



Investment
Solutions

Promotion of Access to Information

Member Contributions Pension Fund

IT ALL ADDS UP!

Manual for
Investment Solutions Member Contributions
Pension Fund

(Reg. 12/8/20838)
("the Fund")

Prepared in accordance with Section 51 of the Promotion of Access to Information Act, No 2 of
2000

Last updated: 31 August 2005

Investment Solutions Member Contributions Pension Fund ("the Fund")

Manual in terms of Section 51 of the Promotion of Access to Information Act 20/2000 ("the Act")

The **Investment Solutions Member Contributions Pension Fund** is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. Contact Details

1. Head of the Fund: Principal Officer Ms W Barraclough.
2. The Financial Services Board PF Number of the Fund is: 12/8/35302.
3. The registered address of the Fund is: Investment Solutions Office Park, 63 Wierda Road East, Wierda Valley, Sandown.
4. The postal address of the Fund is: PO Box 786055, Sandton, 2146, RSA.
5. The contact telephone number for the Fund is: +27 (11) 505 6000.
6. The contact facsimile number for the Fund is: +27 (11) 263 1227.
7. The Client Interaction Centre Number is: 0860 001 750
8. The e-mail address in order to contact the Head of the Fund is: info@ishltd.co.za

B. South African Human Rights Commission Guide

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address: Private Bag 2700 Houghton 2041,
Telephone: (011) 484 8300
Facsimile: (011) 484 0582
Website: <http://www.sahrc.org.za>.

C. Fund Records available in terms of the Pension Funds Act 24 of 1956

- (a) The following records of the Fund are available on demand by a member of the Fund:
- (i) the registered rules of the Fund (including amendments);
 - (ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be as decided by the Trustees of the Fund.

- (b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

- (i) the documents referred to in C(a) above;
- (ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
- (iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
- (iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

- (c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address: 446 Rigel Avenue Pretoria
Telephone: (012) 428 8000
Facsimile: (012) 347 0221
Website: <http://www.fsb.co.za>.

D. Information to facilitate a request for access to fund Records

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. Availability of the Manual

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. Description of Records held by the Fund

Claims (withdrawals, retirements & death)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit (**deaths only**)
- Copy of death certificate
- Acceptance / Declination Letter (**early retirement due to ill-health/disability**)
- Statement by Employer (**early retirement due to ill-health/disability**)
- Statement by Employee (**early retirement due to ill-health/disability**)
- Medical Reviews (**early retirement due to ill-health/disability**)

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)

Section 14 Transfers/Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Accounting Records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports (where applicable)
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

Johannesburg:

Investment Solutions Office Park,
63 Wierda Road East, Wierda Valley
P O Box 786055, Sandton, 2146, RSA
Tel: +27 (11) 505-6000
Fax: +27 (11) 505-6490 (Institutional Investors)
+27 (11) 263-1227 (Private Investors)

Cape Town:

Belmont Square, Belmont Road, Rondebosch, 7700
P O Box 776, Rondebosch, 7701, RSA
Tel: +27 (21) 658-4020/1/2/3
Fax: +27 (21) 689-9514

Private Investors:

Please contact your Financial Planning Consultant or
our Client Interaction Centre at 0860-001-750

Institutional Investors:

Leon Greyling
Tel: +27 (11) 505-6027
Fax: +27 (11) 263-1454
E-mail: greylingl@ishltd.co.za

Evan Ongley
Tel: +27 (11) 505-6039
Fax: +27 (11) 263-1055
E-mail: ongleye@ishltd.co.za

Kevin Milne (Cape Town)
Tel: +27 (21) 658-4025
Fax: +27 (21) 689-9514
E-mail: milnek@ishltd.co.za

