

Portfolio Name	Percentage	Amount
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
TOTAL		

SWITCH TO:

Please note if its a switch from a Personal Share Portfolio to another Personal Share Portfolio it will be processed as a scrip transfer

Portfolio Name	Percentage	Amount
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
TOTAL		

DEBIT ORDER INSTRUCTION

Change the portfolio selection for the existing Unit trust funds as indicated below. If the table is left blank, the existing portfolio on record will remain unchanged.

CHANGE DEBIT ORDERS AS PER SWITCH / REBALANCE INSTRUCTION YES NO

Portfolio Name	Percentage	Amount
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	



Portfolio Name	Percentage	Amount
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R

PHASE-IN INSTRUCTION

Change the portfolio selection for the existing Unit trust funds as indicated below. If the table is left blank, the existing portfolio on record will remain unchanged. Phase-in's are only available for Unit Trust funds and at inception stage.

CHANGE PHASE-IN AS PER SWITCH/ REBALANCE INSTRUCTION YES NO

Portfolio Name	Percentage	Amount
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R

PORTFOLIO NOMINATION FOR FEE DEDUCTION

STANLIB allows you to select a specific portfolio/s for the deduction of fees. If you have not selected a specific portfolio/s, STANLIB will deduct fees from Call accounts and Money Market portfolios first. Thereafter, fees will be deducted proportionately from Unit Trust portfolios, then Model Portfolios and lastly Personal Share Portfolios.

If a portfolio/s is selected below, all fees will be deducted from this portfolio until the portfolio is depleted. If multiple portfolios are selected, the fees will be deducted proportionately across these portfolios until the portfolios are depleted. Thereafter the default fee deduction rules will apply.

Portfolio Name

PORTFOLIO NOMINATION FOR INCOME DEDUCTION

STANLIB allows you to select a specific portfolio/s from which to pay your regular income. If you have not selected a specific portfolio/s, STANLIB will pay your income from Call accounts and Money Market portfolios first. Thereafter, income will be paid proportionately from other portfolios in your investment.

If a portfolio/s is selected below, all income will be paid from this portfolio/s until the portfolio/s is depleted. Thereafter the default fee deduction rules



will apply.

Portfolio Name

STANLIB MULTI-MANAGER DISCRETIONARY CLIENT MANDATE

Please sign this mandate if you have selected to invest into a model portfolio managed by STANLIB Multi-Manager (Pty) Ltd ("SMM").

1. Appointment and Authorisation

- 1.1. I hereby appoint and authorise SMM to provide me with intermediary services of a full discretionary nature, and to manage my SMM Model Portfolio as specified on this form on my behalf ("Model Portfolio"), in accordance with the terms and conditions contained in this Discretionary Mandate and FAIS.
- 1.2. SMM accepts the appointment by the client in accordance with the terms and conditions set out in this Discretionary Mandate. SMM is an authorised FSP in terms of section 8(5)(a)(i) of FAIS and is licensed to provide discretionary intermediary services for the following products: Long-term Insurance: Category C, Pension Fund Benefits(Retail), securities and instruments: Shares in a company other than a "share block company" as defined in the Share Blocks Control Act, 1980, money-market Instruments as defined in BN 90 of 2014 issued in terms of the Collective Investment Schemes Control Act, 2002, ("CISCA") debentures and securitised debt, warrants, certificates and other instruments, conferring or creating rights to subscribe to, acquire, dispose of, or convert securities, bonds, derivative instruments, participatory interests in one or more collective investment schemes (including Collective Investment Schemes in Hedge Funds), foreign currency denominated investment instruments, including a foreign currency deposit, long-term deposits, short-term deposits and other asset classes permitted within the legislation and for which SMM is authorised to provide intermediary services.
- 1.3. I hereby authorise SMM to exercise its full, unlimited and sole discretion in the management of my Model Portfolio Investment, in accordance with the investment objective of the Model Portfolio. I understand and agree that SMM will invest, withdraw or switch Investment Portfolios within my Model Portfolio Investment at its sole discretion.
- 1.4. I hereby authorise SMM in its sole and full discretion to invest in any Investment Portfolio on my behalf for which it is licensed, including both local and offshore assets.
- 1.5. I hereby authorise SMM to switch between Investment Portfolios within the Model Portfolio Investment with no limitation placed on the number of switches performed.
- 1.6. I acknowledge and accept that certain instructions undertaken on my behalf by SMM in their sole discretion may be subject to tax, depending on the legislation which governs the Product in which my Model Portfolio Investment is held.
- 1.7. SMM may at its own discretion utilise the services of its own staff or that of another approved FSP in terms of FAIS to render intermediary services to their clients.
- 1.8. I hereby authorise SMM to cede or assign at any time the Discretionary FSP rights and obligations in this mandate to any third party who is approved as a Discretionary FSP in terms of FAIS.
- 1.9. I hereby authorise SMM to vote on my behalf in respect of the Investment Portfolios in my Model Portfolio Investment.
- 1.10. I hereby authorise SMM as my representative to enter into any agreements on my behalf with any other person, financial exchange, member or regulatory body in the execution of its obligations in terms of this Discretionary Mandate.
- 1.11. SMM in its capacity as discretionary FSP does not require that the client supplies a bank account to SMM. SMM will not accept or facilitate any monies for investment or payment. The authorised and appointed Administrative FSP who administers the Investment Account will receive and provide bank account details as required as part of the application process.
- 1.12. All distributions received, including cash, interest and dividends, will be reinvested by the Investment Portfolios into the client's Investment Account. I confirm that I can refer to the relevant collective investment scheme Fund fact sheet/minimum disclosure document for details of when distributions take place.

2. Registration of Model Portfolio Investment

The client's appointed Administrative FSP will register this investment as reflected in the application form. The investment may be registered in the name of the client, the Retirement Fund, an approved Nominee Company, or the Long Term Insurer as applicable according to the Financial Product in which the investment is held.

3. Investment Objective

The investment objective of the client is to earn and maximise return on the investment in accordance with the risk profile of the Model Portfolio in which the client invests, as stipulated in the relevant factsheet.

4. Remuneration of Fees

- 4.1. I confirm that I have read and understood the Model Portfolio fact sheet, which discloses the current and maximum Model Portfolio charges and all underlying Investment Portfolio related charges. Depending on the Model Portfolio(s) selected, a different charge structure may apply.
- 4.2. I agree to pay SMM the disclosed maximum Model Portfolio charge, per annum plus VAT, for the intermediary services provided for in this Discretionary Mandate.
- 4.3. The fee will be deducted from the Model Portfolio monthly in arrears, and is calculated on the last business day prior to the 10th day of each month on the market value of the model portfolio.
- 4.4. SMM shall be entitled to vary this fee from time to time upon 60 (Sixty) calendar days prior written notice to the client.
- 4.5. SMM does not receive any commissions, incentives, fee reductions or rebates from any administrative Financial Services Provider or Product Provider for placing the client's Model Portfolio investment with them.

5. Reporting

- 5.1. The Administrative FSP will provide the client with quarterly investment statements by email or another medium as stipulated.
- 5.2. I request that SMM does not provide me with any information provided by the Investment Portfolio Product Provider which the Provider must disclose by law. SMM will provide any such information on specific request from the client.

6. Risk and Indemnity

- 6.1. SMM does not provide a guarantee on the value of the Model Portfolio Investment nor does it guarantee the performance of the Investment Portfolios in the Model Portfolio Investment. The market value of the Model Portfolio Investment may fluctuate and go down as well as up, and past performance is not necessarily a guide to future performance. The client bears the investment and market risk which includes the possibility of losing capital.
- 6.2. SMM hereby discloses to the client that there are risks involved in an investment in Investment Portfolios via a Model Portfolio investment. The client carries the currency, investment and market risk which includes the possibility of losing capital. The client acknowledges that he/she is aware of, understands and accepts the risks of investment.
- 6.3. Hedge Fund Risk disclosures: Where the selected Model Portfolio Investment allocates to a Collective Investment Scheme in Hedge Funds, the client confirms that he/she has read and understood the information pertaining to these investment options in the terms and conditions of the Administrative FSP.

7. Duration



This Discretionary Mandate shall come into effect on the date of processing this application and shall remain in force until it is terminated. The mandate may be terminated as follows:

7.1. Automatically on the transfer of the client from STANLIB Wealth Management (Pty) Limited as an Administrative FSP.

7.2. Automatically if the client requests a full withdrawal or switch out of the Model Portfolio Investment within his/her Investment Account and a different fee structure may then apply as per the rules of the applicable Investment Portfolio(s), or

7.3. By either party on 60 days' written notice to the other. In this instance SMM is mandated and required to complete all instructions and transactions in progress which were initiated prior to the receipt and processing of the termination request. SMM is furthermore entitled to the standard model portfolio charge during the termination period. A different fee structure may then apply as per the rules of the applicable Investment Portfolio(s).

8. Client Declaration

8.1. All information provided in this mandate is complete and correct and I agree to advise SMM in writing should any of the details provided to SMM change subsequent to signature hereof.

SIGNATURE OF CLIENT /
AUTHORISED SIGNATORY

DATE

D	D	M	M	Y	Y	Y	Y

SIGNED AT

TERMS AND CONDITIONS

General

1. The terms and conditions signed and agreed to in the Investment Application form will remain in force and apply to this transaction. Refer to your Investment application form for the detail for the detailed terms and conditions. Alternatively you can request a copy of the terms and conditions from your Financial adviser or the Contact Centre on 0860 123 003
2. Where the terms and conditions contained in this form contradict the terms and conditions in the application form signed by the client, the terms and conditions contained in this switch form will apply.
3. Some of the terms and conditions are set out in the Investment Application Form and the remainder is set out in this Switch form. The Client agrees to be bound by the terms and conditions as set out in the Investment Application Form as well as those set out in this form. In the event of a conflict between the terms and conditions in the Investment Application Form and the terms and conditions contained in this Switch Form, the terms and conditions in this form will apply.
4. Where a fully completed and accurate instruction is received by STANLIB head office before close of business on **business day 1**.
The following switching turnaround times and prices will apply:
 - 4.1. Intra-Manco Switch: Funds will be switched out and priced on day 2; the switch into the new fund will also be priced on day 2.

Business Cut-off to Receive an Instruction	Process the instruction	The Administrator Sell or Buys Units	Transaction Complete	Reflect on Client Statement
Before 15:30	Day 1	Day 2	Day 3	Day 4
After 15:30	Day 2	Day 3	Day 4	Day 5

4.2. Inter-Manco Switch: For switches from the money market fund or call account to an external Manco, the fund will be switched out and priced on day 2, the switch into the external manager's fund will be priced on day 3. For switches from all other funds, the fund will be switched out and priced on day 2 and the switch into the external manager's fund will be priced on day 4.

Business Cut-off to Receive an Instruction	Process the instruction	The Administrator Sell Units	The Administrator Buys Units	The Administrator received money and pay new manager	Transaction Complete	Reflect on Client Statement
Before 15:30	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6
After 15:30	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7

5. Please note: The monthly expense run takes place on the **10th of the month**. In the event of the 10th being a weekend or public holiday, the expense run will take place on the next business day. The monthly annuity run takes place on the **20th of the month**. In the event of the 20th being a weekend or public holiday, the annuity run will take place on the preceding business day. Switch requests received during the monthly expense run or monthly annuity run will only be processed once the run has been priced up. This will generally add up to 2 business days to the above service levels. STANLIB will not be responsible for any losses caused or damages suffered due to STANLIB being unable to meet these service levels due to unforeseeable circumstances beyond STANLIB's control.
6. Any values previously advised are only guides to the actual values of the assets being switched.
7. This instruction must be signed and dated by the legal owner, including the cessionary if ceded collaterally or a person holding a Power of Attorney or the Client's FSB licensed Financial Services Provider ("Financial adviser"). STANLIB will only accept an instruction from the Financial adviser, if the Client explicitly authorised STANLIB in writing to accept instructions from the Financial adviser. The Client understands that by authorising his/her Financial adviser to sign this instruction on his/her behalf, STANLIB will implement the instruction, whether in written or electronic format, as if it were the Client's own instruction.
8. A maximum of 12 portfolios is allowed after completion of the switch.
9. The Client confirms that neither STANLIB nor any of its representatives provided him/her with any advice and that he/she has taken particular care to consider on his/her own or with the assistance of his/her authorised I whether the switch is appropriate considering his/her unique objectives, financial situation and particular needs.
10. The Client understands that all material facts must be accurately and properly disclosed and the accuracy and completeness of all information provided by or on behalf of the Client, is the Client's own responsibility. The Client understands that no Financial adviser may request the Client to sign any written or printed form or document unless all details required to be inserted thereon by the Client or on behalf of the Client have already been inserted.
11. Multiple transactions cannot be processed simultaneously.
12. The Client understands that STANLIB is prohibited from processing any transactions on the Client's behalf (including but not limited to switches) until all documentation has been received in terms of the Financial Intelligence Centre Act, No. 38 of 2001.
13. Any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax (CGT).
14. The Client understands that where he/she changes FSP the consequences of such change may result in different or new fund and fees structures. This may result in an increase to the platform service charges. It is the Client's and where applicable the Client's Financial adviser's responsibility to determine the relevant fund and or charge implications. STANLIB will deduct the charges from the Client's portfolios. For further details please refer to the Fee Comparison Tool on STANLIB online.

Model Portfolios

1. The Intermediary will determine the Investment Strategy applicable to the Client and the Client will be invested in a pre-determined selection of Collective Investment Portfolios selected by the Intermediary. The Client will not be entitled to alter the selection of portfolios in any way however the Client may repurchase the entire investment or a portion thereof. Any partial repurchase will result in a proportionate repurchase out of each Collective Investment Portfolio comprising the Investment Strategy
2. The Client hereby appoints Model Portfolio FSP as his/her discretionary financial service provider with effect from the date of client's signature of this form on the terms and conditions set out herein and subject to applicable legislation. Model Portfolio FSP hereby agrees to act as a discretionary financial services provider to the Client. In terms of this clause, the Client hereby confers on Model Portfolio FSP complete discretion to take such action as Model Portfolio FSP considers necessary to attain the investment objectives of the Client, namely to maximize the income on the investments of the Client over an extended period. Model Portfolio FSP may vote on behalf of the Client in respect of the Client's investment. Model Portfolio FSP as the Client's representative is authorised to enter into any agreements of the Client with any other person, financial exchange, member or regulatory body in the execution of its obligations in terms of the agreement. Model Portfolio FSP may sub-contract its responsibilities in terms of this clause to another party.
3. Where the Client terminated his mandate with the Financial Service Provider, STANLIB has the right to terminate the Client's Model Portfolio investment.
4. The Client may switch between model portfolios. The Client may switch in full or partially from the selected model investment into other funds offered on the STANLIB platform and vice versa.
5. All redemptions will be applied proportionately across the underlying funds in the selected model investment.
6. Additional investments into Model portfolios will be applied proportionately across the underlying funds in the selected model investment.

Personal Share Portfolio

(Available to the Classic Retirement Annuity Fund, Preservation Pension Plan, Preservation Provident Plan and Linked Life Annuity)

1. STANLIB has entered into an Investment Management agreement with SBG Securities (Pty) Ltd (a member of the JSE Ltd) to manage the Personal Share Portfolio. SBG Securities (Pty) Ltd and is hereby referred to as the Investment Manager.
2. New Business instruction: Where a fully completed and accurate instruction is received by STANLIB head office before close of business (15h30) on business day 1 (and where the relevant



- funds have been credited to the appropriate Nominee bank account), the instruction request to create the BDA account number will be forwarded to the Investment Manager. The purchase instruction will be forwarded to the Investment Manager within 2 business days of receiving the BDA account number. The Investment Manager has the authority to decline the opening of the account. The Client will be informed in writing of any rejections by STANLIB. The Client hereby indemnifies STANLIB and the Investment Manager against any loss of any nature which may arise should any funds, credited to a Nominee bank account, as contemplated above, be reversed for any reason.
3. Withdrawal instruction: Any withdrawals applicable to the Classic Linked Life Annuity policy will be in the form of a Death Claim and the Standard Death Claim process for Living Annuities will be followed. A payment, as determined by a court order, will be processed according to the standard payment process. Commutation thresholds are set by SARS and these thresholds will be applied when an instruction is received by STANLIB from the Client. Due to the nature of the investment, the turnaround time for claims from Personal Share Portfolios will be determined by the Investment Manager. The maximum period for settling a claim is 60 days from the point when all requirements have been met.
 4. Switch instruction: Where a fully completed and accurate instruction is received by STANLIB head office before close of business on business day 1, the switch into the new portfolio will be completed and the process as followed in the New Business Process will apply.
 5. Income payment: The Client must draw an income within the specified limits and the income will be paid from the nominated fund. Payments will be received from STANLIB by the 1st business day of the month according to the selected payment frequency. The payment frequency option is monthly, quarterly, bi-annually and annually. The Client has one opportunity at anniversary date to review the income level and frequency of payments. The business cut off is 5 business days before the Client's anniversary date.
 6. This contract will become effective once STANLIB and the Investment Manager have accepted the application and the Investment Manager has the Client approved, and have received the investment funds. STANLIB will transfer the net investment amount to the Investment Manager as indicated on the Application Form. The Investment Manager will then invest the funds in accordance with the portfolio selected by the Client. The Investment Manager will contact the Client to verify the Personal Share Portfolio choice and disclose the Investment Manager fees. In the case of script transfers, the Client acknowledges that they are aware of the share transfer process and further acknowledge that only once the Investment Manager has received the shares in dematerialised form and provided the Administrator with a value, can the Administrator calculate the value of the investment.
 7. The fees and charges levied by the Investment Manager will be:
 - 7.1. The investment Management fee at a maximum fee of 1% per annum but may vary at the discretion of the Investment Manager.
 - 7.2. The Investment Manager fee shall be calculated and charged as a percentage of the market value of the portfolio on a monthly basis. The fee will be firstly be deducted from the cash portion of the Personal Share Portfolio otherwise securities will be sold at the discretion of the Investment Manager.
 - 7.3. The Investment Manager shall charge a Brokerage fee at a maximum rate of 1% per trade with the discretion of the Investment Manager to vary the charger per trade.
 - 7.4. The Brokerage fee will be charged upon execution of the trade.
 - 7.5. The Investment Manager undertakes to deduct from the Portfolios all Taxes, STRATE, JSE and other applicable charges.
 8. The Client understands that where he/she switches to other portfolios, different or new cost structures may apply and that it is the Client's responsibility, or where applicable, that of the Client's Financial Service Provider, to determine the relevant cost structures prior to conducting a switch.
 9. Reporting to the Client: The Client can obtain detailed information regarding the underlying investment of the Personal Share Portfolio directly from the Investment Manager.
 10. Notional unit prices are calculated for the Personal Share Portfolio based on the values of the portfolio as received by the Investment Manager on a daily basis.
 11. Unless otherwise specified through Portfolio nomination for fee deduction, STANLIB will deduct all charges from call accounts and money market portfolios first. Thereafter charges will be deducted proportionately from other portfolios. If a charger is deducted from a Personal Share Portfolio the charge will be firstly be deducted from the cash portion of the Personal Share Portfolio otherwise securities will be sold at the discretion of the Investment Manager.
 12. The Client acknowledge that an investment in the Personal Share Portfolio is subject to the Investment Manager's standard business rules, procedures and service level agreement. STANLIB or the Investment Manager can provide the Investment Management agreement to the client on request. The Investment Manager will provide the Client with statements for the investment in the Personal Share Portfolio on a monthly basis. Please note that depending on expense runs and timing of the instructions there may be differences in the value provided by STANLIB or the Investment Manager. The Client acknowledges and understands that if the total investment value in the Personal Share Portfolio is less than the Investment Manager's minimum investment amount at any time during the duration of the contract, the Client may be obliged to switch 100% of the Personal Share Portfolio value if required by Investment Manager into Collective Investment Scheme Portfolios.
 13. The Client agrees to pay Investment Manager the charges specified in this document. Such charges shall be calculated and charged as indicated. Investment Manager shall be entitled to increase the charges charged to the Client by giving the Client three months prior notice of such an increase.

STANLIB Linked Investments Tax-Free Savings Plan

1. The STANLIB Linked Investments Tax-Free Savings Plan is governed by the Regulations in terms of section 12T of the Income Tax Act of 1962.
2. Only natural persons residing in South Africa may invest in the STANLIB Linked Investments Tax-Free Savings Plan.
3. All interest, dividends and capital gains earned in this may be automatically re-invested tax-free to accrue further interest and dividends. The plan allows a client to invest a maximum of R33 000 per year from 1 March 2017, with a maximum lifetime contribution of R500 000. The thresholds apply to the total capital contributions only per client.
4. Capital contributions in excess of the thresholds will be subject to 40% tax payable by the Client to SARS.
5. The legislated annual and lifetime contribution thresholds apply to a Client's tax-free savings plan across all financial services providers. It is the Client's responsibility to monitor their total contribution limits for tax-free savings plan with STANLIB Linked investments and other financial services providers.
6. Any funds withdrawn from the plan will still be regarded in the annual and lifetime contributions thresholds, as the investment limit is on gross contributions for both annual and lifetime limits. Any withdrawals made from a minor's STANLIB Linked Investments Tax-Free Savings Plan can only be transferred into the minor's bank account.

DECLARATION

We are required to collect, process, store, disclose and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or third-party contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information STANLIB has collected, processed and shared. I/We agree to provide all documentation and information required in terms of STANLIB's business rules and the Financial Intelligence Centre Act, No. 38 of 2001.

I/We agree to provide all documentation and information required in terms of STANLIB's business rules and the Financial Intelligence Centre Act, No. 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on my/our behalf until all such documentation has been provided.

I/We confirm that all information provided herein is true and correct and that I/We have read and understood the contents of this form.

I/We acknowledge and accept that the information contained in this form and information about the Account Holder may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which the Account Holder may be tax resident. **If the information you have provided in this form changes in future, please submit a new form within 30 days. If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.**

SIGNATURE OF CLIENT / AUTHORISED SIGNATORY *		DATE	<table border="0"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="padding: 0 5px;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="padding: 0 5px;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">D</td> <td style="text-align: center;">D</td> <td></td> <td style="text-align: center;">M</td> <td style="text-align: center;">M</td> <td></td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> </tr> </table>			-			-					D	D		M	M		Y	Y	Y	Y
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