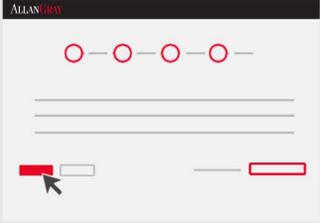
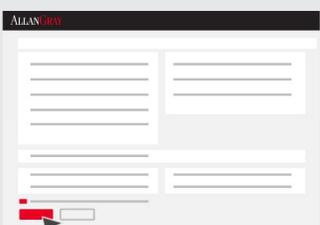


**Member online process:**

<p>1</p>		<p>In the email sent to the new member will be a link to their online application. Once they click on the link it will take them to a landing page where they would need to capture their ID number and click "Next" to open their application.</p>
<p>2</p>		<p>The next page will reflect the employee's monthly contribution and their default fund selection. They can choose to keep the default fund selection or amend it to a fund of their choosing and would then Click "Next". The fund selection must be Reg28 compliant.</p>
<p>3</p>		<p>Next the employee will complete their personal, contact and beneficiary details then click "Next".</p>
<p>4</p>		<p>A summary page will now open which contains all the information the employee has captured for them to check. If everything is in order the employee will need to tick the terms and conditions box then click "Submit".</p> <p>We will email the employee a copy of the application to review and sign electronically via DocuSign.</p>

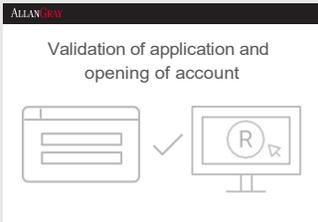
**Member online process (continued):**

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1. The member clicks on "Review Document" and signs via DocuSign.
2. After the member signed, it will automatically be emailed to the IFA to review and countersign (if applicable).
3. Once fully signed a copy will be emailed to the member, IFA (if applicable) and to Allan Gray.
4. The member will also receive an Investment Overview and Conditions of Membership documents.

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1. Allan Gray will validate the application and request any outstanding information and a copy of the members South African bar-coded ID (or valid passport if foreign national) if applicable.
2. On receipt of the outstanding requirement and the first payment by the employer we will open the members investment account.
3. The member will receive a welcome pack via email and login details to a secure online account.

