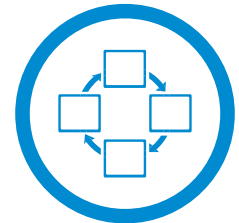


Procedure to follow in case you have an enquiry or complaint

Are you receiving the service you would expect as a member of the Sanlam Umbrella Fund?

The Sanlam Umbrella Fund takes all member concerns seriously and is committed to treating our members fairly.

What do you do if you have an enquiry regarding your fund?



01 The Sanlam Umbrella Fund has a number of avenues to help you with enquiries:

- ① The first step is to approach your **HR department**. Many enquiries can be answered immediately by your **HR department**.
- ② You also have access to the Retirement Fund Web. Here you will find a lot of information which might help you to solve your concern. www.retirementfundweb.co.za
- ③ Alternatively, you can call one of our Client Contact Centres:
Western Cape: 0861386202
Gauteng: 0861223646

These centres are available from Monday to Friday between 07:00 - 17:00. Friendly consultants will assist you with your enquiry.

Your **HR department** might need to contact the Sanlam Umbrella Fund or the Client Relationship Manager to help you with your enquiry. So give them a few days in which to get back to you.

02 If you're not happy with how your enquiry was handled:

Contact the Sanlam Umbrella Fund by detailing your complaint in writing to:
E-mail: umbrellasolutions@sanlam.co.za

Please provide us with the following details:

- ① Your full name and surname
- ② Your employer's name
- ③ Your identity number or fund membership number
- ④ Detailed description of your complaint

If you have tried all of the above and you feel that you have not received an answer to your enquiry, or your concern was dealt with in an unsatisfactory way, please let us know by complaining to the Fund.

We guarantee we will get back to you!

04 Are you unhappy with the way in which we dealt with your complaint?

If you feel that we have not handled your complaint fairly or that your complaint has not been resolved, you can lodge a complaint with the Office of the Pension Funds Adjudicator:

Telephone: 012 346 1738
 Fax: 086 693 7472
 E-mail: enquiries@pfa.org.za
 Website: www.pfa.org.za
 Postal address: PO Box 580
 Menlyn
 Pretoria
 0063
 Physical address: 4th Floor Block A
 Riverwalk Office Park
 41 Matroosberg Road
 Ashlea Gardens
 Pretoria
 0081

03 Our service commitment to you:

- ① Your complaint will be recorded in the Sanlam Umbrella Fund's central complaints register.
- ② We will send you a confirmation of receipt within 48 hours.
- ③ We will do the necessary investigation into your complaint within 10 working days.
- ④ We will get back to you as soon as your complaint is resolved, no later than 30 working days.

Sometimes, due to the nature of the complaint, it might take longer than 30 working days to resolve. If so,

- ① We will keep you updated on the progress of your complaint every step of the way;
- ② We will indicate by when we will have an answer for you.

If you feel that the Sanlam Umbrella Fund did not handle your complaint to your satisfaction, you can complain to the Pension Funds Adjudicator.