ALLAN GRAY

GROUP RA SYSTEM USER GUIDE

27 August 2021

INDEX

CONTACT DETAILS

Employer-related enquiries

Email: groupra@allangray.co.za

Telephone: 0860 000 870

Member-related enquiries

Email: info@allangray.co.za

Telephone: 0860 000 654

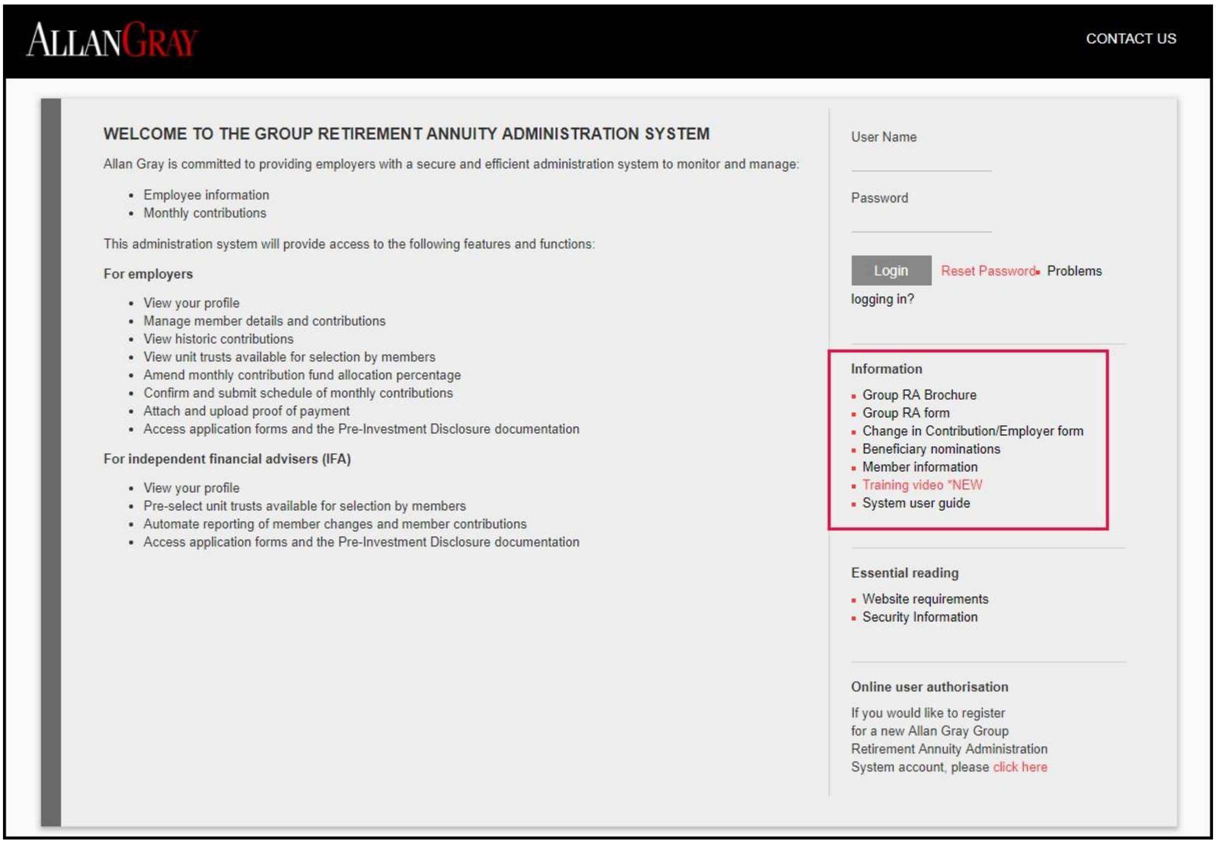
LOGGING INTO THE ALLAN GRAY GROUP RA PORTAL

Type the following URL into your browser: https://groupra.allangray.co.za

We recommend that you use Google Chrome to access the portal.

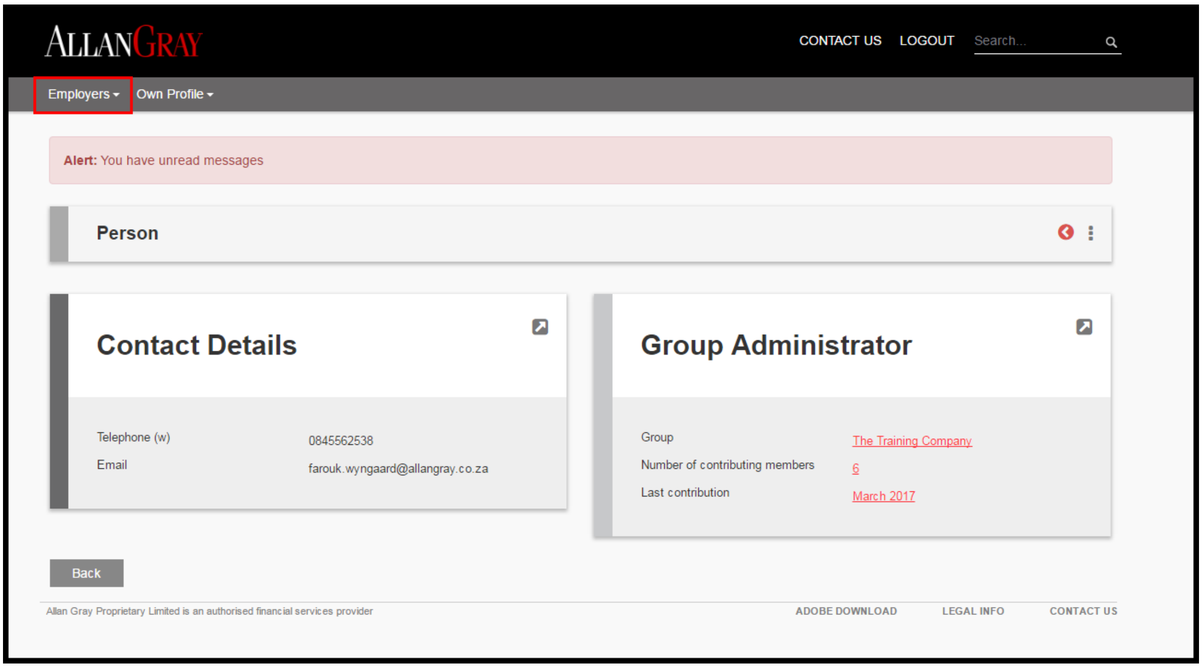
Before you enter your username and password refer to the information section on the landing page.

- Click on Training video *NEW to watch a short video on how to navigate the system



- Enter your username and password.
- Select log in.

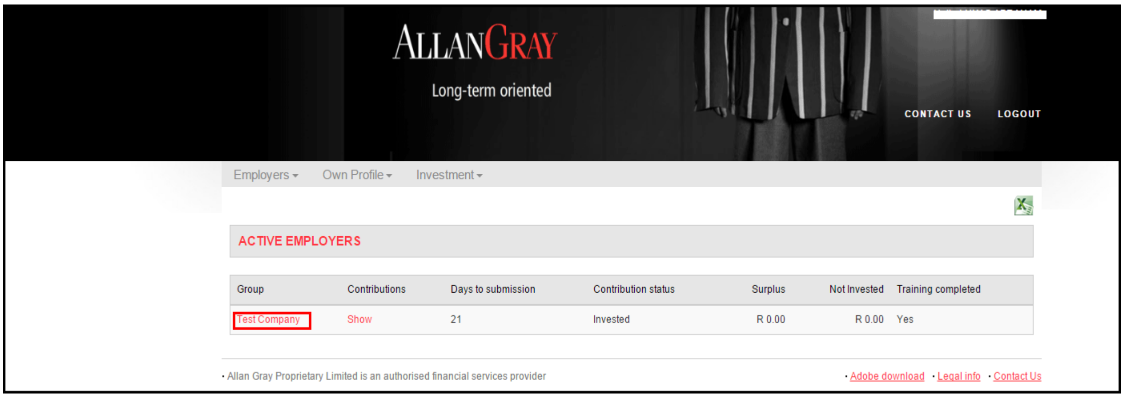
- The system will default to your profile after you have signed in
- Click on “Employers” and “Active Employers” to make changes



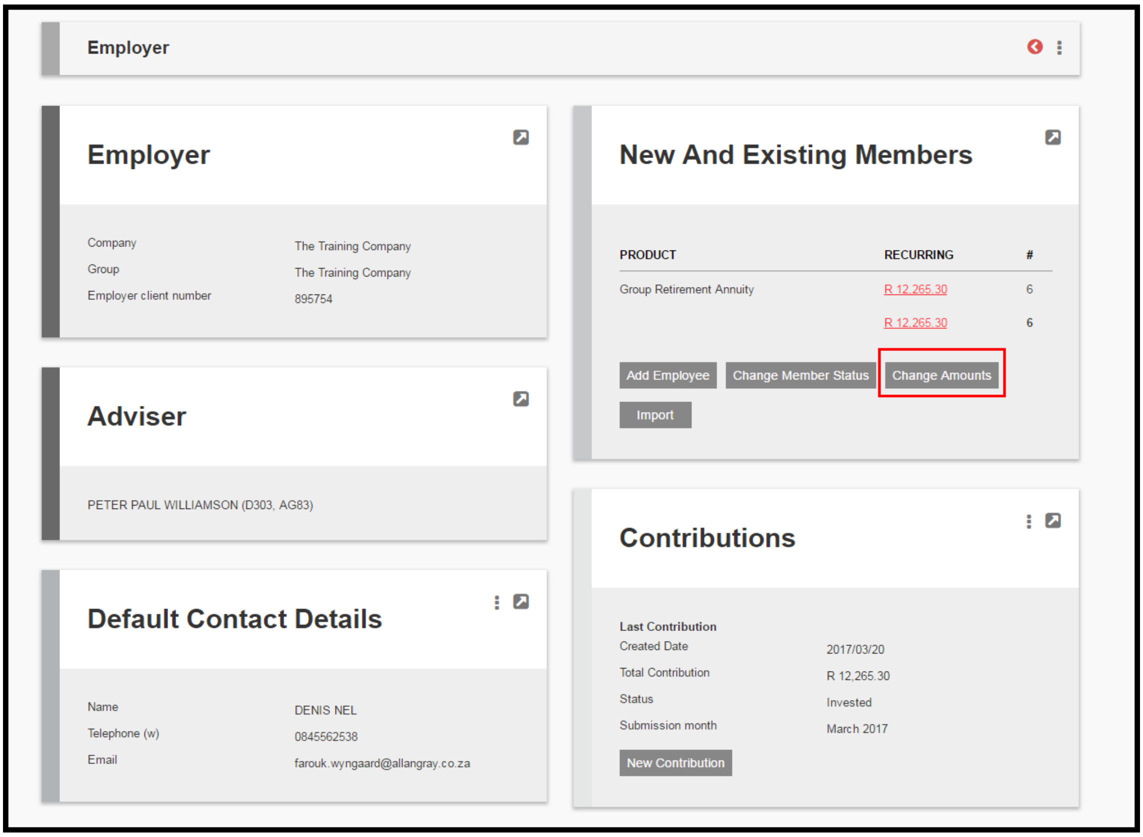
AMEND EMPLOYEE DETAILS

Amend Employee Details - Contribution amounts and Status Changes

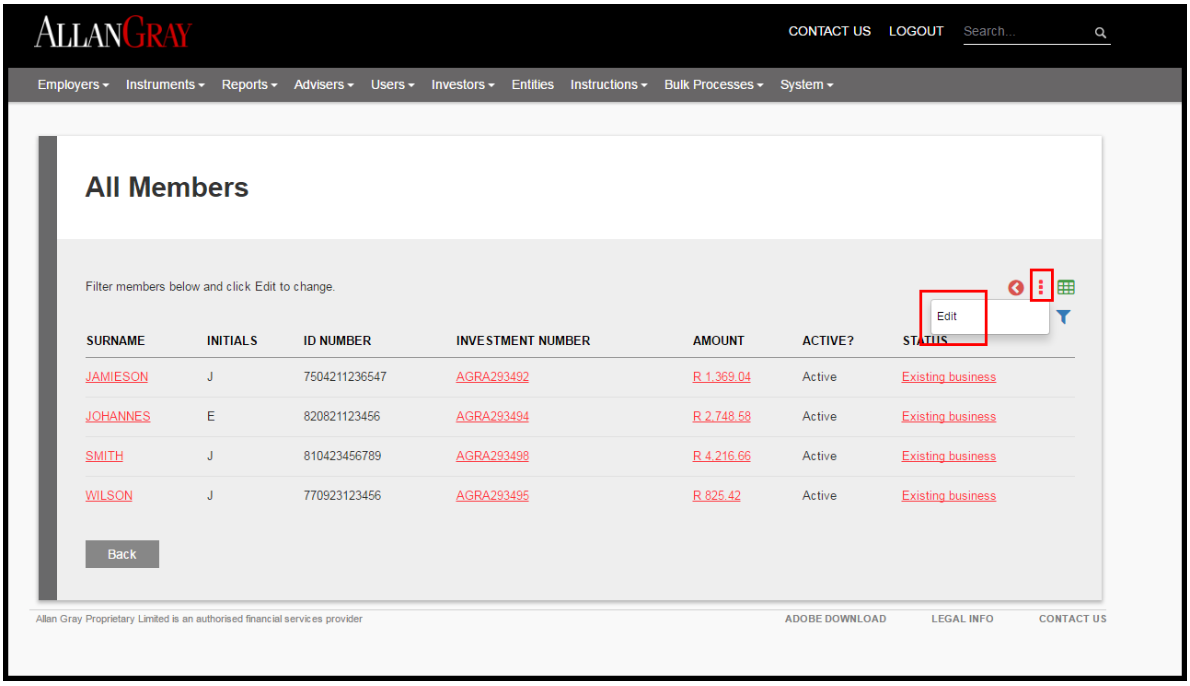
- Select the group name.



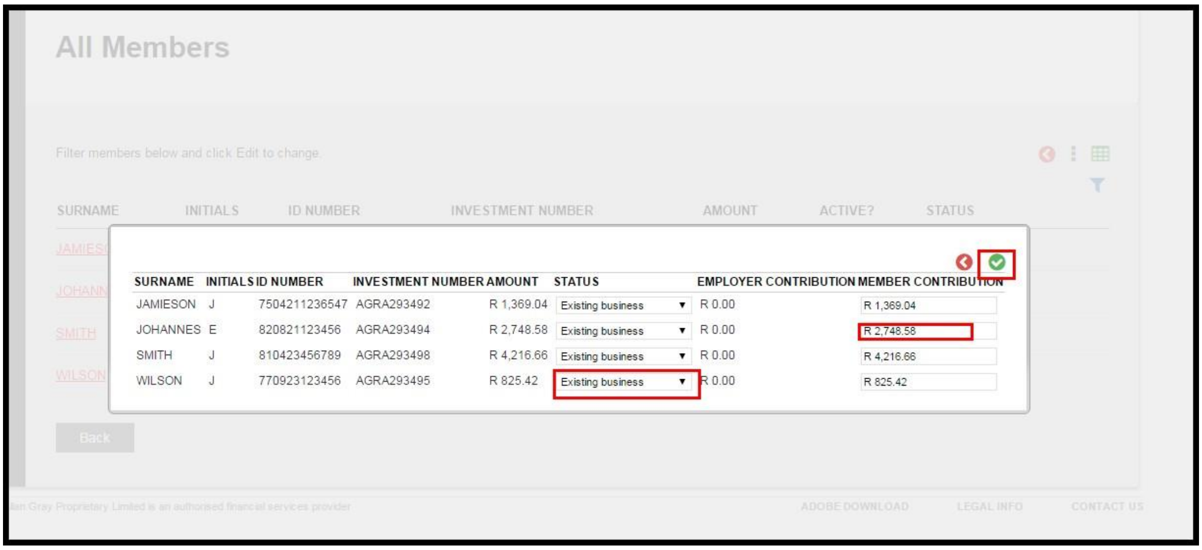
- Under “New and Existing Members ” click on either “**Change Amounts” or “Change Member Status”**button.



- The following screen will appear.
- Click on the 3 dots and select edit



- The following screen will appear

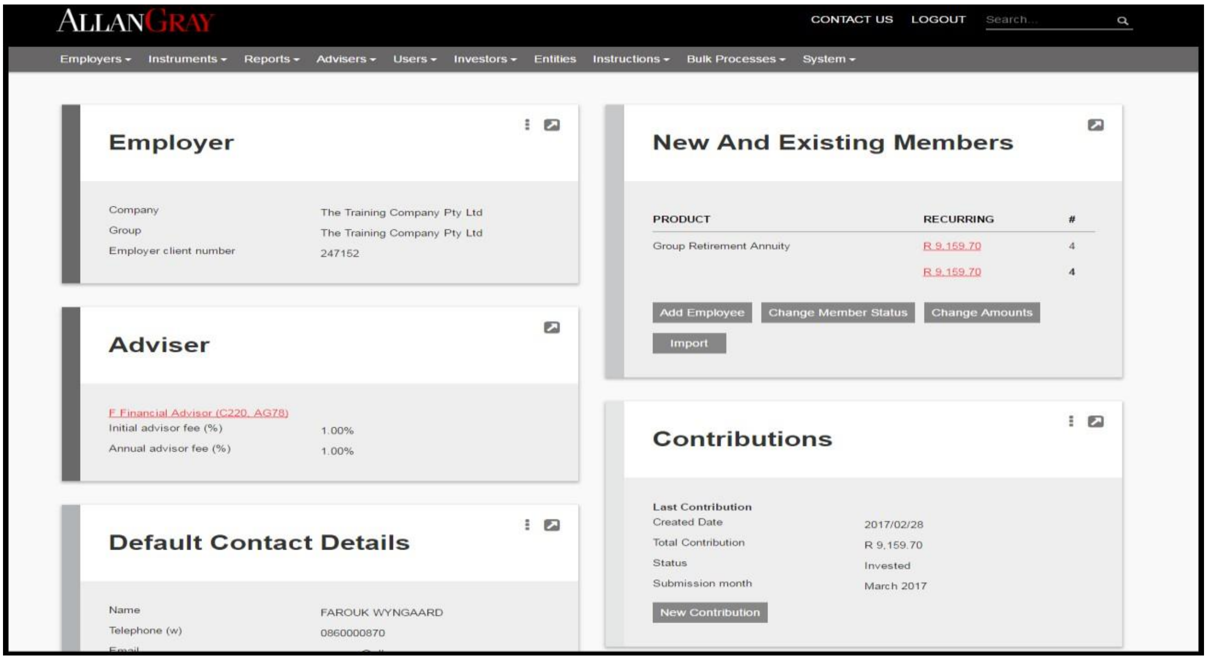


- Click on the **member contribution** amount for the member you wish to change the amount for

- Click on the drop down arrow for the member you wish to change the **status** for
  1. Suspended/Absconded
  2. Suspended/Maternity
  3. Suspended/Sabbatical
  4. Payment stopped
  5. Not Taken Up **(if a member was added but decided not to join)**
  6. Resigned
  7. Retired
  8. Deceased

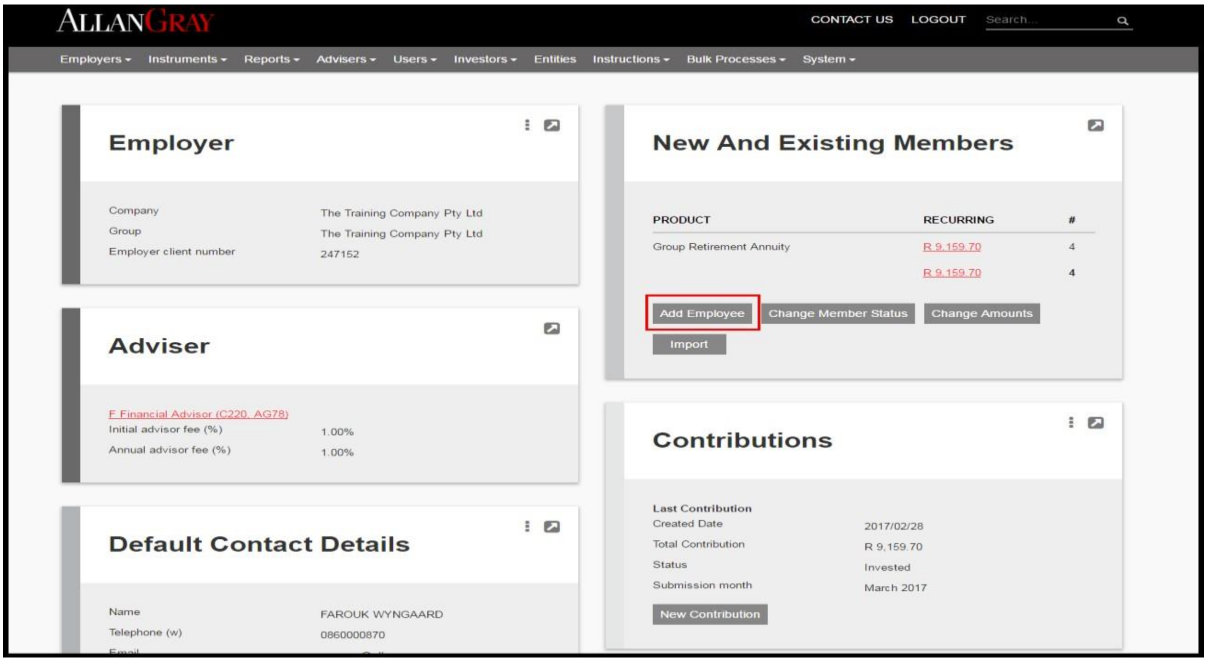
- Scroll down to the top of the page and click Save

- Click on “Back” to return to the “Employer” screen

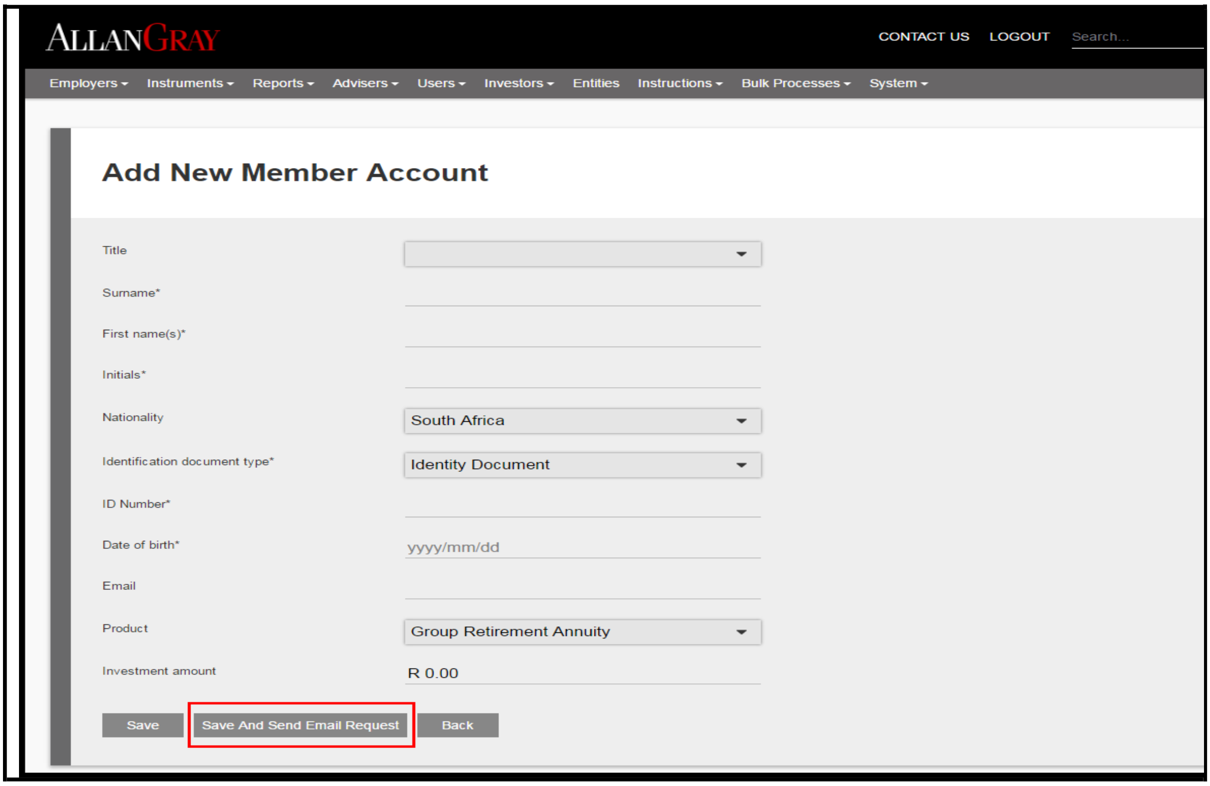


ADDING NEW MEMBERS

- Click on “Add Employee”



- The following screen will appear



- Capture the member's details in Capital Letters and click save or save and send email

    1. Title
    2. Surname
    3. First name(s)
    4. Initials
    5. Identification document type
    6. ID number
    7. Date of birth
    8. Email
    9. Investment amount

- Once captured, click the "Save And Send Email Request" button to trigger the online application process.

- If no email address is captured for the employee, the online application will be sent to the "Helper" email address, if applicable. (see page13 to setup a helper email).

- If you wish to print the application form, click "Save" and follow the steps from page 15.

- The employee will receive the following email and must click on the link to start the online application process

From: GroupRAInvestments@allangray.co.za [mailto:mailer@finworks.biz]

Sent: 23 October 2015 08:55 AM

To: James Smith

Subject: Your new Allan Gray Retirement Annuity investment

Dear Mr James Smith,

Your employer, Test Company, recognises the importance of saving for retirement and has asked us to set up an Allan Gray Retirement Annuity (RA) for you.

We would like to take this opportunity to tell you more about who we are and the retirement product that your employer has chosen. We will also require some information from you to start your investment.

About Allan Gray

Established in 1973, we are an investment manager dedicated to helping investors build wealth over the long term. We seek to earn the trust of our clients by providing superior long-term investment performance, outstanding client service and holding ourselves to the highest ethical standards.

About the Allan Gray RA

The Allan Gray RA gives you tax savings and a measure of protection, but comes with some restrictions

Your contributions to a retirement annuity (RA) are tax deductible and the returns you earn while invested are tax free. Although you cannot access your money until you retire after the age of 55 (except in certain circumstances), you can choose the unit trusts you invest in and change your selection, as well as your contribution amount, if you need to. If you change jobs, your RA continues without the need to transfer. You may, at any time, transfer your investment to any other approved retirement annuity, without cost or penalty. For more information please visit the 'saving for retirement' section of our website.

Your investment return comes from the unit trusts you choose

We offer a simple range of unit trusts to meet your investment needs. Please talk to your independent financial adviser (IFA), Joe Bloggs, about which unit trusts meet your needs, and how much you will need to contribute to achieve your objectives.

How to start your investment in the Allan Gray RA

1. Please click **here** to complete your application before 30 October 2015
2. Read the supporting documents that are generated at the end of the online application process
3. Sign the confirmation documents, then send them to your IFA, who will counter sign them and then pass them on to us

What happens next?

We will set up your investment account and give you secure online access if you have supplied us with your email address. Each month, your contribution will be deducted from your salary and we will invest it into your RA. Your first contribution will be deducted and invested after your employer's next payroll run.

If you have any questions, please talk to your employer, your IFA, or contact our Client Service Centre on 0860 000 654 or info@allangray.co.za during business hours.

Yours sincerely

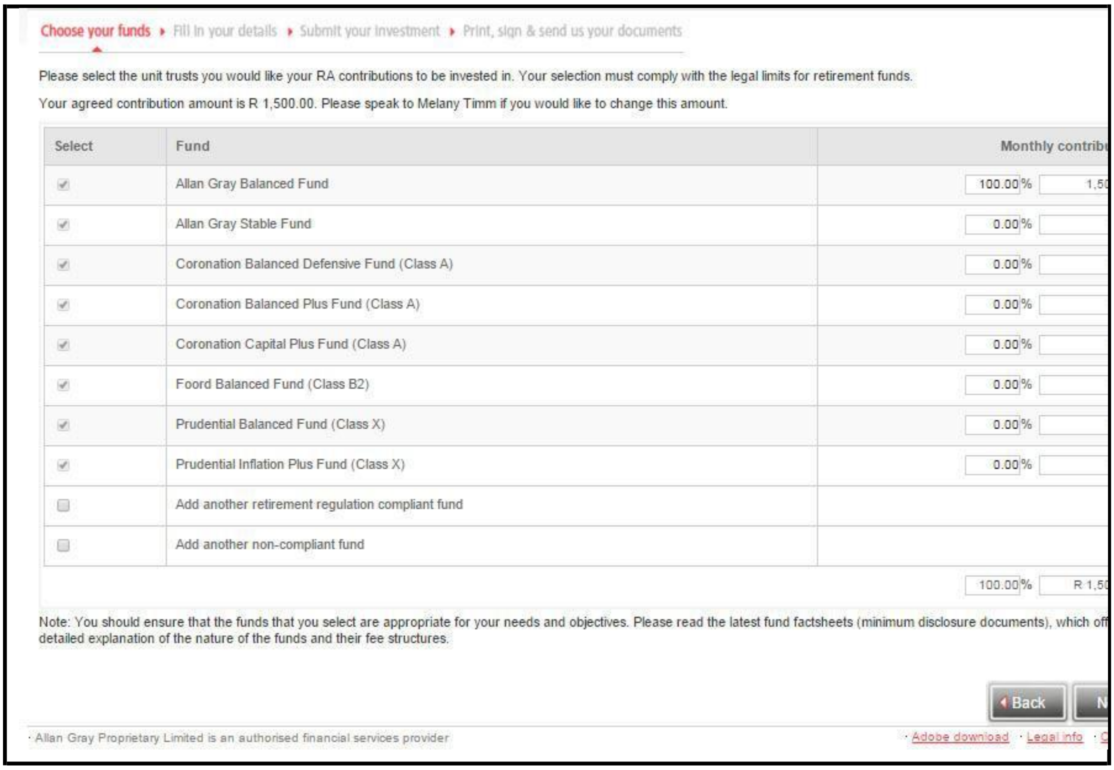
Faizil Jakoet

Head of Retail Client Services

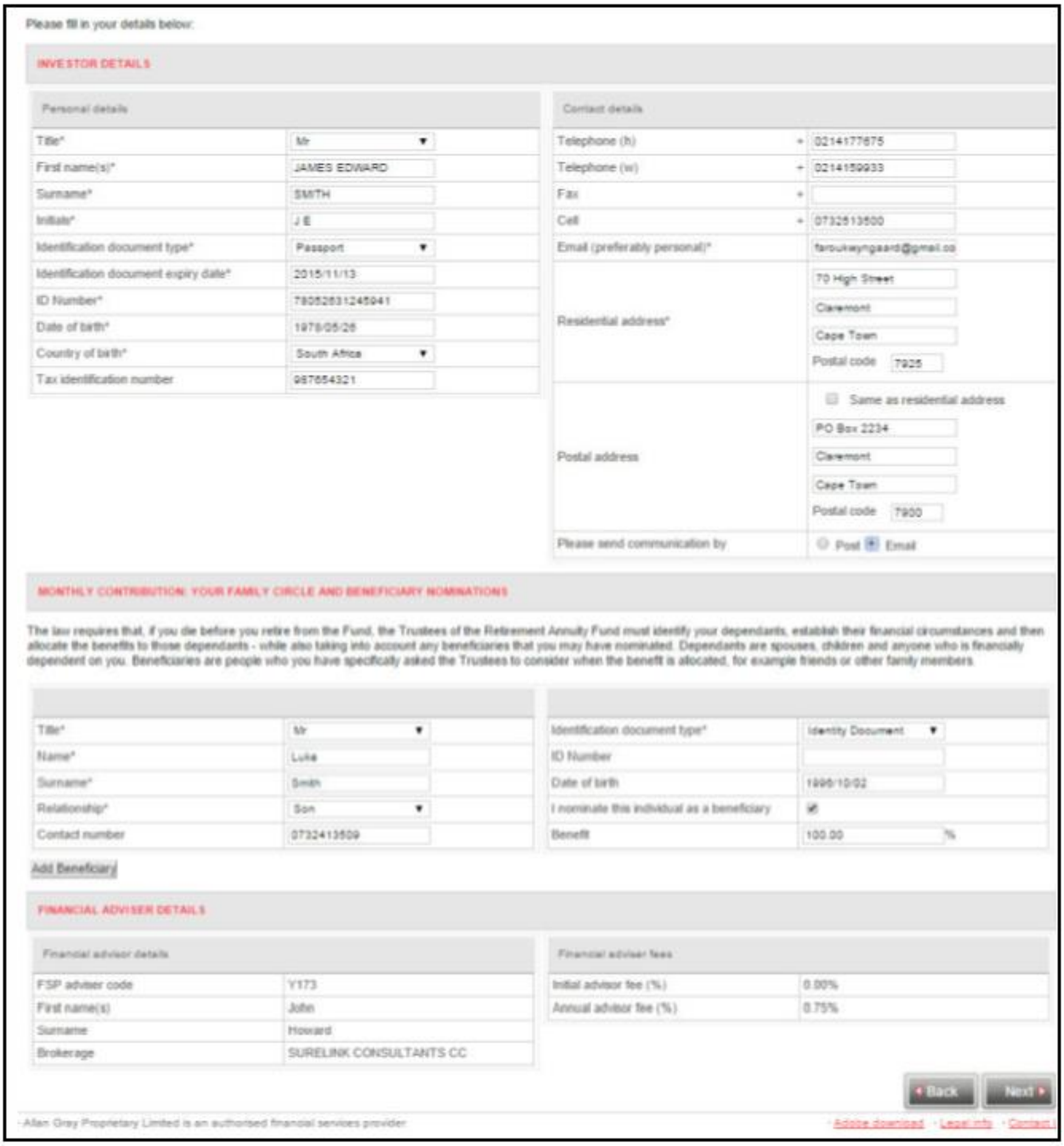
- Once the employee has clicked on the link, the following screens will appear.

- **The employee enters his/her ID number and clicks “Next”**

- **The employee confirms / amends fund selection and clicks “Next”**



- **The employee completes personal and beneficiary details and clicks "Next"**



Please fill in your details below:

INVESTOR DETAILS

Personal details	
Title*	Mr
First name(s)*	JAMES EDWARD
Surname*	SMITH
Initials*	J E
Identification document type*	Passport
Identification document expiry date*	2015/11/13
ID Number*	7805283124S941
Date of birth*	1978/05/26
Country of birth*	South Africa
Tax identification number	987654321

Contact details	
Telephone (h)	0214177675
Telephone (w)	0214159933
Fax	
Cell	0732513500
Email (preferably personal)*	faroukwyngaard@gmail.co
Residential address*	70 High Street Claremont Cape Town Postal code 7925
Postal address	Same as residential address PO Box 2234 Claremont Cape Town Postal code 7900
Please send communication by	Post Email

MONTHLY CONTRIBUTION: YOUR FAMILY CIRCLE AND BENEFICIARY NOMINATIONS

The law requires that, if you die before you retire from the Fund, the Trustees of the Retirement Annuity Fund must identify your dependants, establish their financial circumstances and then allocate the benefits to those dependants - while also taking into account any beneficiaries that you may have nominated. Dependants are spouses, children and anyone who is financially dependent on you. Beneficiaries are people who you have specifically asked the Trustees to consider when the benefit is allocated, for example friends or other family members.

Title*	Mr	Identification document type*	Identity Document
Name*	Luke	ID Number	
Surname*	Smith	Date of birth	1996/10/02
Relationship*	Son	I nominate this individual as a beneficiary	✔
Contact number	0732413509	Benefit	100.00 %

Add Beneficiary

FINANCIAL ADVISER DETAILS

Financial advisor details	
FSP adviser code	Y173
First name(s)	John
Surname	Howard
Brokerage	SURELINK CONSULTANTS CC

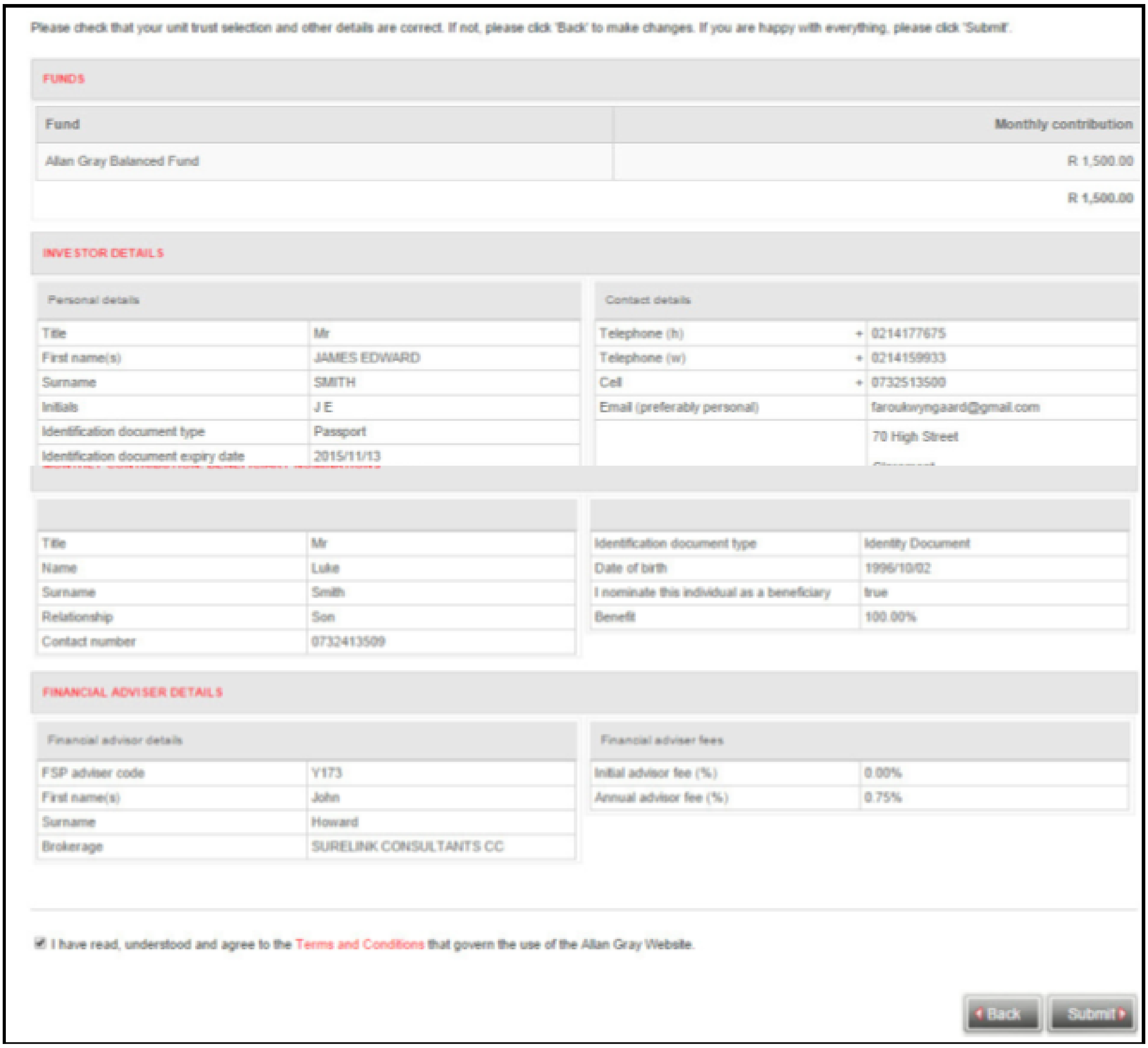
Financial adviser fees	
Initial advisor fee (%)	0.00%
Annual advisor fee (%)	0.75%

Back Next

- Allan Gray Proprietary Limited is an authorised financial services provider · Adobe download · Legal info · Contact

The employee:

- Checks all details
- Ticks the box that he/she has read and understood the terms and conditions
- Clicks "Submit"



Please check that your unit trust selection and other details are correct. If not, please click 'Back' to make changes. If you are happy with everything, please click 'Submit'.

FUNDS

Fund	Monthly contribution
Allan Gray Balanced Fund	R 1,500.00
	R 1,500.00

INVESTOR DETAILS

Personal details	
Title	Mr
First name(s)	JAMES EDWARD
Surname	SMITH
Initials	J E
Identification document type	Passport
Identification document expiry date	2015/11/13

Contact details		
Telephone (h)	+	0214177675
Telephone (w)	+	0214159933
Cell	+	0732513500
Email (preferably personal)		faroukwyngaard@gmail.com
		70 High Street

Title	Mr
Name	Luke
Surname	Smith
Relationship	Son
Contact number	0732413509

Identification document type	Identity Document
Date of birth	1996/10/02
I nominate this individual as a beneficiary	true
Benefit	100.00%

FINANCIAL ADVISER DETAILS

Financial advisor details	
FSP adviser code	Y173
First name(s)	John
Surname	Howard
Brokerage	SURELINK CONSULTANTS CC

Financial adviser fees	
Initial advisor fee (%)	0.00%
Annual advisor fee (%)	0.75%

☑ I have read, understood and agree to the Terms and Conditions that govern the use of the Allan Gray Website.

Back Submit

- **The employee prints the RA confirmation page, sign it and return it to the employer**

- **The employee will receive a confirmation email with the following attachments**:

1. Confirmation of application (see sample of confirmation page 23)
2. Investment Overview
3. Conditions of Membership

From: Allan Gray <clientservices@allangraygroupra.co.za>
Subject: Confirmation of your Allan Gray Retirement Annuity application
Attachments: RA Confirmation for James Smith;
RA Investment Overview for James Smith;
RA Conditions of Membership

Dear Mr Smith

Thank you for submitting your retirement annuity application online.

To complete the application process, please print out and sign the attached retirement annuity confirmation and send it to your financial adviser to be countersigned if you have not done so already. In case you were unable to download the relevant documents when submitting your application online, we have attached them to this email for your reference.

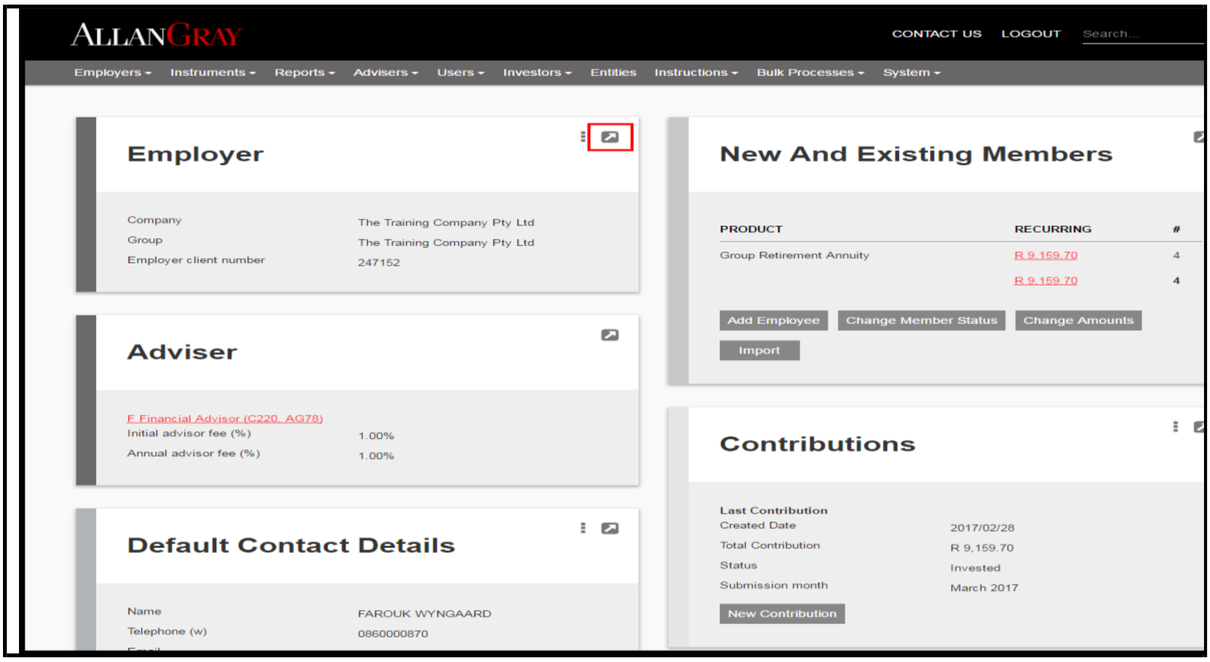
For more information, please contact your financial adviser, our Client Service Centre on 0860 000 654, or email us at info@allangray.co.za.

Yours sincerely

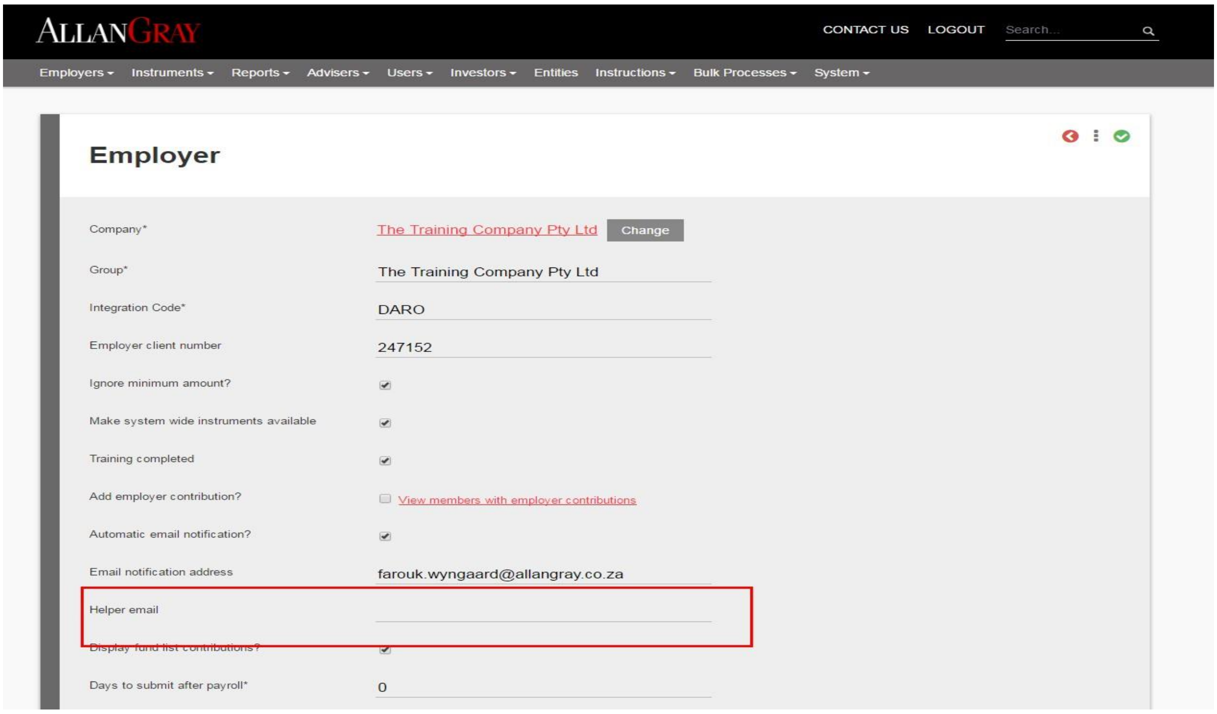
Faizil Jakoet
Head of Retail Client Services

HOW TO SET UP A 'HELPER' EMAIL ADDRESS

- Click on "Back" to return to the "Employer" screen
- Click on the arrow



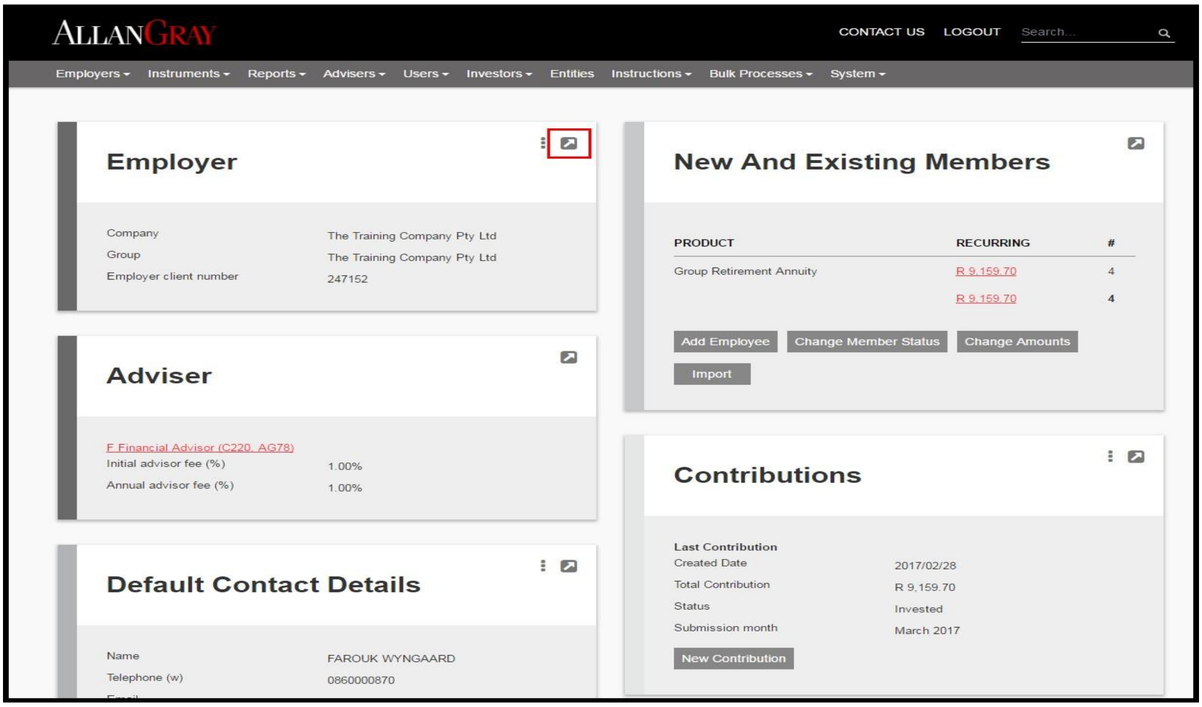
- Capture the helper email address
- Click save (the green button top right hand corner)



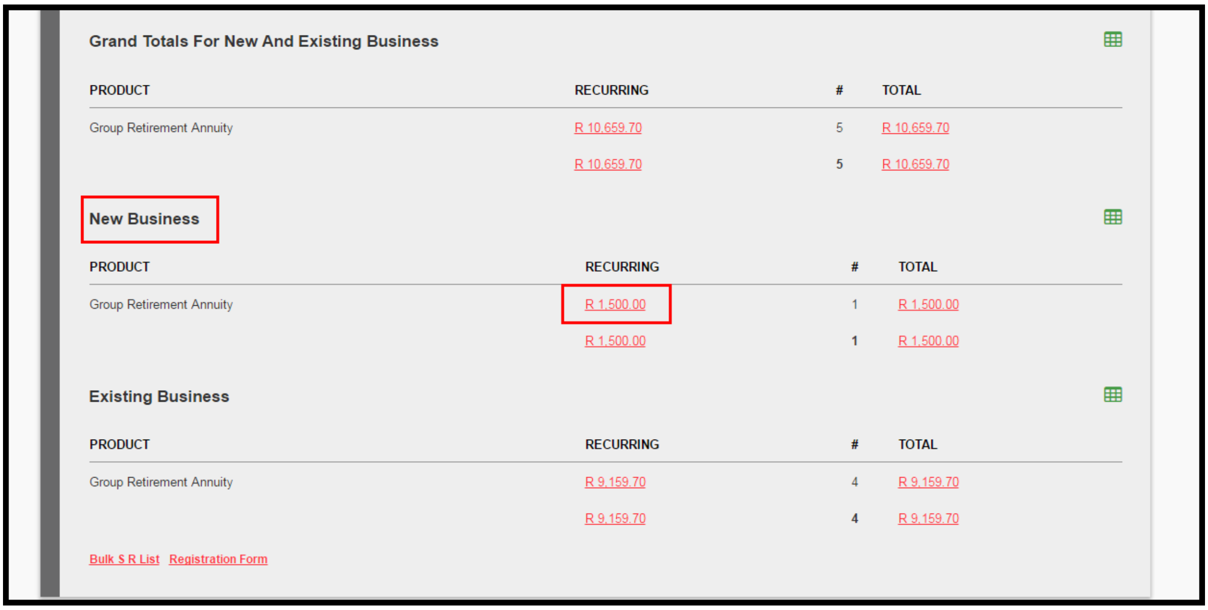
- N.B. The "Helper email" will only be used for the online application process. No member correspondence will be sent to this email address.

PRINTING THE APPLICATION FORM

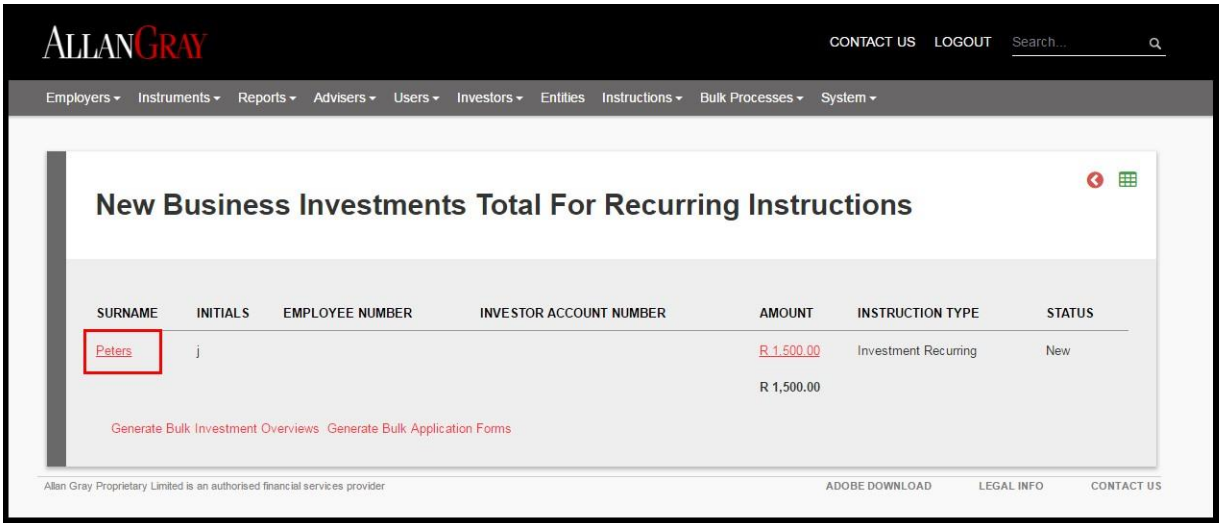
- On the "Employer" screen click on "The Arrow"



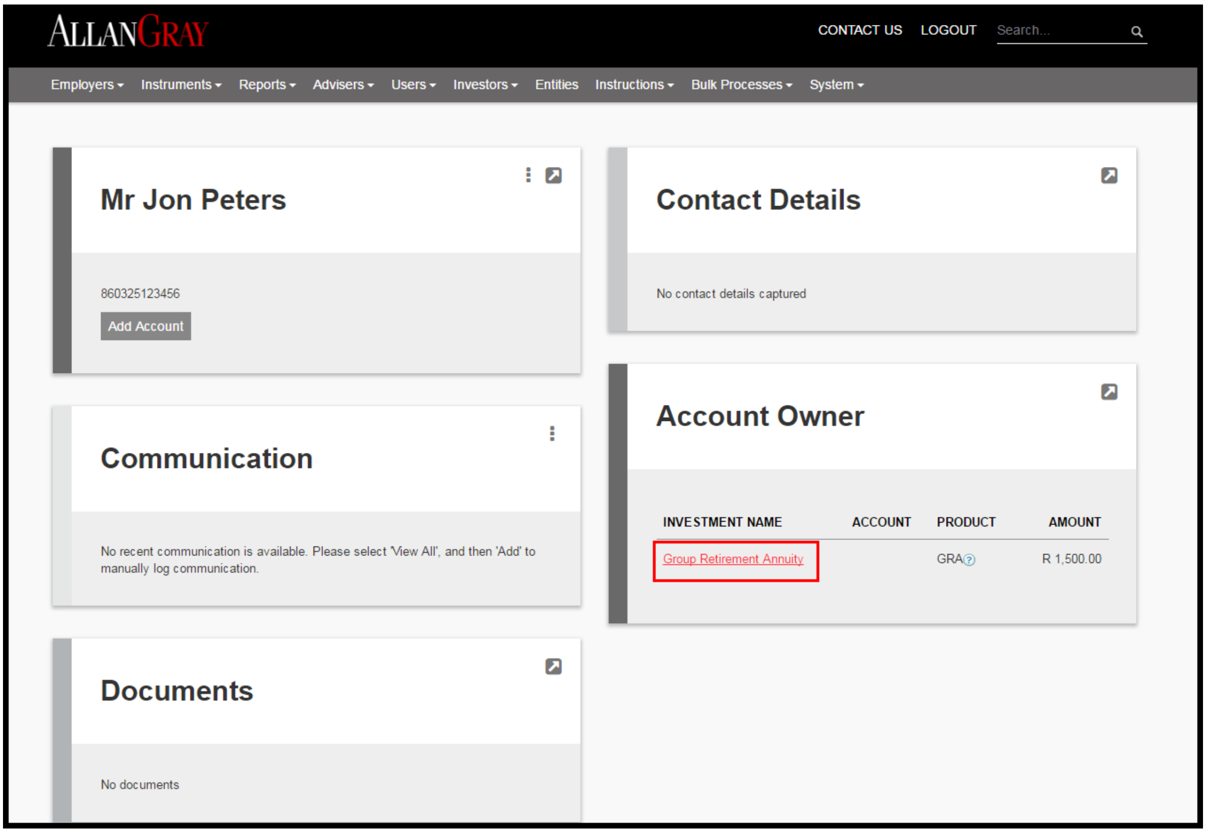
- Under "New Business" click on the amount under "Recurring"



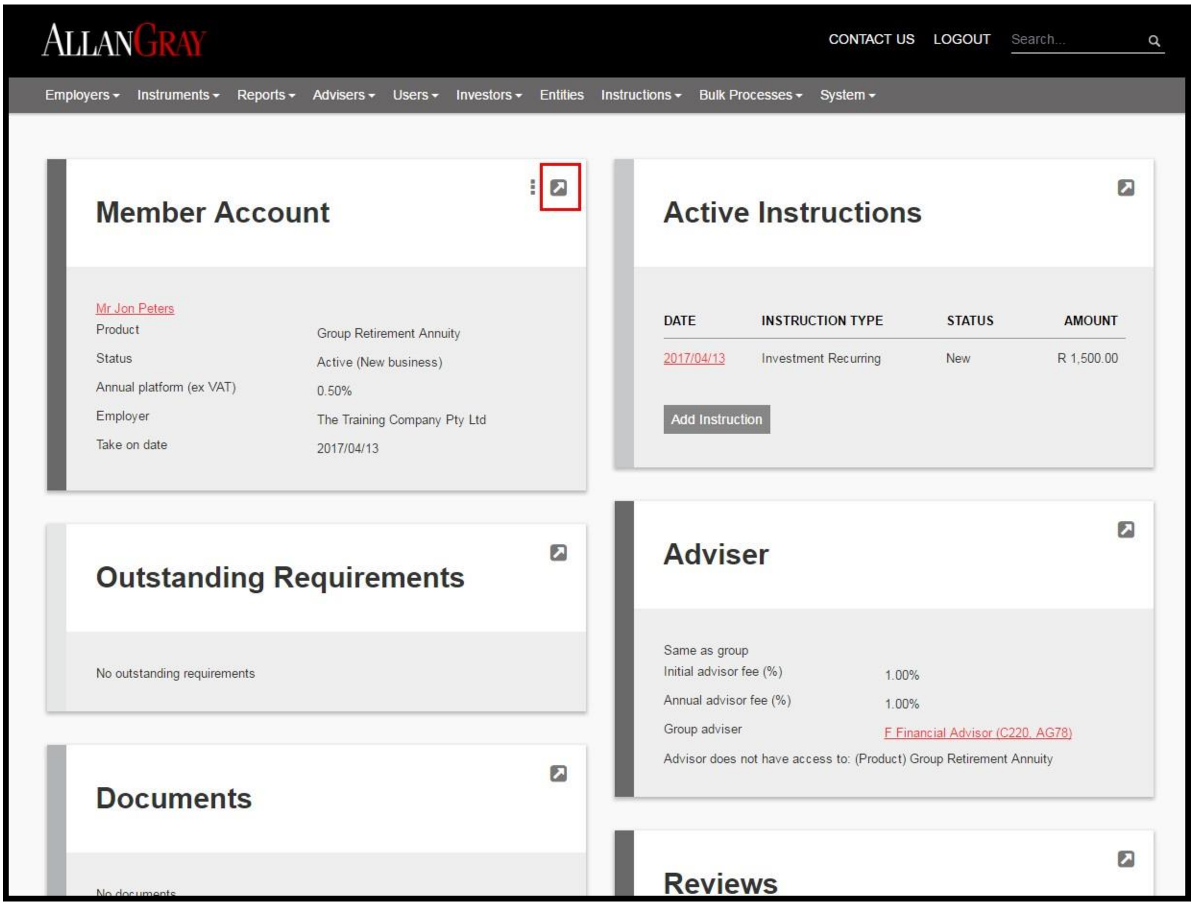
- Click on the member's surname



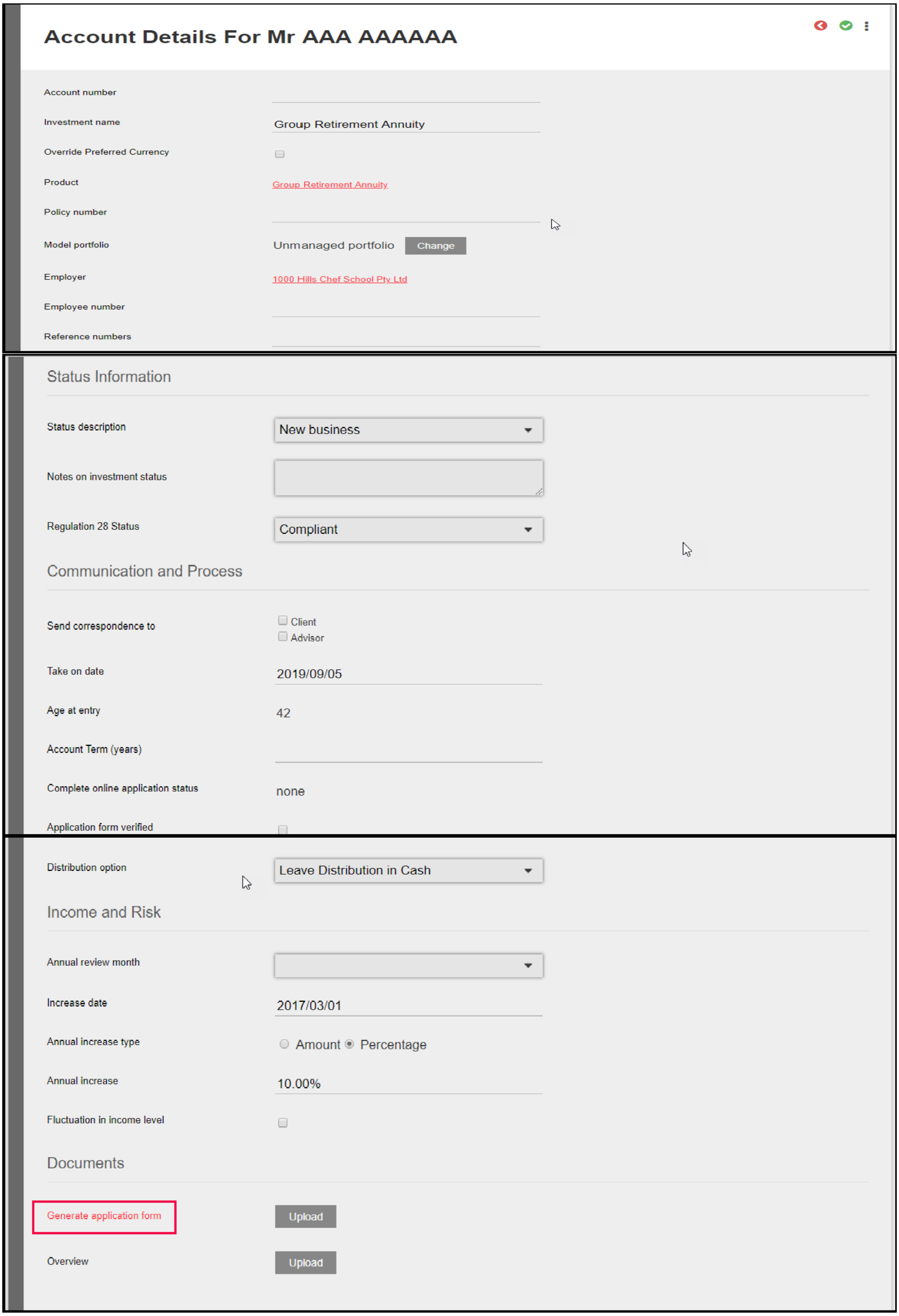
- Select "My Group Retirement Annuity"



- In the “Member Account” box click on the “The Arrow” tab


ALLANGRAY
CONTACT US
LOGOUT
Search...
Employers
Instruments
Reports
Advisers
Users
Investors
Entities
Instructions
Bulk Processes
System
Member Account
Mr Jon Peters
Product
Group Retirement Annuity
Status
Active (New business)
Annual platform (ex VAT)
0.50%
Employer
The Training Company Pty Ltd
Take on date
2017/04/13
Active Instructions
DATE
INSTRUCTION TYPE
STATUS
AMOUNT
2017/04/13
Investment Recurring
New
R 1,500.00
Add Instruction
Outstanding Requirements
No outstanding requirements
Adviser
Same as group
Initial advisor fee (%)
1.00%
Annual advisor fee (%)
1.00%
Group adviser
F Financial Advisor (C220, AG78)
Advisor does not have access to: (Product) Group Retirement Annuity
Documents
Reviews

- The application form can be printed by clicking on the applicable link.



Account Details For Mr AAA AAAAAA

Account number

Investment name: Group Retirement Annuity

Override Preferred Currency

Product: Group Retirement Annuity

Policy number

Model portfolio: Unmanaged portfolio Change

Employer: 1000 Hills Chef School Pty Ltd

Employee number

Reference numbers

Status Information

Status description: New business

Notes on investment status

Regulation 28 Status: Compliant

Communication and Process

Send correspondence to: Client Advisor

Take on date: 2019/09/05

Age at entry: 42

Account Term (years)

Complete online application status: none

Application form verified

Distribution option: Leave Distribution in Cash

Income and Risk

Annual review month

Increase date: 2017/03/01

Annual increase type: Amount Percentage

Annual increase: 10.00%

Fluctuation in income level

Documents

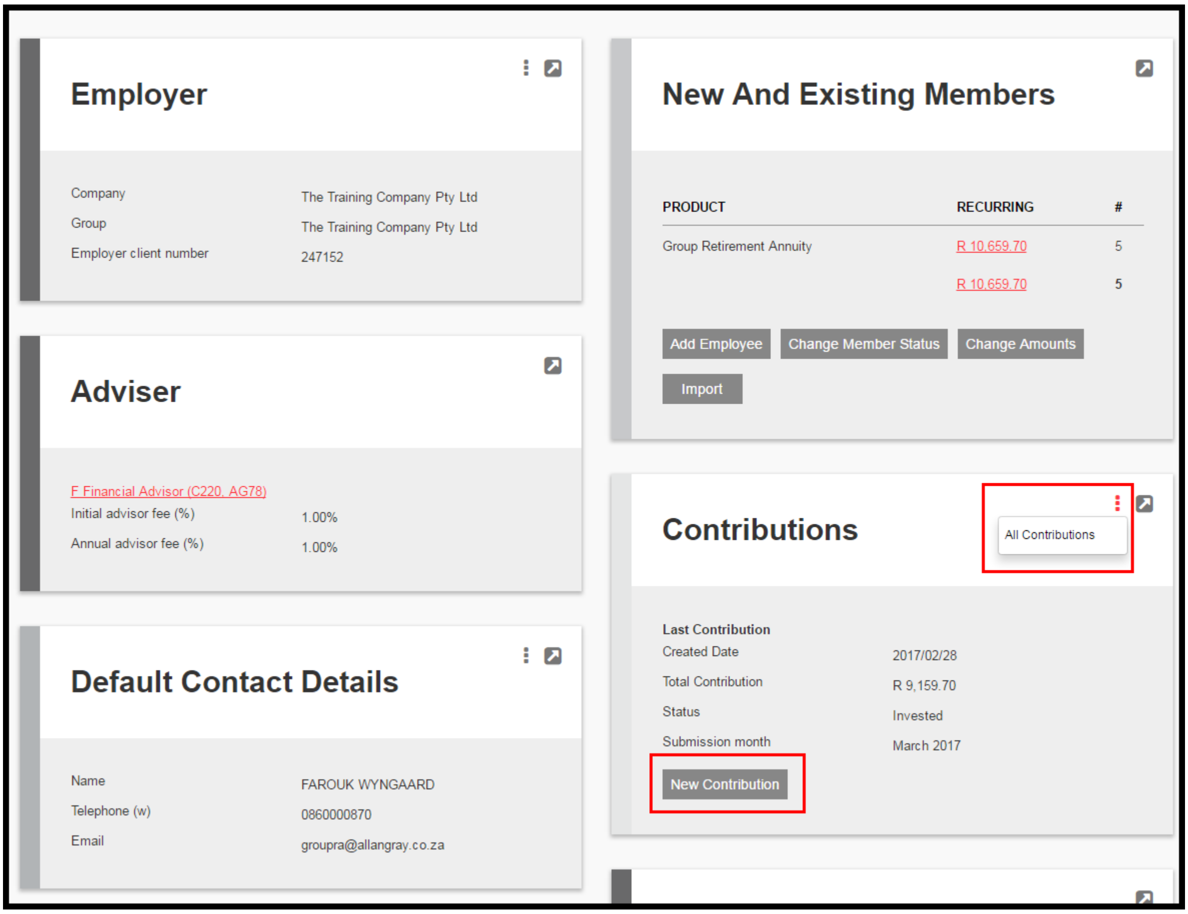
Generate application form Upload

Overview Upload

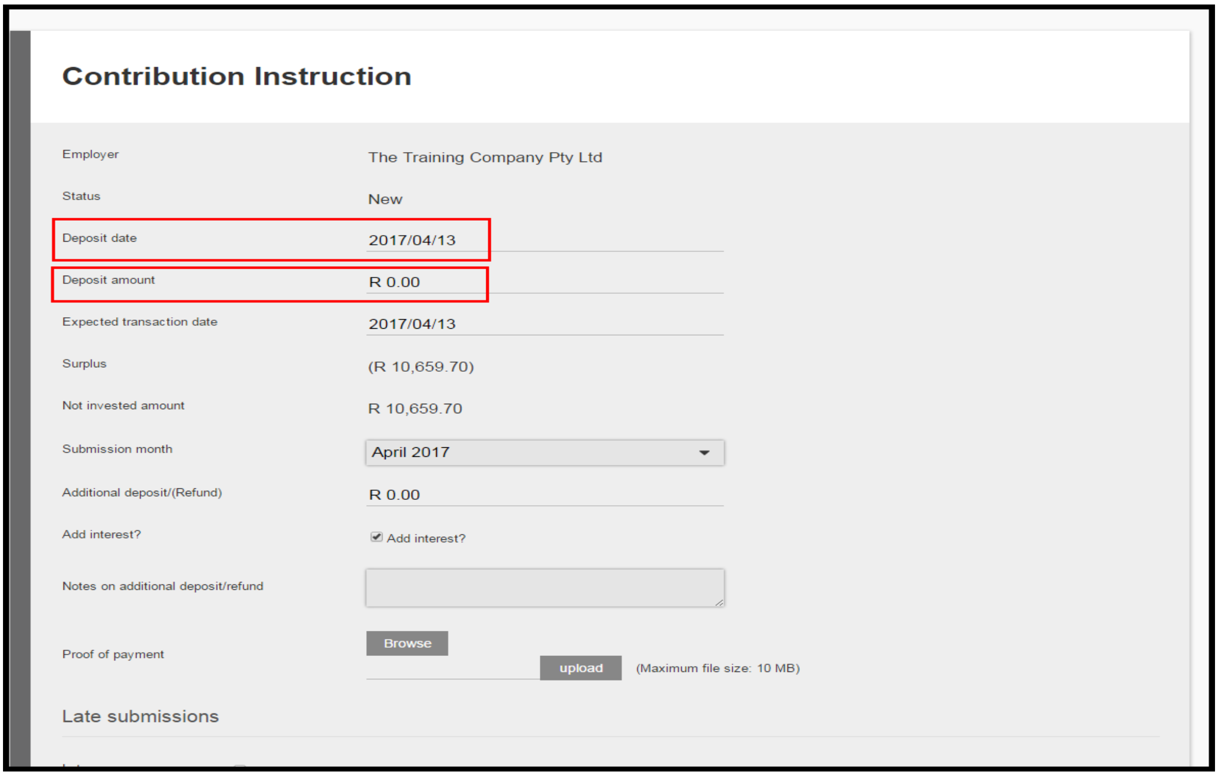
- Click on “Back” until you return to the “Employer” screen

MONTHLY CONTRIBUTION SUBMISSION

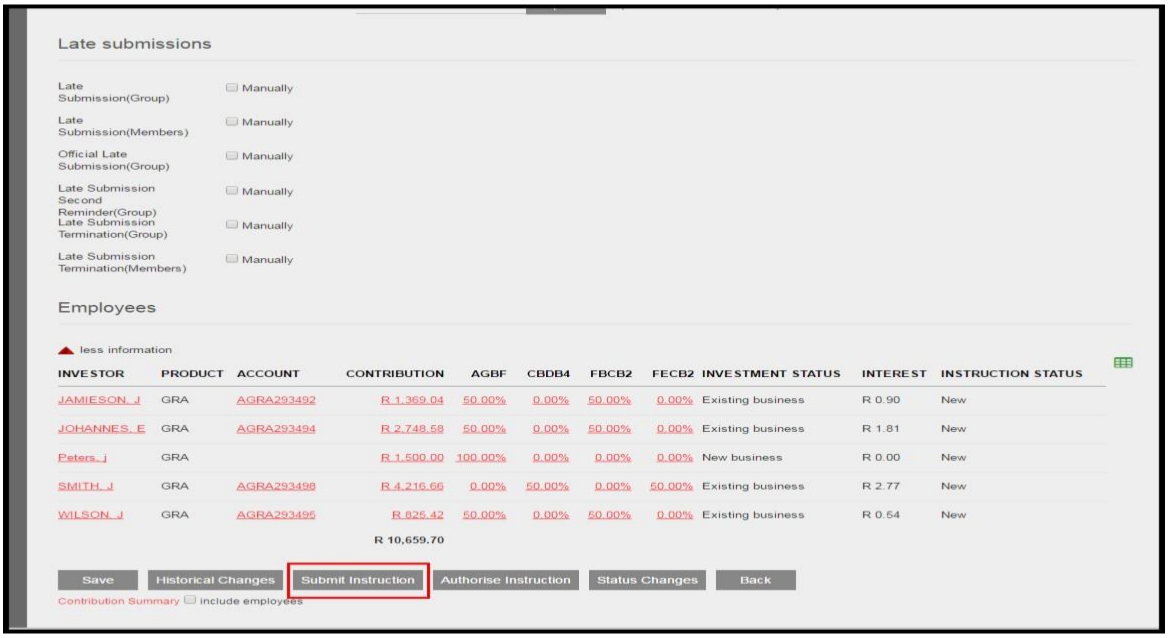
- On the “Employer” screen click on “New Contribution”
- If you want to view previous contributions click on the 3 dots and select All contributions



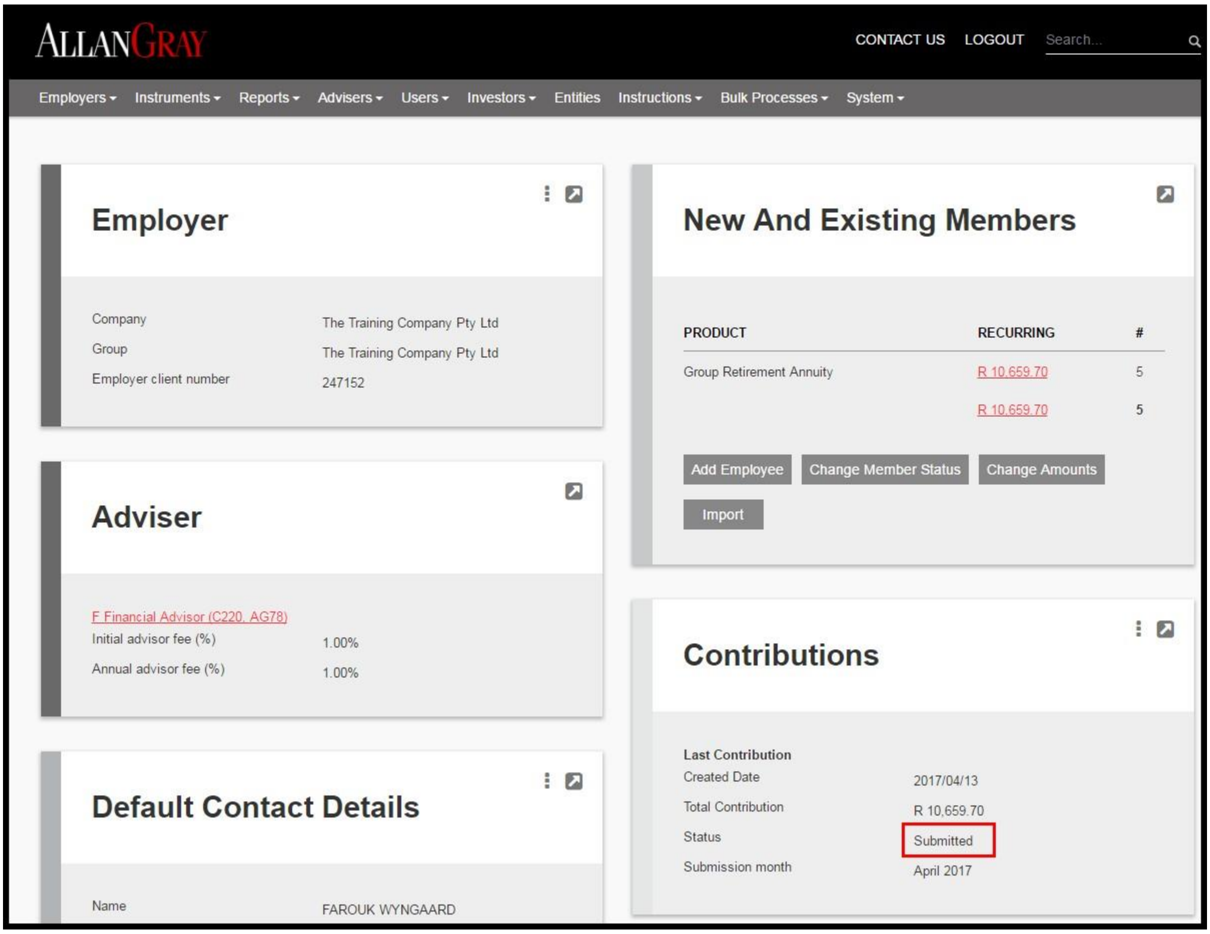
1. **N.B** The “Submission month” will default to the next submission month



- Scroll to the bottom of the page and click Submit Instruction

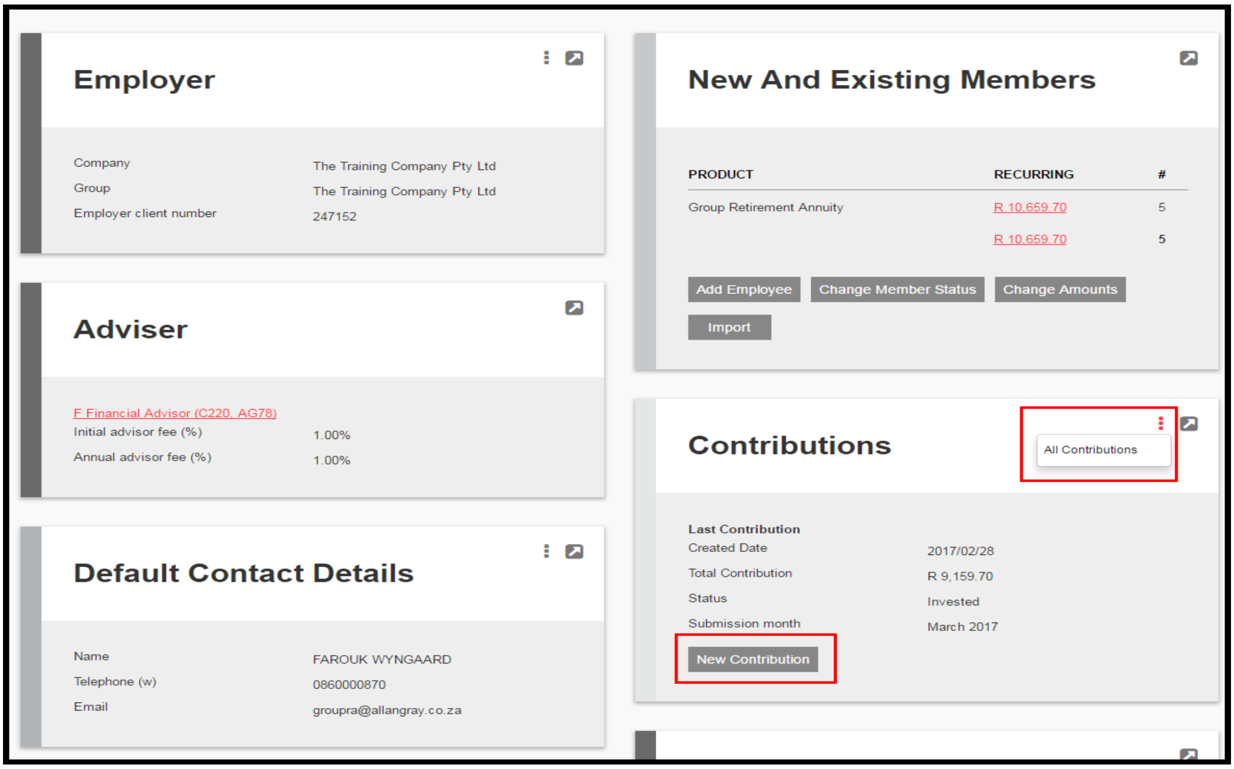


- The previous screen will appear and the status will be submitted



PRINTING AN INVOICE

- Click on the box next to “Contribution” to view all payments



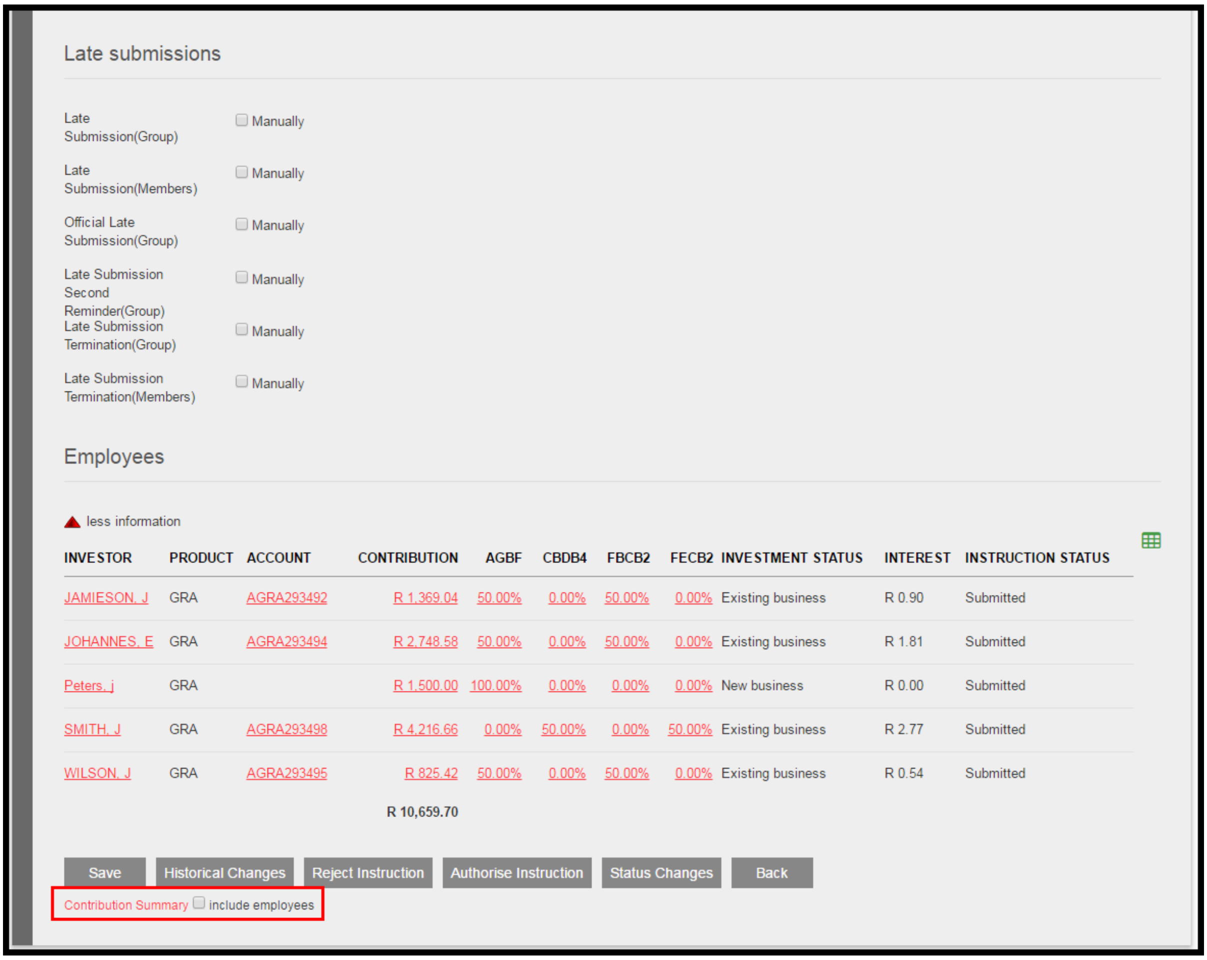
- Click on the date you wish to print

All Contributions For The Training Company Pty Ltd

TRANSACTION DATE	SUBMISSION MONTH	CREATION DATE	STATUS	INSTRUCTIONS	TOTAL CONTRIBUTION	SURPLUS	NOT INVESTED	RECON FILE
2016/03/03	Feb 2016	2016/02/29	Cancelled	4	R 7,909.52	R 0.00	N/A	
2016/04/05	Mar 2016	2016/04/04	Invested	4	R 7,909.52	R 0.00	R 0.00	Download recon file
2016/05/05	Apr 2016	2016/05/03	Invested	4	R 7,909.52	R 0.00	R 0.00	Download recon file
2016/06/06	May 2016	2016/06/01	Invested	4	R 7,909.52	R 0.00	R 0.00	Download recon file
2016/07/05	Jun 2016	2016/07/04	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2016/08/02	Jul 2016	2016/08/01	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2016/09/07	Aug 2016	2016/09/05	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2016/10/05	Sep 2016	2016/10/03	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2016/11/07	Oct 2016	2016/11/04	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2016/12/06	Nov 2016	2016/12/05	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2017/01/06	Dec 2016	2017/01/05	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2017/02/07	Jan 2017	2017/02/06	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2017/02/27	Feb 2017	2017/02/27	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2017/04/07	Mar 2017	2017/02/28	Invested	4	R 9,159.70	R 0.00	R 0.00	Download recon file
2017/04/13	Apr 2017	2017/04/13	Submitted	5	R 10,659.70	R 0.00	N/A	

<< 1 2 >>

- Scroll to the bottom of the page and tick the include employee box



Late submissions

Late Submission(Group)	☐ Manually	
Late Submission(Members)	☐ Manually	
Official Late Submission(Group)	☐ Manually	
Late Submission Second Reminder(Group)	☐ Manually	
Late Submission Termination(Group)	☐ Manually	
Late Submission Termination(Members)	☐ Manually	

Employees

less information

INVESTOR	PRODUCT	ACCOUNT	CONTRIBUTION	AGBF	CBDB4	FBCB2	FECB2	INVESTMENT STATUS	INTEREST	INSTRUCTION STATUS
JAMIESON, J	GRA	AGRA293492	R 1,369.04	50.00%	0.00%	50.00%	0.00%	Existing business	R 0.90	Submitted
JOHANNES, E	GRA	AGRA293494	R 2,748.58	50.00%	0.00%	50.00%	0.00%	Existing business	R 1.81	Submitted
Peters, j	GRA		R 1,500.00	100.00%	0.00%	0.00%	0.00%	New business	R 0.00	Submitted
SMITH, J	GRA	AGRA293498	R 4,216.66	0.00%	50.00%	0.00%	50.00%	Existing business	R 2.77	Submitted
WILSON, J	GRA	AGRA293495	R 825.42	50.00%	0.00%	50.00%	0.00%	Existing business	R 0.54	Submitted
			R 10,659.70							

Save | Historical Changes | Reject Instruction | Authorise Instruction | Status Changes | Back

Contribution Summary ☐ include employees

ALLAN GRAY

Employer	The Training Company Pty Ltd
Status	submitted
Expected Transaction Date	2017/04/13
Submission Month	April 2017
Total Contribution Amount	R 10,659.70

Employees

SURNAME	INITIALS	ACCOUNT NUMBER	AMOUNT
JAMIESON	J	AGRA293492	R 1,369.04
JOHANNES	E	AGRA293494	R 2,748.58
Peters	j		R 1,500.00
SMITH	J	AGRA293498	R 4,216.66
WILSON	J	AGRA293495	R 825.42
			R 10,659.70

- Untick the box next to “Contribution Summary” to exclude the employees on the invoice.

COPY OF CONFIRMATION PAGE

Retirement Annuity Fund Confirmation

Investor details			
Title:	Mr	Tax identification number:	987654321
First name:	JAMES EDWARD	Employer:	African Nature Trading (Pty) Ltd
Surname:	SMITH		
Identity/passport number:	78052631245941		
Date of birth:	1978/05/26		
Country of birth:	South Africa		
Contact details			
Telephone (h):	0214177675	Residential address:	70 High Street
Telephone (w):	0214159933		Claremont
Cell:	0732513500		Cape Town
Email:	faroukwyngaard@gmail.com		7925
		Postal address:	PO Box 2234
			Claremont
			Cape Town
			7900
Communication preferences			
Online access to my investment:	Yes	Quarterly statements to be sent by:	Email

Investment details			
Method of payment:	Deposit by Employer		
Fund		**Monthly contribution**	
Allan Gray Balanced Fund		R 1,500.00	

Beneficiary nominations		**Number of beneficiaries**	**1**
Title:	Mr	Relationship:	Son
Name:	Luke	Identification document type:	Identity Document
Surname:	Smith	Benefit:	100.00%
Contact number:	0732413509	Nominated to be a beneficiary:	Yes
Date of birth:	1996/10/02		

Investor declaration

1. I confirm that all information provided in this form and all other documents signed by me in connection with this application, whether in my handwriting or not, are correct.
2. I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf.
3. I have not received advice from the Administrator regarding this application.
4. I confirm that the Administrator may accept instructions from any authorised third party who has been authorised by me in writing.
5. I confirm that the Administrator may accept instructions in the prescribed format by fax or via other electronic means.
6. I have read and understood the Investment Overview. The version number is compulsory for the application to be processed. Investment Overview version number: 6.6
7. I have read, understood and agree to the Conditions of Membership
8. I agree that my contractual relationship with the Administrator will be subject to South African law and regulation (including but not limited to Exchange Control and tax requirements).
9. I confirm that if I am not a South African resident, my investment through the Administrator is based on my own initiative and not due to any offer or solicitation by the Administrator.

ADDITIONAL INFORMATION

Contributions:

- Payments must be made between the 25th of the current month and the 5th of the next month
- The February payment must be in our bank account before the last working day of February. If the payment is made on the last working day of February we must receive the proof of the payment before 14h00, and the online submission must be done, in order for the investments to be processed.
- If payments are not received by the 7th of the month we will proceed as follows:
  1. Send a reminder email to the employer, and give them 7 days to make payment
  2. If the payment is still not received, we will send an official email to the employer stating that if payment is not received within a further 7 days, we will be obliged to contact the members.
- If the money is in our bank account we cannot invest until the online submission has been done
- Minimum contribution is R1000.00 per month per member

Communication:

- We send quarterly statements directly to the members via email or post
- Tax certificates will also be sent directly to the members
- Employer system administrators may contact the Group RA team and individual members to contact our call centre.

Special features:

- No administration fees if invested in Allan Gray portfolios
- No switching fees
- Fully portable (can be transferred to another Retirement Annuity fund at no fee on resignation)
- No penalties if member choose to stop contributions (suspension due to maternity leave)
- A wide range of investment portfolios (approximately 50 portfolios)
- Internet access for individuals to view and transact on their accounts

Notes