

WHAT TO DO WITH YOUR FUND VALUE WHEN YOU LEAVE TFG BECAUSE YOU HAVE RESIGNED, WERE RETRENCHED OR DISMISSED

<p><u>Option A</u> Leave your full Fund Value in the TFG Retirement Fund</p>	<p>Become a TFG Deferred Member This option is tax free. No further contributions will be made. Administration fees (currently R20 per month) will be deducted from your Fund Value. Full withdrawals are allowed after date of deferment but not at normal retirement age or later.</p>
<p><u>Option B</u> Transfer your Fund Value to another approved Fund</p>	<p>Transfer Transfer your full or part of your Fund Value to any approved Pension Fund / Preservation Fund / Retirement Annuity. This option is not taxable. Transfer your full or part of your Fund Value to an approved Provident Fund. This option is taxable.</p>
<p><u>Option C</u> Cash in your Fund Value</p>	<p>Cash in your Fund Value Take your full or part of your Fund Value as a cash withdrawal. This option is taxable (Importantly, remember that if you take your money as a cash withdrawal, you may not have enough money preserved when your retirement day comes)</p>
<p><u>Option D</u> Part cash /Part transfer</p>	<p>Part cash / Part Transfer Transfer to an approved fund and take a portion in cash. A reminder that all cash withdrawals are subject to tax.</p>

Please note that any Section 37D deduction such as a home loan, divorce order, maintenance order and any monies due to the Employer as a result of theft, fraud and dishonesty is treated as a cash withdrawal and is taxed accordingly.

A video explaining all the abovementioned information is available on the Fund's website at www.tfgretirementfund.co.za under Fund Forms/Active Members/Benefit Counselling Video.

Once you have viewed the benefit counselling video on the website, in order to proceed with your claim, you have to submit the following documentation:

- This form completed and signed in full.
- Copy of your identity document
- Bank statement or proof of bank account (not older than 3 months)

COMPLETED FORMS TO BE EMAILED TO FUSE@TFG.CO.ZA

Should you be over the age of 55 you must contact the Retirement Fund Counsellor to discuss your retirement benefit options. No full cash withdrawal will be allowed if you are at normal retirement age, unless your benefit is under an amount determined by the tax legislation.

Your personal Information

Employee Number		Last Day at Work	
First Names		Surname	
Date of Birth		Identity Number	
Income Tax Number		Cell Number	
Postal Address			
		Postal Code	
Email Address		Contact Number	

A. Leave your full Fund Value in the Fund by becoming a Deferred Member

I elect to become a deferred member	Tick here
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B. Transfer your Fund Value to another Fund

How much of your Fund value are you transferring?	R
Name of approved Fund where you want to transfer your Fund Value	
Name of Contact Person	
Email address of Contact Person	

C. Withdraw your Fund Value in cash

How much of your Fund Value do you want take as cash?	R
Account Number	
Bank Name	
Branch Code	
Type of Account	

X _____
Member signature to acknowledge that the above information is correct

_____ Date

X _____ hereby acknowledge that:
I have watched the benefit option counselling video that provides me with my options on exiting the Fund and that I understand all the options available to me. I know that I can also contact the TFG Retirement Services department at Fuse@tfg.co.za if I don't understand the information provided in the video. I also understand that I could speak to a financial advisor who could assist me with my decision with regards to my retirement savings, which includes information on the tax implications thereof. I understand the implications of my election and that my decision is final and binding. I have read and understood all the pages of this document.

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