORATION REPRESENTATIVES:</b>	
<b>For each Member and Authorised Individual /CEO / CFO / COO / MD of the Company</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
<b>Residential Address:</b>	<u>Proof of Address</u> (not older than 3 months)

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

### 3.6 LOCAL TRUSTS

The FICA Amendment Act of 2017 subjects Trusts to enhanced Customer Due Diligence procedures in terms of Section 21B in addition to those stipulated in the Regulations. The following documents will be required:

TRUSTS	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Trust Deed / Founding Document (i.e. the Will if Testamentary Trust)
Address of the Master of the High Court:	Letter of Authority signed by the Master of the High Court
Authority to Act:	Letter of Authority / Letter of Executorship if Testamentary Trust
Registered Address:	<u>Proof of Address</u> (not older than 3 months)
TRUSTEES OF A TRUST	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
Residential Address:	<u>Proof of Address</u> (not older than 3 months)
If Deceased:	**See comment below table
Resolution:	If there is more than one trustee noted on the trust, a resolution / auditor confirmation is required confirming authorized signatories.
BENEFICIARIES OF A TRUST	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License.**  If the beneficiary is a legal person, please see the requirements applicable for the specific type of legal entity type.  If beneficiaries are not referred to by name in the trust deed or other founding instrument in terms of which the trust is created, the particulars of how the beneficiaries of the trust are determined must be captured in an Affidavit by the Trustees / Beneficiaries Declaration submitted to the Master of the High Court (form J450) / auditor confirmation letter  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
Residential Address:	<u>Proof of Address</u> (not older than 3 months)
FOUNDER OF A TRUST	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT

<b>Identification:</b>	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
<b>If Deceased:</b>	**See comment below table
<b>Residential Address:</b>	<u>Proof of Address</u> (not older than 3 months)
<b>PERSONS REPRESENTING THE TRUST (e.g. Companies providing Trustee services for the Trust)</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	As per the legal entity Requirements detailed in 3.3 / 3.4 / 3.5
<b>Residential / Registered Address:</b>	As per the legal entity Requirements detailed in 3.3 /3.4 / 3.5

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

Where the founder or any trustee, beneficiary or any authorised signatory is deceased we require a copy of the death certificate. If a trustee or signatory is deceased, we will need an updated Letter of Authority and/or resolution.

### 3.7 FOREIGN TRUSTS

The FICA Amendment Act of 2017 subjects Trusts to enhanced Customer Due Diligence procedures in terms of Section 21B in addition to those stipulated in the Regulations. The following documents will be required:

<b>TRUSTS</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	Trust Deed / Founding Document
<b>Authority to Act:</b>	Letter of Authority or other official document from a competent trust registering authority in a foreign jurisdiction.
<b>Registered Address:</b>	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
<b>TRUSTEES OF A TRUST</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	If a South African citizen: Green Barcoded ID document / both sides of the Smart ID card * Certified /notarized copy of Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a driver's license be provided as apposed to a passport.
<b>Residential Address:</b>	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
<b>If Deceased:</b>	**See comment below table
<b>Resolution:</b>	If there is more than one trustee noted on the trust, a resolution / auditor confirmation is required confirming authorized signatories.

BENEFICIARIES OF A TRUST	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	<p>If a South African citizen: Green Barcoded ID document / both sides of the Smart ID card * Certified / notarized copy of Valid Passport / Driver's License.**</p> <p>If the beneficiary is a legal person, please see the requirements applicable for the specific type of legal entity.</p> <p>If beneficiaries are not referred to by name in the trust deed or other founding instrument in terms of which the trust is created, the particulars of how the beneficiaries of the trust are determined must be captured in an Affidavit by the Trustees / Beneficiaries / auditor confirmation letter.</p> <p>*Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.</p> <p>**Written explanation to be provided should a driver's license be provided as apposed to a passport.</p>
Residential Address:	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
FOUNDER / PROTECTOR OF A TRUST	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	<p>If a South African citizen: Green Barcoded ID document / both sides of the Smart ID card * Certified /notarized copy of Valid Passport / Driver's License**</p> <p>*Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.</p> <p>**Written explanation to be provided should a driver's license be provided as apposed to a passport.</p>
If Deceased:	**See comment below table
Residential Address:	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
PERSONS REPRESENTING THE TRUST (e.g. Companies providing Trustee services for the Trust)	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	As per the legal entity Requirements detailed in 3.3/ 3.4 / 3.5 /3.10
Residential / Registered Address:	As per the legal entity Requirements detailed in 3.3 / 3.4/ 3.5 / 3.10

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

Where the founder or any trustee, beneficiary or any authorised signatory is deceased we require a copy of the death certificate. If a trustee or signatory is deceased, we will need an updated Letter of Authority and/or resolution.

### 3.8 LOCAL RETIREMENT FUNDS

All retirement funds are required to provide a registration certificate issued by an authorised regulatory body. Depending on the provision of the certificate, the retirement fund will also be required to provide the following:

REGISTERED RETIREMENT FUND	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Registration Certificate and all name change certificates (if applicable) Trustee Register Board Resolution indicating the authorised representative Fund Rules
Registered Address:	Proof of Registered Address (Fund Rules / any other <u>Proof of Address</u> (not older than 3 months))
RETIREMENT FUND REPRESENTATIVES	
For each Trustee, Principal Officer, Chairperson and authorised Individual and 13B Administrators of the Retirement Fund	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Green Barcoded ID Document / Both sides of the Smart ID card/ Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a passport or drivers license be provided as apposed to an identity document.
Residential Address:	<u>Proof of Address</u> (not older than 3 months)
Authority to Act:	Board Resolution authorising the 13B Administrator representatives / the Administration Agreement by which the 13B Administrator is appointed
13B Administrator	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	As per the legal entity Requirements detailed in 3.3 / 3.4 / 3.5
Registered Address:	As per the legal entity Requirements detailed in 3.3 /3.4 / 3.5

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

### 3.9 FOREIGN RETIREMENT FUNDS

All retirement funds are required to provide a registration certificate issued by an authorised regulatory body. Depending on the provision of the certificate, the retirement fund will also be required to provide the following - additional information may be requested based on the requirements of the country where the fund is registered:

REGISTERED RETIREMENT FUND	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	Registration Certificate Trustee Register

	Board Resolution indicating the authorised representative Fund Rules
<b>Registered Address:</b>	Proof of Registered Address (Fund Rules / any other <u>Proof of Address</u> (not older than 3 months))
<b>RETIREMENT FUND REPRESENTATIVES</b>	
<b>For each authorised Individual and legal entity/administrator of the Retirement Fund</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	If a South African citizen: Green Barcoded ID document / both sides of the Smart ID card * Certified /notarized copy of Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a driver's license be provided as apposed to a passport.
<b>Residential Address:</b>	<u>Proof of Address</u> (not older than 3 months)
<b>Authority to Act:</b>	Board Resolution authorizing the 13B Administrator representatives / the Administration Agreement by which the 13B Administrator is appointed
<b>13B Administrator</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	As per the legal entity Requirements detailed in 3.3
<b>Registered Address:</b>	As per the legal entity Requirements detailed in 3.3

Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

### 3.10 LEGAL ENTITIES: FOREIGN CORPORATIONS

#### Investments made by a Foreign Corporations

<b>FOREIGN COMPANIES</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	Business Registration / Founding Documents and/or CIPC CoR17.1 and 17.3 (if applicable)
<b>Registered Address:</b>	Business Registration / Founding Documents
<b>Name under which Conducting Business in Country of Incorporation:</b>	Corporate Letterhead / Business / Founding Registration Documents
<b>Operating Address in Country of Incorporation:</b>	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
<b>Name under which Conducting Business in South Africa:</b>	Corporate Letterhead

<b>Operating Address in South Africa:</b>	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
<b>Proof of Shareholding:</b>	Share Certificate / Company Share Register / organogram approved and signed by the board or senior management or company secretary / auditor confirmation
<b>Proof of Representation:</b>	<u>Certified/notarized Resolutions / Letter of Authorisation</u>
<b>COMPANY REPRESENTATIVES:</b> For each Authorised Individual / Director / CEO / CFO / COO / MD of the Company	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Identification:</b>	If a South African citizen: Green Barcoded ID document / both sides of the Smart ID card *  Certified /notarized copy of Valid Passport / Driver's License**
<b>Residential Address:</b>	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
<b>INDIVIDUAL SHAREHOLDERS OVER 5%</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Proof of Shareholding:</b>	Share Certificate / Company Share Register / organogram approved and signed by the board or senior management or company secretary / auditor confirmation
<b>Identification:</b>	If a South African citizen: Green Barcoded ID document / both sides of the Smart ID card * Certified /notarized copy of Valid Passport / Driver's License**  *Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.  **Written explanation to be provided should a driver's license be provided as apposed to a passport.
<b>Residential Address:</b>	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
<b>CORPORATE SHAREHOLDERS OVER 5%</b>	
<b>IDENTIFICATION TYPE</b>	<b>DOCUMENT VERIFICATION REQUIREMENT</b>
<b>Proof of Shareholding:</b>	Share Certificate / Company Share Register / organogram approved and signed by the board or senior management or company secretary / auditor confirmation
<b>Identification:</b>	Business Registration / Founding Documents and/or CIPC CoR17.1 and 17.3 (if applicable)
<b>Registered Address:</b>	<u>Certified/notarized copy of Proof of Address (not older than 3 months)</u>
<b>Authorised / Controlling Persons</b>	For each Authorised Individual / Director / CEO / CFO / COO / MD / of the Company <ul style="list-style-type: none"> <li>• <u>If a South African citizen: Green Barcoded ID document / both sides of the Smart ID card *</u></li> <li>• <u>Certified /notarized copy of Valid Passport / Driver's License**</u></li> </ul> (*Should our records indicate that a South African Citizen has been issued with a Smart ID card, we will only accept the Smart ID card as proof of identification, we will not accept a Green Barcoded ID Document if a Smart Card has been issued.)  **Written explanation to be provided should a driver's license be provided as apposed to a passport.

	<ul style="list-style-type: none"> <li>• <u>Certified/notarized Proof of Address</u> (not older than 3 months)</li> <li>• <u>Certified/notarized Resolutions / Letter of Authorization</u></li> </ul>
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Please note: The Administrator may require information as provided above for beneficiaries nominated on a policy.

### 3.11 OTHER LEGAL ENTITIES

OTHER LEGAL ENTITIES (NPO's, FOUNDATIONS, Etc.)	
Please note: Depending on the type of other legal entity, The Administrator may call request additional information not listed in this section.	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	The constitution or other founding documents for the legal entity, certificate of registration
Registered Address:	Proof of business address of the legal entity e.g. utility bill (not older than 3 months) reflecting the name and business address.
Ownership Structure:	<ul style="list-style-type: none"> <li>• Copies of agreements and/or oversight body approvals.</li> <li>• Signed partnership agreement;</li> <li>• or Signed constitution /founding document.</li> <li>• Organogram approved and signed by the board /senior management/company secretary of all persons / entities who owns more than 5% of the legal entity or confirmation that no entity owns more than 5% of the Legal entity</li> </ul>
REPRESENTATIVES: For each Authorised Individual	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Identification:	As per the legal entity Requirements detailed in 3.3 -3.7 / 3.10 (where applicable)
Residential Address:	As per the legal entity Requirements detailed in 3.3 -3.7 /3.10 (where applicable)
Proof of Representation:	As per the legal entity Requirements detailed in 3.3-3.7 / 3.10 (where applicable)
INDIVIDUAL WHO OWNS MORE THAN 5% OF THE LEGAL ENTITY, IS THE CONTROLLING PERSON OF THE LEGAL ENTITY	
IDENTIFICATION TYPE	DOCUMENT VERIFICATION REQUIREMENT
Proof of Ownership/Controlling Person:	Copies of the documents indicating proof of ownership and/or controlling persons of the legal entity
Authorised / Controlling Persons	As per the legal entity Requirements detailed in 3.3 -3.7 /3.10 (where applicable)

## 4. ACCEPTABLE DOCUMENTS FOR PROOF OF RESIDENTIAL / BUSINESS ADDRESS

### Acceptable certification party:

- Local: Any person authorised or appointed as a commissioner of oaths
- Foreign: Solicitor / notary / professional person or the equivalent in his/her jurisdiction who is authorised to certify any document.

### Electronic copies:

Should you download electronic copies of any of the verification documents, kindly ensure you download a PDF copy of an official letter /statement.

- For documents issued on a monthly basis, the document provided to The Administrator cannot be older than 3 months.
- For documents issued on an annual basis, the documents provided to The Administrator cannot be older than 12 months.

### The items below are acceptable in terms of proof of residential / operational address:

- A valid lease/rental agreement in the name of the person / entity, clearly reflecting the current residential address and not expired
- Affidavit containing the following particulars from a CC/Company/Partnership or Mandated Official / person co-habiting with the client / from an Employer of the client:
  - name, residential address, identity number of the client and the deponent of the affidavit;
  - relationship between the client and the deponent of the affidavit; and
  - confirmation of the client's residential address
- Confirmation of a director / authorised person's residential address on a company letterhead, dated and signed by the company secretary
- Bank Statements (on an official bank letterhead)
- Declaration from the client's Financial Advisor /third party after an on-site visit - within 3 months of the on-site visit
- Long term/short term insurance policy document issued by an insurance company
- Mortgage /home loan statement
- Motor vehicle license documentation
- Municipal rates and taxes invoice
- Retail store statement of account
- Telephone or Cellular account
- Utility Bill reflecting Erf/stand no if sent to a P O Box
- Valid TV License
- Foreign regulator confirmation viewed from website / written confirmation from regulator:
  - Documents accepted to be in line with standard protocol in the Country concerned.
  - Preparer of the Customer Due Diligence requirements to supply reasoning for the acceptance of proof of business address on a case-by-case basis.

#### Acceptable source of funds / wealth /income<sup>1</sup>:

- Bank statement,
- Bank reference letter,
- Pay slip,
- Investment statement,
- ITA34,
- IRP5, or
- Other applicable document confirming source of funds/wealth

## 5. DOUBTS CONCERNING DOCUMENT VERACITY

Should The Administrator at any time doubt the veracity of the provided CDD Documentation for a given client, The Administrator shall contact the client using the contact information on file and request that new CDD Documentation be provided as soon as possible. The Administrator may also make use of external Credit Bureaus and Home Affairs to verify the data.

## 6. CONTACT DETAILS

### Hollard Life Assurance Company Limited:

<b>Physical Address:</b>	Hollard Villa Arcadia, 22 Oxford Road, Parktown, 2193
<b>Postal Address:</b>	PO Box 87419, Houghton, Johannesburg, 2041
<b>Email:</b>	<a href="mailto:honey@hollardinvestments.co.za">honey@hollardinvestments.co.za</a>
<b>Website:</b>	<a href="http://www.honeyinvestments.co.za">www.honeyinvestments.co.za</a>
<b>Tel:</b>	0860 202 202 (If you are calling from within South Africa) +27 11 351 5000 (If you are calling from outside South Africa)
<b>Hollard Compliance:</b>	<a href="mailto:compliance@hollard.co.za">compliance@hollard.co.za</a>

Hollard is committed to “Creating and securing a better future” and therefore subscribes to an internal Anti-Fraud policy. Please report any suspicious or unethical activity anonymously on 0801 516 170 (toll free) or via email at [Hollard@tip-offs.com](mailto:Hollard@tip-offs.com)

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<sup>1</sup> Source of income/wealth is defined as funds received on a regular basis for work/services rendered or investment income.

**Honey Investment Solutions (Pty) Ltd:**

**Physical Address:** Office B02G002, Building 2, Bridgeport House, Ground Floor Building, Hampton Office Park, 20 Georgian Crescent, Sandton, 2152

**Email:** [honey@hollardinvestments.co.za](mailto:honey@hollardinvestments.co.za)

**Website:** [www.honeyinvestments.co.za](http://www.honeyinvestments.co.za)

**Tel:** 0860 202 202 (If you are calling from within South Africa)  
+27 11 351 5000 (If you are calling from outside South Africa)