



The Home of Retirement Funds

Retirement Benefits Counselling Policy

This Policy was approved and adopted by the Board of Trustees of
the etfSA Retirement Annuity Fund on

10 June 2022

Signed by the Principal Officer of the etfSA Retirement Annuity
Fund, for and on behalf of the Board of Trustees

A handwritten signature in blue ink, appearing to read 'M F Brown', written over a horizontal line.

Principal Officer
M F BROWN

10 June 2022
Date



ACCESS TO RETIREMENT BENEFITS COUNSELLING

In terms of Regulation 39(2)(e), members must be given access to retirement benefits counselling.

Members are given access to retirement benefits counselling

(e) members are given access to retirement benefits counselling not less than three (3) months before their normal retirement age as determined in the rules of the fund and as may be prescribed;

The etfSA RA Fund is committed to providing its members with access to retirement benefits counselling, where applicable. All information needs to be conveyed in an appropriate, timely, accurate, comprehensive and cost-effective manner. The Fund takes full responsibility for the required counselling. This Policy Document outlines the etfSA RA Fund strategy and practices in this matter, which will be monitored by the Board of Trustees of the Fund.

Fund communications are to be issued in electronic format, unless otherwise requested by members.

Minimum Requirements

Annual Member Report

- An Annual Member Report is to be issued to members each year.
- The Annual Report will include the following information:
 - That the member may contact the Fund for retirement counselling
 - The Fund does not have a retirement date and the member will elect a retirement date anytime from the age of 55
 - A contact number/email address where the member can contact the fund to alert the Fund that retirement counselling is required

Application form

- The application form and terms and conditions must indicate the availability of retirement counselling.

Retirement Benefit Counselling

- The Fund appoints etfSA.co.za to provide retirement benefits counselling, at no cost, to the members.

Information to be provided when supplying retirement benefit counselling

- The following information must be provided when retirement benefit counselling is provided
 - A recent benefit statement.
 - Default living annuity strategy must be provided to the member requiring retirement benefit counselling and post-retirement services.
 - The retirement options in terms of the Rules of the Fund and the Act, must be explained to the members.
 - Members must be informed that they can contact an independent financial adviser to ensure advice is obtained prior to retirement, if not provided by etfSA.co.za, to the member's satisfaction.