



ACTIVE MEMBERS, DEFERRED MEMBERS OR LIVING ANNUITANTS "Own Choice" Application Form

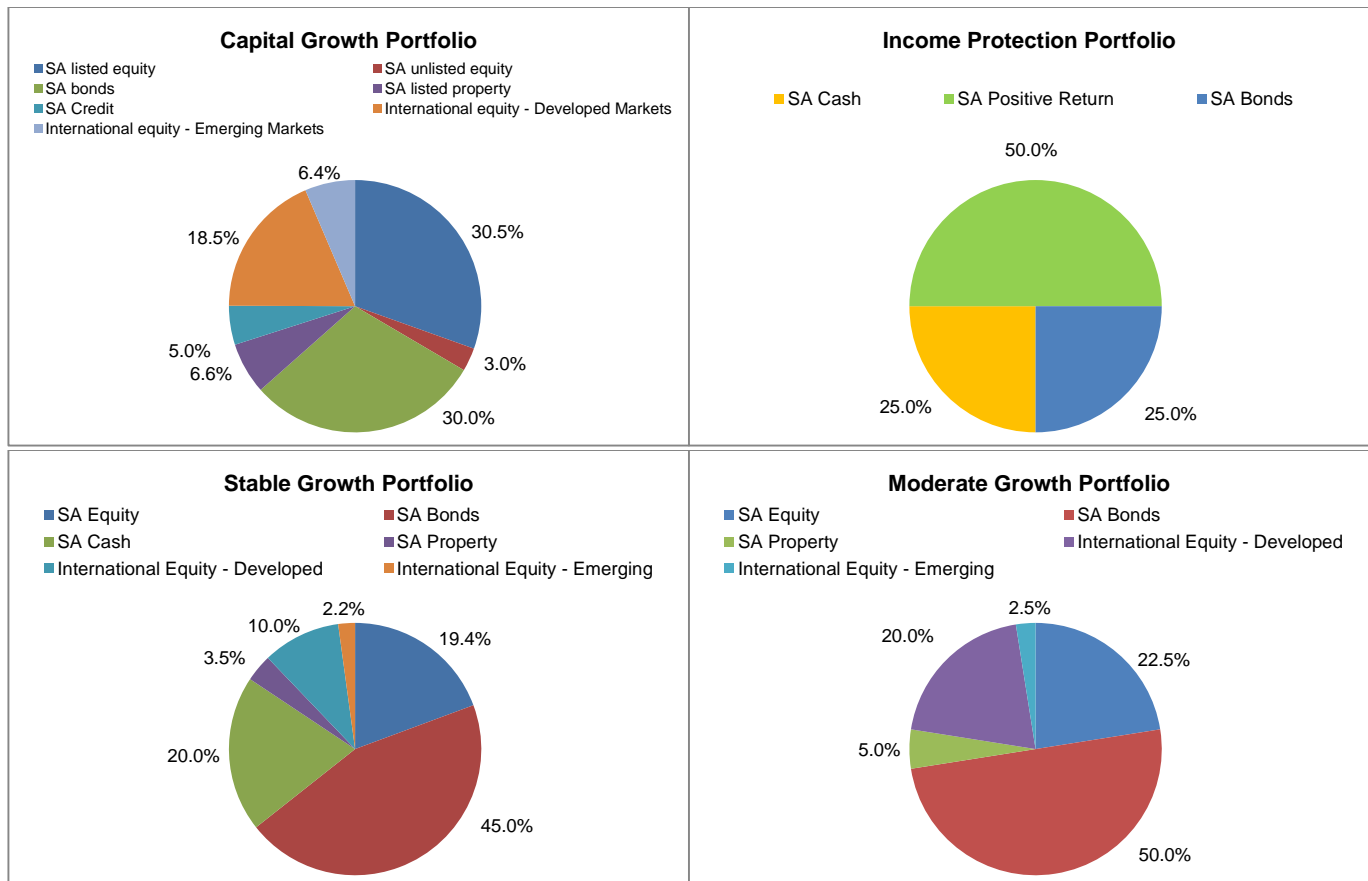
Please ensure that you are using the most recent version of this form by contacting the Unilever Pensions Team prior to submitting the form (*Effective Date – 1 December 2014*)

Fax the completed form to Alexander Forbes on (011) 263 2948.

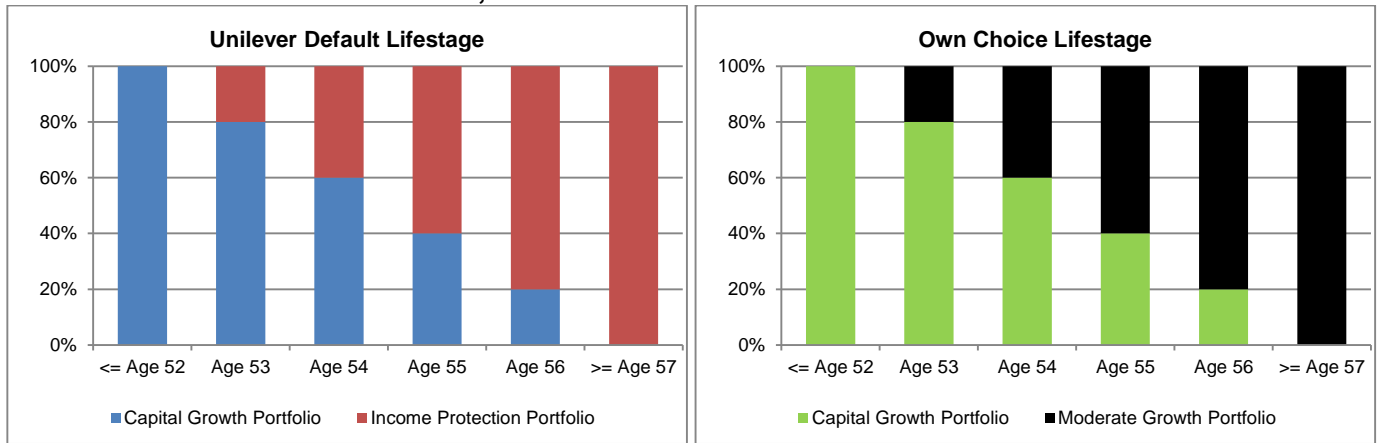
Alexander Forbes must receive your switch form no later than the last working day of the month preceding your effective switch date e.g. if your switch is effective 1 July, the correctly completed switch form must be received by Alexander Forbes by 30 June. Please read through the instructions carefully as they would apply to you in your particular case.

Notes:

- For Active Members it is imperative that you complete both the options that pertain to your change in investment strategy, i.e. Fund Credit switch instruction and change in Contribution investment strategy for future contributions. If you only wish to change the Fund Credit %, please indicate N/A under Contribution %. If you only wish to change Contribution %, please indicate N/A under Fund Credit %. Forms received where either the Fund Credit or the Contribution section contain no information will be deemed incomplete and therefore not actioned.
- For Deferred Members & Living Annuitants, the Contribution section does not apply & should the Fund receive any future enhancements, contributions in respect of pay awards or transfers into the Fund, these will be invested in terms of the investment allocation detailed below.
- You will receive a switch and/or election confirmation certificate from Alexander Forbes confirming that your change was implemented. If you do not receive a certificate, please contact Alexander Forbes on (011) 324 3413
- The pre printed text on this form may not be altered. If a change is made to the pre printed text, the form will be considered null and void and you will be requested to complete a new form.
- Your first switch within a calendar year will be free. With effect from 1 August 2009, any other switches in that calendar year will incur a fee of R 250 per switch.



ACTIVE MEMBERS, DEFERRED MEMBERS OR LIVING ANNUITANTS



Investment Details:

- (1) Please refer to the Investment Choice Guide for further information on the underlying asset make-up. The guide is available on the Unilever Portal and the Alexander Forbes Website.
- (2) Should you require further assistance regarding the underlying asset make-up and limits, please contact the Unilever Pensions Team on 031 570 2718.

Please note that although members are free to choose any portfolio of their choice within the parameters outlined next to each portfolio, the investment objective of the portfolio should be taken into account.

- The investment objective of the SA Bond Portfolio is to achieve a net real return (after fees) relative to SA price inflation of 2.5% p.a. over the longer term.*
- The investment objective of the SA Cash Portfolio is to achieve a net real return (after fees) relative to SA price inflation of 1.0% p.a. over periods of one to two years.*
- The investment objective of the Capital Growth Portfolio is to achieve a net real return (after fees) relative to SA price inflation of 4.5% p.a. over the longer term. It has been designed to mainly suit younger active members.*
- The investment objective of the Income Protection Portfolio is to earn a return that is some 2.0% p.a. higher than South African inflation over the medium to longer term.*
- The investment objective of the Stable Growth Portfolio is to achieve a net real return (after fees) relative to SA price inflation of 3.5% p.a. over the long term. This portfolio is expected to show a greater degree of capital stability than the Capital Growth Portfolio.*
- The investment objective of the Moderate Growth Portfolio is to earn a return that is some 4.0% p.a. higher than South African inflation over the longer term.*
- The Unilever Lifestage aims to retain retirement capital by reducing risk as retirement approaches and is likely to be opted for by active members who wish to secure a life pension / With-Profit pension with a large component of their retirement capital.
- The Own Choice Lifestage aims to provide a higher longer term return than the current Default Lifestage Portfolio by maintaining equity exposure right up to retirement although with an increase in risk. The portfolio is specifically targeted at those active members who will not purchase mainly a life pension at retirement but will instead invest in a Living Annuity with a moderate level of equity exposure.

* Please note that this level of return is not guaranteed and will critically depend on market conditions.



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Member Details:

Effective month of election	_____	Employee Number	_____
Initials & Surname	_____	Date of Birth	_____
ID Number	_____	Member Status	Active / Deferred / Annuitant <i>(delete whichever is not applicable)</i>

Living Annuitant Beneficiary Details (if applicable):

Name & Surname	_____	Date of Birth	_____
Relationship to Member	_____		

Portfolio Asset Allocation

Investment channel	Fund Credit %	Contribution % Active Members only	Restrictions
Unilever SA Bonds			No limitation
Unilever SA Cash			No limitation
Capital Growth Portfolio			No limitation
Income Protection Portfolio			No limitation
Stable Growth Portfolio			No limitation
Moderate Growth Portfolio			No limitation
Unilever Default Lifestage			Cannot be combined with other portfolios
Own Choice Lifestage			Cannot be combined with other portfolios
TOTAL	100%	100%	

Declaration

- A fax confirmation slip does not constitute sufficient proof of receipt by Alexander Forbes. I understand that the onus is on me to ensure that Alexander Forbes receives the switch instruction and if Alexander Forbes does not acknowledge receipt of the switch instruction within 5 working days, then the switch may not take place. **I understand that should the form be incomplete or inaccurately completed, the switch instruction may not be actioned.**
- I have read and understood the contents of the **Investment Choice Guide** in particular in relation to the issues associated with selecting an own choice portfolio. I declare that I understand the risk profile of the investment portfolio of my choice and that I have obtained advice where appropriate. I declare that I understand the implications of my choice.
- I indemnify the Fund, the Trustees, the Principal Officer of the Fund, my Employer and Alexander Forbes against any claims whatsoever arising from my investment portfolio choice.

Any corrections to information completed on the form must be initialled by the member.

SIGNATURE		DATE	
Home Tel No.	_____	Work Tel No.	_____
Cell No.	_____	Fax No.	_____
E-mail Address	_____		
Postal Address	_____		