



RETIREMENT
ANNUITY

Maerua Mall Office Tower 4th Floor
Office No. 4002, 4003, 4004 and 4005
Jan Jonker Road
P O Box 1407, Windhoek, Namibia
Tel: +264 (0) 61 411 300 | Fax: +264 (0) 61 411 330
nammemberservices@pps.co.za | www.pps.com.na

PROFESSIONAL PROVIDENT SOCIETY NAMIBIA RETIREMENT ANNUITY FUND

COMMUNICATION POLICY

1. Introduction

- 1.1. The aim of this policy is to document the view of the board of Trustees on the Professional Provident Society Namibia Retirement Annuity Fund's (the Fund) communication with Members, beneficiaries and other stakeholders of the Fund.
- 1.2. The Trustees needs to ensure that adequate and appropriate information is communicated to the members and beneficiaries of the Fund, informing them of their rights, benefits and duties in terms of the rules of the Fund, subject to such disclosure requirements as may be prescribed.
- 1.3. As a general principle, all communication material should be accurate, timely, appropriate and easy to understand. Communication must also comply with all relevant legislation, in particular the disclosures required in terms of the Pension Funds Act and relevant circulars and standards issued by the The Namibia Financial Institutions Supervisory Authority (NAMFISA) from time to time.
- 1.4. The Professional Provident Society Insurance Company Namibia Limited (the Sponsor), has the right to market the Fund, provided that the Trustees approve the marketing material. All communication produced by the Fund which impacts on Members' rights or obligations must be approved by the Principal Officer and/or Chairperson as adhering to this policy.

2. Language of communication

- 2.1. All communications and marketing material will be drafted in English only.

3. Method of communication

- 3.1. Where the Fund has an email address on record, all communications to the Member shall be transmitted via email. The email may contain a link for the Member to login to the Sponsor's secure site.

PROFESSIONAL PROVIDENT SOCIETY NAMIBIA RETIREMENT ANNUITY FUND (Namfisa: 25/7/7/594;
NAMRA:03784

- 3.2. If the Fund does not have a valid email address on record, all communications shall be sent to the Member via ordinary post to the last known address on the Fund's records.
- 3.3. The Sponsor encourages members to make use of the secure client portal on the Sponsor's website at www.pps.com.na. Online chat applications may also be made available by the Sponsor.

4. Client service centre

- 4.1. Members may contact the member services team at the Sponsor for assistance with any queries relating to the Fund. The Sponsor's member services team is available from 08:00am to 4:30pm, Monday to Friday, excluding public holidays. The contact telephone number is 061 411300 and the email address is nammemberservices@pps.co.za.

5. Communication to Members

- 5.1. The minimum information required by legislation and in terms of NAMFISA Circulars, Directives or Standards, must be included in the communication given to new Members.
- 5.2. The Fund will send an annual benefit letter and statement to all members within 6 months of the end of the Fund's last financial year, which shall include a summary of rule amendments registered in the Fund's last financial year.
- 5.3. In addition, the Fund will make the following information available to Members through the website, secure site, email and/ or marketing material provided to Members and/ or their financial advisors:
 - 5.3.1. Communication automatically sent to Members:
 - the Fund's quarterly investment statements,
 - confirmation letters which confirm each transaction processed such as changes in investment choice, personal details and other ad hoc information changes,
 - information on discontinuation of an investment option and, should Members wish to alter their investments ahead of the proposed changes, information enabling them to do so.
 - 5.3.2. Communication/information available on request/website:
 - a schedule of all the costs associated with the Member's participation in the Fund, such as administration costs, initial and ongoing financial advisor fees and investment fees,
 - information about the investment performance of the various investment options available to Members (available on the Sponsor's website www.pps.com.na),

- investment choice information (which is available in the Investment Option Schedule on the Sponsor's website).

6. Member education

- 6.1. It is expected that Members will, in the main, be educated by their own selected financial advisors, if applicable, on the benefits and options available under the Fund. All relevant information will be made freely available to all Members to assist in making these investment decisions. Although Members may elect not to make use of a financial advisor, no financial advice will be given by the Trustees, Sponsor, or the administrator, as these parties are not licensed or authorised to give such advice. The Trustees are however mindful of the role they are required to play in the education of Members and seek to ensure that Members are made aware of the choices they have in terms of the Fund rules and the costs that are associated with these choices.
- 6.2. The application form sets out all the options available to Members relating to investment choice, as well as the restrictions in terms of the Fund rules, and all the costs the Member will incur on joining the Fund and thereafter. All the terms and conditions are also on the website.
- 6.3. The various managers' fund fact sheets are available to Members through the Sponsor's website. These detail the risk profile of the investment options as well as a detailed breakdown of the asset allocation of each portfolio. The Sponsor will try to ensure that the most updated information on the respective investment managers is available on the website.
- 6.4. Information on the Fund, the available investment options as well as the investment fact sheets of the portfolios offered to Members is available on the Sponsor's website, www.pps.com.na. A secure website provides the opportunity for Members to check their investment values and give certain instructions. The Sponsor is responsible for the content made available on the website.
- 6.5. The Board of Trustees may, from time to time, make online webinars available to members, with the purpose of explaining any important regulatory developments or for providing useful information to members regarding saving for their retirement goals.

7. Confidentiality

- 7.1. Information requested by persons other than Members may be given at the discretion of the Sponsor, as the case may be, in so far as the information is published and freely available. This includes information extracted from the registered rules, annual audited accounts or valuations filed with NAMFISA and available to the public. The Principal Officer and/or Trustees must first approve disclosure of any other information.

8. Style

8.1. The communication style must be contemporary, friendly and personal. The communication material must be simple, clear and accurate. The print size should be adequate for the average reader.

9. Branding and marketing

9.1. The Sponsor's PPS brand will be used for all general communications. Formal communication must be written on the Fund's letterhead.

9.2. Marketing material must be produced in a way that, in the opinion of the Trustees, does not expose the Fund to legal liability for loss or damages. It must be accurate. All charges and costs to the Member must be transparently disclosed.

10. Resources and costs

10.1. It is noted that the Fund has access to service providers that are equipped to draft appropriate communication as the Trustees are not an expert in the field of communication.

10.2. The Sponsor is financially responsible for the costs and expenses relating to the marketing of the Fund. The Trustees or Sponsor may agree to carry the costs of any communication consultancy and any special ad hoc communication from the Fund, as may be agreed by the Trustees and Sponsor.

POLICY ADOPTED BY THE BOARD ON 21 NOVEMBER 2024.



CHAIRPERSON

Johan Van der Westhuizen

TRUSTEE

Almarie Bartsch

PRINCIPAL OFFICER

PROFESSIONAL PROVIDENT SOCIETY NAMIBIA RETIREMENT ANNUITY FUND (Namfisa: 25/7/7/594;
NAMRA:03784)



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Document 1 of 1

Document Name: PPS NAMIBIA RA Fund - Communication Policy.pdf


Audit Trail

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2025-06-09 16:09:37 SAST	po@pps.com.na (Almarie Bartsch) completed signing document	105.232.144.4
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2025-06-09 14:09:08 SAST	abartsch1@pps.co.za (Almarie Bartsch) uploaded document	105.232.144.4

Signers

<p><i>Almarie Bartsch</i> Email: abartsch1@pps.co.za Role: document-creator Mobile Number: None Specified User Identification: trusted_authentication_email</p>	<p><i>Almarie Bartsch</i> Date completed: 2025-06-09 14:10:24 SAST (Signed in setup)</p>
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<p><i>James Downie</i> Email: james@trustbaseza.co.za Role: signer-1 Mobile Number: +27837947748 User Identification: email_mobile</p>	<p> Date completed: 2025-06-09 14:11:32 SAST</p>
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<p><i>Johan Van der Westhuizen</i> Email: jvanderwesthuizen1@pps.com.na Role: signer-2 Mobile Number: +264811223147 User Identification: email_mobile</p>	<p><i>Johan Van der Westhuizen</i> Date completed: 2025-06-09 14:49:29 SAST</p>
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<p><i>Almarie Bartsch</i> Email: po@pps.com.na Role: signer-3 Mobile Number: +264812353740 User Identification: email_mobile</p>	
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Supporting documentation

Supporting documents that were uploaded, as part of the signing process, can be found on the document page online.

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This document can be verified online here

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