



THE NEWSLETTER OF THE MGF

MARCH 2003

Governance and Administration

The Rules of the Fund make provision for the governance of the Fund by a Management Committee (board of trustees) consisting of 6 employee representatives, 3 employer representatives (1 appointed by SALGA) and 3 independent trustees. Members at each participating municipality elect a member representative and an alternate in the democratic manner prescribed by the Rules of the Fund. Employee and employer representatives on the Management Committee are democratically elected at the annual meeting of the General Committee and their term of office lasts for 4 years. In the event where a committee member is not re-elected as a member representative at his/her local authority his/her position on the Management Committee becomes vacant.

At the annual meeting of the General Committee held on 8 November 2002, Cllr. W.M.M. Molubi was elected as employer representative by the employer component present at the meeting and messrs. J.H. Grobbelaar and A.A. Lubbe were elected as member representatives by the member representative component present at the meeting.

Currently the Management Committee is as follows:

Mr. E.C. Alberts	Chairperson
Mr. J.D.G. Venter	Deputy Chairperson
Mr. B.G. Fourie	
Cllr. H.P. Maluleka	
Cllr. W.M.M. Molubi	
Mrs. J.C. Botha	
Mr. P.J. Venter	
Mr. J.H. Grobbelaar	
Mr. A.A. Lubbe	

The administration of the Fund is outsourced to a registered fund administrator namely **Coris Capital**. The Fund has its own 'front office', staffed by the Chief Executive Officer, Dewald Jacobsohn, Elserina van Zyl, Heidi Louw, Linda Blignaut, Piet Ntuli and Stanley Muremi. The 'front office' is responsible for strategic communication with members, assistance to members in special circumstances, control of the administration agreement, monitoring of other service providers and Management Committee services.



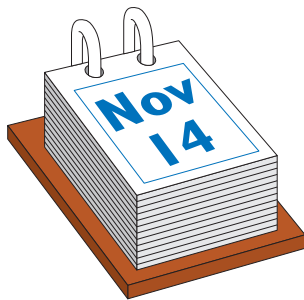
Fund Administrator PO Box 1588 Pretoria 0001
Tel: (012) 426-0570 Fax: (012) 426-0584

In this issue:

<i>Governance and Administration</i>	<i>P.1</i>	<i>Housing Loans</i>	<i>P.8</i>
<i>Annual Meeting</i>	<i>P.2</i>	<i>Divorce</i>	<i>P.8</i>
<i>Electronic Solutions</i>	<i>P.2</i>	<i>Joburg City</i>	<i>P.9</i>
<i>Medical Disability</i>	<i>P.3</i>	<i>Retired - What next?</i>	<i>P.9</i>
<i>Market Overview</i>	<i>P.4</i>	<i>Cash Portfolio</i>	<i>P.10</i>
<i>Statement of Indemnity</i>	<i>P.5</i>	<i>Metropolitan Family Funeral Plan</i>	<i>P.10</i>
<i>Procedures</i>	<i>P.6</i>	<i>Maize Debacle</i>	<i>P.10</i>
<i>Postal Codes</i>	<i>P.6</i>	<i>Member Information Form</i>	<i>P.11</i>
<i>Member Investment Choices</i>	<i>P.7</i>	<i>Member Investment Choice: Option Form</i>	<i>P.12</i>
<i>Updated Information</i>	<i>P.7</i>		

Annual Meeting 2003

The annual meeting of the General Committee will be held on **14 November 2003** in Tshwane City (Centurion). This meeting is attended by the **elected member representatives and appointed employer representatives**. You are requested to make a special note of this date.



Furthermore you have to make sure that you take part in the elections for a **member representative and his/her alternative** at your municipality.

The Rules of the Fund make provision for a completely democratic election process. The Fund will send out official notices during the latter part of May about the elections to be held at all the participating municipalities to allow enough time for the election process to be completed and the Fund notified of its outcome. These elections give members the opportunity to ensure that the representative on the General Committee will be the person they feel comfortable with.

Remember, if you do not vote you fail to execute your democratic right as provided for by the Rules of the Fund. That is your choice!



Electronic Solutions

In today's world of technological advances the Fund is doing its utmost to keep up to date with the latest developments. Together with the Fund Administrator, Coris Capital, we are investigating how we can provide members with electronic benefit statements. This implies that members will be able to obtain their latest fund credit account with the click of a button on the Coris Capital website.

All you will need to do is register on the website to obtain a login and pin number that will allow you access. This functionality is being tested at the moment and a few adjustments still need to be made. Keep your eyes open for the latest news on this development in the near future.

Those members without access to a computer don't despair! Coris Capital is also investigating the feasibility of putting touch screen kiosks at the various municipalities. This will mean that members will be able to access their benefit statements even if they do not have a computer. They will simply go to the kiosk, touch the screen and be able to print their benefit statements as well as specific forms they may need and obtain other relevant information about the Fund. They will also be able to send an e-mail message to the Administrator. The MGF is currently investigating at which municipality with a suitable electronic network to launch a pilot project.

How do you register:

Go to **www.mymgf.co.za** and click on the **MGF button**

- Scroll down to MGF + and click on the **plus**
- Two options will appear. Click on **Register**
- Answer all the **questions**
- Click on **submit**



Your details will then be submitted electronically to Coris Capital. When it is received there a Call Centre agent will contact you telephonically, confirm the information you have submitted as well as your registration. A specific password/pin will be given to you that will allow you access to your own benefit statement.

HUMAN RESOURCES PERSONNEL WILL FOLLOW THE SAME REGISTRATION PROCESS BUT WILL REGISTER AS AN ADMINISTRATOR. THEY WILL ALSO BE ALLOWED TO ADD A NEW MEMBER ELECTRONICALLY AND TO DO ELECTRONIC BILLINGS FOR CONTRIBUTIONS

Medical Disability...

The core business of the Fund is to provide members with the optimum benefit at retirement.

The fact that the Fund also provides risk benefits is an additional extra, funded from the monthly contributions. Medical disability is therefore not an unconditional right but a provision for those members who are really not able to work any longer, whether it is in their current position or a similar one. Further more, the impact of medical disability on the risk reserve has to be monitored very closely since the risk reserve is limited to a small portion of the monthly contribution.

Many members who are currently ill but could improve with the correct treatment/medication expect the Fund to approve applications for medical disability because they feel that medical disability is their unconditional right. Some members who have contributed for a considerable period of time are also of the opinion that they have 'earned' the right to be found medically disabled irrespective of the severity of their medical condition. It simply does not work like that!

The criteria according to which any application for a medical disability benefit is considered are the degree of disability, how it impacts on the working performance and the permanence of the condition.

Members have to keep in mind that the Fund has their best interest at heart. In many instances it would be better for a member psychologically, emotionally and financially to remain in service. A person may be very ill at a certain point in time but with the correct treatment, workplace adjustments and the correct attitude from the member and all other parties involved, the person could possibly recuperate to such an extent that he/she may still be able to work productively.

Although unfavourable working conditions may in itself be enough to drive a person up the wall and aggravate a bad medical problem, medical disability does not give an easy escape route.

Some employers and employees alike sometimes see medical disability benefits as a tool to get rid of unwanted employees on the one hand and on the other hand the employee sees an opportunity to leave the service with a considerably larger amount of money than he/she might have received at resignation/retirement under normal conditions. Benefits offered by the Fund cannot be used for such schemes.



What are the options for those members who really are totally and permanently too ill to work?

- Fill in the application form available from the employer, attach all applicable medical certificates and information and send it to the Administrator.
- Give your full cooperation to the people who have to prepare the report for the Management Committee of the Fund. Remember, the members of the Management Committee are not medical doctors and therefore have appointed assessors to evaluate your medical situation against the background of your working environment.
- You may request a revision of your application or you may even appeal with new medical information to support your appeal.
- Should the appeal fail and your medical condition did not improve or has become worse, you may table a complete new application. This new application will mean payment of R580 again and completely new medical reports to substantiate your application.
- Should you be of the opinion that the Management Committee did not apply their minds properly, you may approach the Pension Funds Adjudicator.

**DON'T ABUSE YOUR BENEFITS.
IT IS UNFAIR TO THE REST OF THE MEMBERS!!**

Market Overview

According to an article in the Financial Mail, February 2003 the last 18 months were the most dismal for retirement funds. The median large manager in SA returned -4,5%, and funds were down 5%, the worst performance since 1974.

According to expert opinion this poor performance is a result of the very poor global markets and in the last instance, by the stronger rand. International equities were down 43% and the international bonds, fell 17% in rand.

Economist Carla Ribbens, from Coris Capital indicated that she sees the year ahead in two phases: the scenario prior to a possible war against Iraq and the phase thereafter where deflationary or reflationary forces will dominate the financial scene.

If the war is quick and successful, oil prices will come down and equity markets will rally, as will the US-dollar. Investors will seek safe investments such as bonds, cash and precious metals while global equities and emerging markets will remain under pressure.

The second phase will see a struggle between deflation and reflation, with a preference for equities rather than bonds and emerging markets rather than developed markets, corporate instead of government bonds and a positive climate for commodity prices.

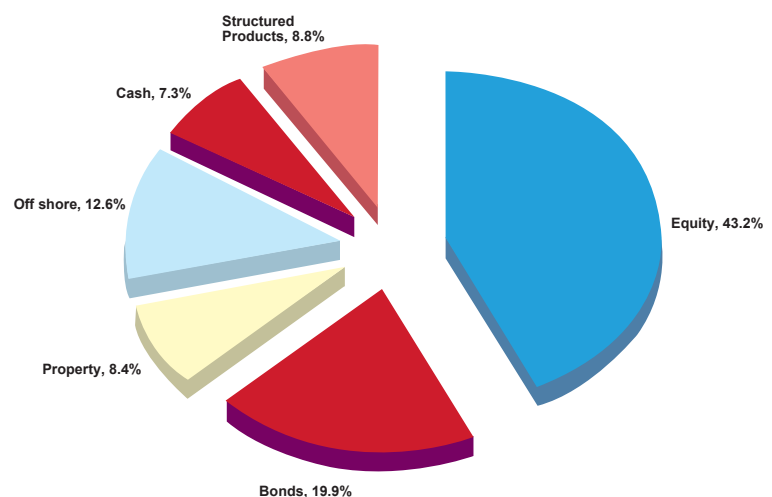
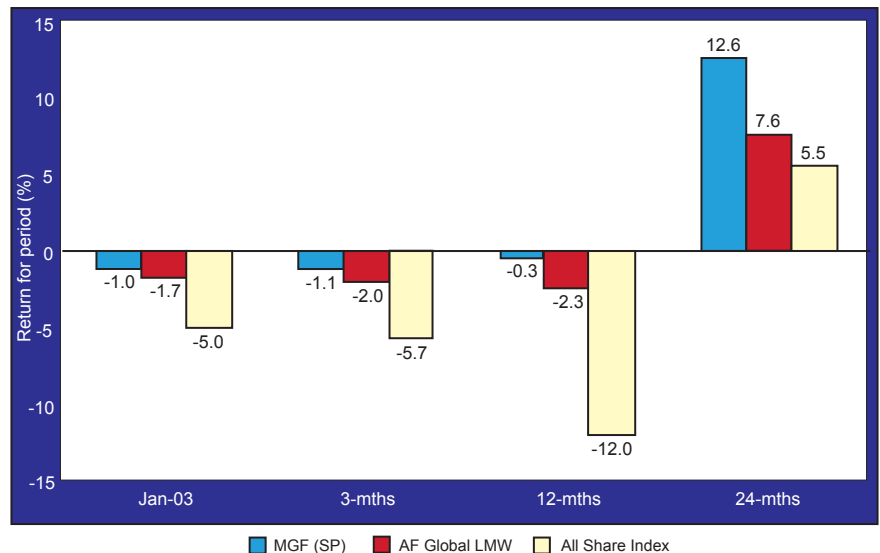
The above concerns and issues have a very definite impact on the South African markets where the increase in the oil price is a continuous risk. The local markets remain overweight on the bond market and it is expected that the R153 government bond will end the year at below 10%. The tax relief announced in the budget will support growth and if the expected cut in interest rates realises it will further strengthen the SA market.

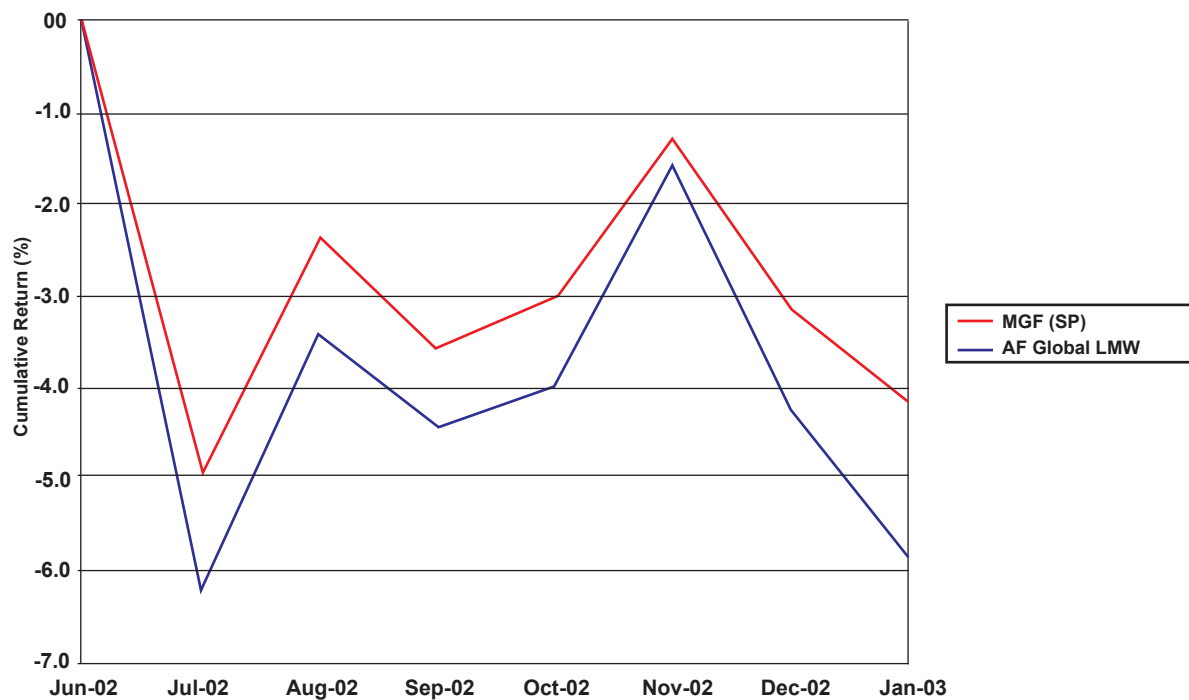
Many members, concerned with the growth of their retirement provision, are often blaming the Fund for not looking after their interests. The truth however, is that the Management Committee of the Fund is extremely aware of the concerns of members. The fact is that there is not a single person, no matter how great his/her expertise that is able to predict what exactly the financial markets will do. It is important to

remember that the assets of the Fund are not in one single basket but managed by several asset managers, both global and domestic e.g. Allan Gray, Investec, Real Africa, Cadiz, Old Mutual, Sanlam and Delaware.

THE FUND DOES NOT MANAGE ANY FUNDS BY ITSELF.

The following three graphs show the performance of the Fund measured against the Alexander Forbes Large Manager Watch as well as the various asset classes in which the Fund is invested.





Although the Fund did not receive the returns it had wanted, it still performed reasonably well under the circumstances. The property portfolio has done very well.

Members, who are concerned that they will lose money shortly before their retirement or those who do not want to take unnecessary risks any longer, can put their money in the guaranteed portfolio (GP) where the capital as well as a minimum growth of 8% per annum is guaranteed.

MEMBERS WHO WANT TO USE THIS OPTION MUST ENSURE THAT THEY INFORM THE ADMINISTRATOR, CORIS CAPITAL, IN WRITING BEFORE THE END OF MAY 2003.
(Option Form on page 12)

NB. Choices are only valid once you have received written confirmation from the Administrator that your option form was indeed received.

Growth of the Fund:

		Standard Portfolio	Guaranteed Portfolio
July	2002	0.0%	0.643%
August	2002	-2.0%	0.643%
September	2002	0.0%	0.643%
October	2002	0.0%	0.643%
November	2002	2.0%	0.643%
December	2002	0.0%	0.643%
January	2003	-2.0%	0.643%
February	2003	0.0%	0.643%

Statement of Indemnity

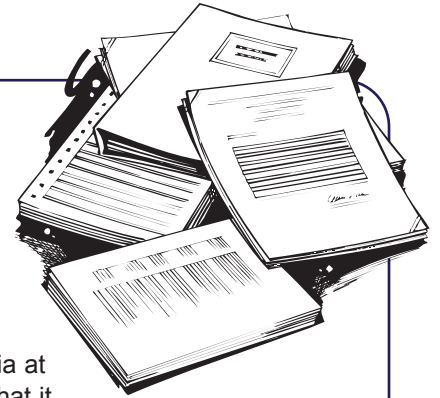
The MGF does not accept liability for any loss, damage or expense that may be incurred as a direct result or consequence of reliance upon the information in this document. If there is any conflict between the information in this document and the actual Rules of the Fund, the Rules of the Fund will prevail.

Procedures

Members are once again reminded about the procedures to follow when applying for benefits. The change from the previous administrator to Coris Capital does not mean that members now have to travel to Pretoria in person as perceived by many.

All documents are still available from your Human Resources or Treasury Departments. They will assist you to complete the forms in the correct way and send it off to the Administrator. If you want to make sure yourself that documents are received, post it or bring it by hand after the designated official at the municipality has seen the documents to verify that everything is as it should be. Members may bring

their documents to the Bedfordview office but they have to bear in mind that the officials from the 'front office' only go to Pretoria at irregular intervals and that it may then take longer for documents to reach the Administrator. The quickest way is to send documents directly to the Coris Capital.



NB REMEMBER TO KEEP COPIES OF DOCUMENTS FOR YOURSELF

Tsebis

Jwale ka ditho re kopa hore le talele metjha e tshwanetseng mabapi le dikopo tseo le di etsang. Diphetoho tse bileng teng mahareng a bao ba neng ba tsamaisa di tshabeletso tsa rona (Administration) ha di bolele hore ditho ditlamaehile ho leba Tshwane (Pretoria) jwale ka ha bongata bonahana. Hopola hore ntho engwe le engwe e qala moo o sebetsang teng, e kaba lefapheng la ditjhelete kapa kantorong e thusang basebetsi. Ditokomane tse tlatswang difumaneha mo ho masepaleng oa lona, haho letho lefetohileng. Ka kopo hle, buisanang le baeletsi (personnel Officers) ba lona pele le ikopanya le ba mokotla (Fund) kapa ba tsamaisa ba mokotla (Administration). Batho ba bao dikantrorong ba se ba

rupeletswa mme ba na le tsebo ea ho o thusa. Le ka nako eo di ofisi dineng di le Benoni, ha ho setho se ileng sa qobellwa ho ea teng, le jwale ha ho ea eletswang ho ya Tshwane. Sa ho qetela ha re lokiseng maemo a rona diofisini ka ho tlatsa MGF Mmembers information forms le di Nomination Forms tsa bajalefa. Ha re lokiseng dintho tsa rona re sa phela hobane ha re se re ile dintho hangata e ba mathata a kobo ea kgomo.

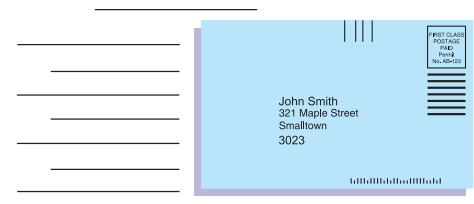
PLEASE LIAISE WITH THE OFFICIALS AT YOUR MUNICIPALITY BEFORE YOU CONTACT THE FUND OR THE ADMINISTRATOR.

Postal Codes

Remember, when you give your postal address that the **CORRECT POSTAL CODE** is of the utmost importance. We need your postal address to post documents to you.

If the postal code is not correct in the data system, **you will not receive your mail**. Also remember that the codes for residential and postal addresses are not necessarily the same.

HELP US TO RENDER THE EXCELLENT SERVICE YOU EXPECT!



Member Investment Choices

Currently there are **FOUR MEMBER INVESTMENT PORTFOLIOS**:

- **The Standard Portfolio**

Members share in all the risks and all the returns. Nothing is guaranteed.

- **The Guaranteed Portfolio**

Your capital, your contributions, the contributions of your employer as well as a minimum return of 8% is guaranteed. In the event of good returns an additional capped final bonus of 4.5% could be earned.

- **The Cash Portfolio**

Members who turn 64 years of age during a financial year or any other member who notifies the Administrator of his/her intention to terminate service will be transferred to a cash portfolio in an effort to prevent any losses shortly before termination of service. This portfolio is not open to all members.

- **Housing Loans**

Housing loans are paid back with interest. This means that members in fact pays interest to themselves on that part of their fund credit utilized for housing purposes. This investment option is widely used by members.

In the event where members want to move from the Standard Portfolio to the Guaranteed Portfolio or the other way around, the applicable form must be completed before 31 May 2003. Complete the option form in this newsletter. Once you have submitted the form to the Fund Administrator, members should make sure that they receive written confirmation from Coris Capital that the option forms have indeed been received.

READ THROUGH THE OPTION FORM VERY CAREFULLY

Updated information...

There are very few things in life that do not change. Members should therefore ensure that their personal information on file at the Fund Administrator is always up to date. The latest postal addresses, telephone numbers, copies of ID-documents of dependents, spouses and marriage certificates should at all times be updated. Some members complain that the Administrator takes a long time to pay out benefits. In most cases it is the result of lack of information from members!

Check List:

- Does the Fund Administrator (Coris Capital) have all the documents and information that may be needed when you should pass away?
- Have you registered as a tax payer, even in the event where you earn less than the required minimum for tax purposes? If your benefit is more than R120 000 a tax directive will not be issued by SARS unless you have registered.
- Does the Administrator have your **CORRECT BANKING DETAILS**?
- Does the Administrator have the necessary D-8 from the municipality to inform the Administrator that your

membership is going to be terminated or in the event of the death of a member, have you ensured that the D-8 was indeed forwarded to the Administrator?

- Did you inform the Administrator of your recent marriage/birth of a child/divorce?
- Did you complete a new form to nominate your beneficiaries and will the Administrator know exactly where to find them once you have passed away?

DON'T ALWAYS SIT IN JUDGEMENT WHEN YOU ARE PART OF THE PROBLEM!

ASSIST US TO GIVE YOU THE BEST SERVICE POSSIBLE.

Please complete the MGF member information form and the Nomination of Beneficiaries form available at your HR office or the Administrator and forward it to the Administrator.

You may even phone the Right Call Centre and update your details.



Housing Loans

DON'T START BUILDING OR RENOVATING BEFORE YOU HAVE THE MONEY IN THE BANK!!!

On several occasions members have phoned the 'front office', quite hot under the collar, with the complaint that the Administrator has failed to meet their promise to pay their housing loan at a specific date. **The builders/ other debt collectors have to be paid and what now?**

NOW NOTHING!!!

The Fund has at every possible occasion, at every meeting, in every newsletter cautioned members not start spending money that they do not have, irrespective of any verbal promise by any person. In future members who persist in this practice will no longer be accommodated by special intervention from the 'front office' but will just have to wait until the Administrator pays out the loan.

Members may borrow money for housing purposes subject to certain conditions and rules.



Members are allowed a housing loan provided:

- The loan/loans do not exceed **40%** of their fund credit
- The monthly installment does not exceed more than **one third** of their net salary
- They get out **R800** or more of their monthly salary
- They do not already have **three** housing loans

Divorce

Couples married in community of property where one partner or both belong to a retirement fund and planning to get divorced, should make sure that they know exactly what to do.

In the event of a divorce the spouse of a fund member has the right to claim half of the member's retirement benefit. Many spouses do not know about their rights in this regard and the retirement benefit is very often overlooked in the divorce settlement. Once the divorce has gone through without the necessary settlement clauses in this regard, the matter is out of the hands of the Fund.

Although a spouse may be entitled to a portion of the benefit, it does not just happen. There must be a special clause in the divorce settlement agreed to between the two parties, or in the divorce order issued by court.

The spouse will only receive the portion to which she/he is lawfully entitled once the benefit becomes payable to the member.

The clause should contain the following information:

- Full names and surname of the parties
- ID numbers of the parties
- Addresses of the parties
- Name of the fund/s
- Membership numbers of the parties
- The portions with or without interest from the date of divorce to which the spouses are entitled to
- The instruction to the fund/s to record the spouses' claims
- The parties' banking details

Once the divorce is finalised you should inform the Fund or its Administrator about any such claim you might have against the benefit of one of its members and supply the necessary proof to this effect.

Joburg City

Last year during November, the MGF managed to obtain a court order to the effect that Joburg City had to reinstate the status of all the members of the Fund who are currently employed by utilities, agencies or corporations with effect from 1 January 2002.

This vast process was started and a lot of the arrear contributions as well as contributions since November were paid. The reconciliation process however is going to be time consuming as some monthly returns are still outstanding. These returns, once the City has completed them, will give the Administrator the necessary information needed to bring the member records up to date. The Administrator and the Communication Officers of the Fund will shortly start on a road show to all the UAC'S in the various depots to meet with members and bring them up to date with all developments.

IN THE EVENT WHERE MEMBERS WANT TO TAKE THE INITIATIVE TO ARRANGE SUCH A MEETING THEY ARE MOST WELCOME TO DO SO. PLEASE LIAISE WITH THE ADMINISTRATOR.

Once the above-mentioned process is completed, affected members will be issued with benefit statements to enable them to make sure that everything is as it should be. Should the process take



longer than anticipated there will be no use for these interim benefit statements and members will receive the annual official benefit statement distributed with those of the rest of the members after the end of the current financial year.

MEMBERS MAY HOWEVER OBTAIN BENEFIT STATEMENTS FROM THE ADMINISTRATOR OR CAN ACCESS BENEFIT STATEMENTS VIA THE WEB ONCE THEY HAVE REGISTERED WITH CORIS CAPITAL AND HAVE OBTAINED A PASSWORD.

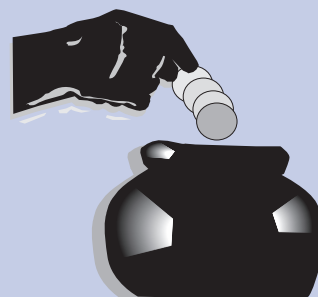
Retired - What Next?

The fact that the Fund pays out the retirement benefits of members in a lump sum was probably one of the most popular characteristics that lured employees to join the Fund.

It seems as if many members are now finding that they do not have the necessary expertise to invest their money in such a way that they get a good monthly income. They blame the Fund if they find themselves without money and without any prospects to find other employment.

Yes, it is an advantage to receive all your retirement money at once, provided you know how to preserve it and make it work for you in order to secure an old age without financial worry. If you don't know, ASK!!

Ask the assistance of a reputable institution (advice from some fly-by-night broker is worse than keeping your money under the mattress) to advise you on your investment so that you may possibly live on the interest and not on your capital. Don't buy expensive cars and houses or go on trips that you can hardly afford.



Cash Portfolio

With the current turmoil in financial markets and the uncertainty of when the situation will change a cash portfolio was created to which certain members will be transferred.

Members in the Standard Portfolio who become 64 years of age during any financial year as well as those of whom the Fund receives notification of termination of service will automatically be transferred to this cash portfolio. This prudent step will create a safe haven and prevent any losses.



Metropolitan Family Funeral Plan

A family funeral cover is currently paid without any additional cost to members and their families as follows:

Member	R7500
Spouse	R7500
Children (14-21years)	R7500
Children (1-13years)	R2500
Children (0-1 years)	R1250

The Metropolitan claim form is available at your Human Resources Department, Coris Capital or the 'front office' of the Fund.

In the event where any one of the members in your family, covered by this funeral plan, dies, complete the Metropolitan claim form and take it to your nearest Metropolitan office from where it will be processed. The offices of AVBOB have also been most helpful in those regions where there are no Metropolitan offices.



Maize Debacle

What is in a name? My name is me, it gives me an identity and tells the world everything about the unique me.

This is exactly how we all want to be perceived and ultimately this is exactly how each organization or institution wants to be identified, even within an industry like the pension funds industry.

For the last few months the issue of maize futures bought into by the Joint Municipal Pension Fund and then apparently gone sour, has been in the news quite often. There is speculation in the market about heavy losses etc.

Some members of the Fund, who are still under the impression that the two funds namely the JMPF and MGF are one and the same are very concerned about these press statements.

The MGF is an independent fund with its own Identity, Rules, Management Committee and Asset Managers. The Municipal Gratuity Fund is therefore not involved in the maize contracts and therefore members may rest assured that they have suffered no losses as a result of the actions of the JMPF. The fact that the Fund did not perform as well as we all would have wished, is only the result of the over all poor performance of the financial market.

MGF - Member Information

Complete and Fax to (012) 426 0619 or 440 9970

FIRST NAME:

INITIALS:

SURNAME:

GENDER:

LANGUAGE PREFERENCE:

PREVIOUS ID NUMBER:

NEW ID NUMBER:

COUNCIL:

DEPARTMENT:

BUSINESS

P O BOX:

ADDRESS

CITY/

TOWN:

CODE:

HOME POSTAL

P O BOX /STREET:

ADDRESS

CITY/

TOWN:

CODE:

TELEPHONE

HOME:

WORK:

CELL:

E-MAIL:

EMPLOYEE PAY NUMBER:

MGF MEMBER NUMBER:

TAX REFERENCE NUMBER:

MGF MEMBER INVESTMENT CHOICE: OPTION FORM

Complete either section A or section B. In either instance fill in section C.

SECTION A: TRANSFER TO GUARANTEED PORTFOLIO

I, _____ the undersigned hereby elect to transfer _____ % of my fund credit as well as the said percentage of my future contributions from the Standard Portfolio to the Guaranteed Portfolio as from 1 July 2003.

I agree:

- that my capital (fund credit) is guaranteed in the Guaranteed Portfolio
- that a minimum growth of 8% for one year from 1 July 2003 to 30 June 2004 is guaranteed
- that any additional capped growth will depend on the performance of the financial markets but that it is restricted to 4,5% for the above mentioned twelve months.

SECTION B: TRANSFER TO STANDARD PORTFOLIO

I, _____ the undersigned hereby elect to transfer _____ % of my fund credit as well as the said percentage of my future contributions from the Guaranteed Portfolio to the Standard Portfolio as from 1 July 2003. I agree that no guarantees regarding my capital (fund credit) or growth are given in the Standard Portfolio.

COMPLETE SECTION C IF YOU CHOSE EITHER A OR B

SECTION C: PARTICULARS AND SIGNATURE

I agree:

- that this transfer of funds and future contributions as indicated above is valid for the period 1 July 2003 to 30 June 2004 and that I cannot withdraw from this option before the latter date except on termination of membership
- that the option exercised by me will only be effective after the Fund Administrator (Coris Capital) has received my application and acknowledged receipt by facsimile. Such facsimile to be kept by me as proof of this option.
- that I subsequently indemnify the Fund from any claims in respect of investment in a member choice made against my intention if I cannot submit proof of acknowledgement of receipt

My member number is C _____

My fax number is (_____) _____

My telephone number is (_____) _____

Signed at _____ (municipality) on the _____ (day) of _____ (month) _____ (year).

Signature of Member _____ Print Name _____

Signature of Witness _____ Print Name _____

Witness' identity number _____

Fax the completed application to Coris Capital at (012) 426-0619/0607 or 440-9970

Confirmation by Coris Capital

Herewith we confirm that we have received your member choice form on

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

If any of the above information is incomplete or incorrect, contact us immediately at the number below.