

Link2Link Umbrella Retirement Fund (the fund) Employer Investment Policy Statement (IPS) Template

Employer Details

Name of Employer

1 INTRODUCTION

- 1.1 This document is required by the board of the fund as part of its corporate governance requirements in terms of its fiduciary duties.
- 1.2 This document must be read in conjunction with the IPS adopted by the fund.
- 1.3 The employer hereby confirms that it is familiar with the provisions of the IPS adopted by the fund provided to it by the fund.
- 1.4 The employer warrants that the below investment strategy implemented in respect of its membership is appropriate in terms of the membership risk profile and should enable members to attain the best possible retirement outcome. This investment strategy has been implemented after obtaining financial advice from accredited financial adviser/s.
- 1.5 The employer further warrants that it will continue to consult with its advisers and undertakes to monitor the elected investments on at least an annual basis.

2 EMPLOYER INVESTMENT STRATEGY INFORMATION

A. Providers and Investment Portfolios

Provider(s) selected	Investment Portfolio(s) selected

Link2Link Umbrella Retirement Fund (the fund)

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B. Strategy (tick whichever applies)

Strategy	Yes	No
Employer selects providers and investment portfolios		
Employer selects provider and members select investment portfolios from menu offered by provider		
If members do not select, are they defaulted? If answer is "yes", describe default in "yes" column		
Life stage strategy with no opt out		
Life stage strategy with an opt out		
Are there limitations on opt out (describe in "yes" column if applicable)		
Is the life stage strategy the default?		

C. Please provide any further relevant information about the strategy adopted by the employer

D. Indicate if the employer has been assisted by one or more of the following entities in formulating its strategy and provide information on that provider in the "yes" column

Entity	Yes	No
Employee Benefits Consultant		
Independent Investment Consultant		
Implemented Consultant (i.e. provider that offers investment portfolios with a limited form of investment consulting)		

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E. Indicate if the entity referred to above has provided the employer with an employer-specific investment strategy or not.

If there is an employer-specific investment strategy, this must be annexed to this Employer IPS.

If there is no employer-specific investment strategy please proceed to F and G below to describe the rationale for the strategy implemented

Yes	No

F. Describe rationale for strategy implemented

G. Describe rationale for default investment portfolios

3. MEMBER AND SUB-FUND INFORMATION

Insert the information below and indicate date at which such information applies:

Application Date	Information Required	Response
	Number of Members	
	Value of monthly contributions	
	Value of assets	
	Average age of members	

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Signed at _____ on this ____ day of _____ 20____

Employer Authorised Representative/Manco Representative
Who by signing confirms his/her authority to sign

GQM Fund Administrators (Pty) Ltd Representative
Who by signing confirms his/her authority to sign

Principal Officer
Link2Link Umbrella Retirement Fund
Who by signing confirms his/her authority to sign