



Additional Investment Form Linked Investments

Note: Phase-in options are not available for Additional Investments.

CLIENT DETAILS

INVESTMENT NUMBER	<input type="text"/>
NAME & SURNAME / ENTITY NAME	<input type="text"/>
IDENTITY/PASSPORT/REGISTRATION NUMBER	<input type="text"/>
CELL PHONE NUMBER	<input type="text"/>
EMAIL ADDRESS	<input type="text"/>

INVESTMENT DETAILS

A maximum of 12 portfolios are allowed after the additional investment. Where the portfolio range is not selected or left blank, the Linked Range will apply. If the portfolio selected is not offered on the Linked Range, then the Select portfolio range will apply. For a complete list of the portfolios, please visit www.stanlib.com.

INVESTMENT AMOUNT R .

PAYMENT TYPE ELECTRONIC FUND TRANSFER (EFT) ONCE-OFF DEBIT

MULTIPLE DEPOSITS INVEST AS AND WHEN DEPOSITS ARE RECEIVED

If the option above is not selected, STANLIB will invest total amount once all deposits have been received.

REPURCHASE FROM STANLIB UNIT TRUST YES NO STANLIB UNIT TRUST ENTITY NUMBER

LUMP SUM PORTFOLIOS

Portfolio Name	Portfolio Range			Percentage	Amount
	Linked Range	Select	Classic		
				%	R
				%	R
				%	R
				%	R
				%	R

DEPOSIT REFERENCE - PROOF OF DEPOSIT REQUIRED

DEPOSIT AMOUNT R .

DEPOSIT DATE - -

D D M M Y Y Y Y

DEPOSIT REFERENCE E.G. ID NUMBER, CONTRACT NUMBER ETC



USE THE SAME BANK DETAILS SPECIFIED FOR THE ONCE OFF DEBIT

USE DIFFERENT BANK DETAILS FOR THE RECURRING DEBIT ORDER
(COMPLETE THE DETAILS BELOW)

BANK																									
BRANCH																			BRANCH CODE						
ACCOUNT NUMBER																									
ACCOUNT TYPE	<input type="checkbox"/> CHEQUE	<input type="checkbox"/> SAVINGS	<input type="checkbox"/> TRANSMISSION																						
ACCOUNT HOLDER'S ID NUMBER																									
ACCOUNT HOLDER'S NAME																									
SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATORY																									

If the debit order is funded by a 3rd party (spouse included):

* For individuals: Certified copy of the third party's identity document with a specimen signature.

* For entities: Standard Bank – Bank account mandate * For Other banks – Letter from the bank confirming signing authority and a certified copy of identity document with a specimen signature of the signatory/ies

REGULAR INCOME OPTION

The regular income option is applicable to the Classic Investment Plan. It allows you to invest money in a specific portfolio and then draw funds from that portfolio (or from an existing portfolio) on a regular basis (usually monthly). The minimum amount is R500. The payments you receive are redemptions and not income distributions. Where the regular income option is selected participatory interests will be repurchased from the call account or money market fund. Where the Client does not have any such funds then the repurchases will be made from the Client's other investments proportionately.

Regular income transactions are processed on the 20th of the month and payments will be received by the 1st business day of the following month. A complete instruction must be sent to STANLIB 7 days prior to the annuity run, for the regular withdrawal to be paid in the current month.

A clearance period of 21 calendar days for cheques and 45 calendar days for recurring and once-off debit orders will apply.

WITHDRAWAL AMOUNT	R									.	<input type="checkbox"/>													
PAYMENT FREQUENCY	<input type="checkbox"/> MONTHLY	<input type="checkbox"/> QUARTERLY	<input type="checkbox"/> BI-ANNUALLY	<input type="checkbox"/> ANNUALLY																				
FIRST PAYMENT MONTH	<input type="checkbox"/> M	<input type="checkbox"/> M	-	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y																	

BANKING DETAILS FOR PAYMENTS

Payments to third party bank accounts are not allowed. Payments can only be paid into an account in the name of the client.

BANK																									
BRANCH																			BRANCH CODE						
ACCOUNT NUMBER																									
ACCOUNT TYPE	<input type="checkbox"/> CHEQUE	<input type="checkbox"/> SAVINGS	<input type="checkbox"/> TRANSMISSION																						
ACCOUNT HOLDER'S ID NUMBER																									
ACCOUNT HOLDER'S NAME																									

FINANCIAL SERVICES PROVIDER

1. The Terms and conditions signed and agreed to in the Investment Application form will remain in force and apply to this transaction.

FINANCIAL SERVICES PROVIDER 1

NAME OF FSP / ENTITY																								
FSP / ENTITY LICENCE NO																								
STANLIB ID																								



NAME OF SOLE PROPRIETOR OR REPRESENTATIVE

FINANCIAL SERVICES PROVIDER 2

STANLIB ID

NAME OF SOLE PROPRIETOR OR REPRESENTATIVE

FINANCIAL SERVICE PROVIDER CHARGES (EXCLUDING VAT)

Where the Client has not specified an Initial FSP charge for lump sum or recurring investments, STANLIB will not deduct these fees.

FEE SPLIT: Only available to advisers from the same Financial Service Provider

INITIAL FSP CHARGE: LUMP SUM INVESTMENT %

FINANCIAL ADVISER 1 %

INITIAL FSP CHARGE: RECURRING INVESTMENT %

FINANCIAL ADVISER 2 %

APPOINTMENT OF MODEL PORTFOLIO FINANCIAL SERVICES PROVIDER

A. APPOINTMENT OF STANLIB AS THE MODEL MANAGER

1. The Client hereby appoints STANLIB 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. STANLIB hereby agrees to act as a discretionary financial services provider to the Client. In terms of this clause, the Client hereby confers on STANLIB complete discretion to take such action as STANLIB 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. STANLIB may vote on behalf of the Client in respect of the Client's investment. STANLIB 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. STANLIB may sub-contract its responsibilities in terms if this clause to another party.

2. Model portfolio manager charge: STANLIB will levy a Model portfolio manager charge of _____ %

This will be calculated on the last business day prior to the 10th day of each month on the market value of the model portfolio/portfolios selected by the Client.

3. Discretionary Financial Services Provider: STANLIB is an authorised Financial Services Provider in terms of section 8(5)(a)(i) of the FAIS Act and is licensed to carry on the business:

3.1. in respect of financial advisory services, financial intermediary services in the following products: Long-term Insurance: Category B1, c, B2, Retail Pension Fund Benefits, 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, Debentures and securities debt, Warrants, certificates and other instruments acknowledging, conferring or creating rights to subscribe to, acquire, dispose of, or convert securities, Bonds, Derivative instruments, Deposits as defined in the Banks Act, Participatory interests in one or more collective investment scheme, Foreign currency denominated investments instrument, including foreign currency deposit;

3.2. in respect of discretionary services in the following products: Long-term Insurance: Category B1, C, B2, 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, Debentures and securitised debt, Warrants, certificates and other instruments acknowledging, conferring or creating rights to subscribe to, acquire, dispose of, or convert securities, Bonds, Derivative instruments, Participatory interests in one or more collective investment scheme, Foreign currency denominated investment instruments, including a foreign currency deposit, Long-term Deposits, Short-term Deposits.

3.3. in respect of administrative services in the following products: Long-term Insurance: Category B1, C, B2, 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, Debentures and securitised debt, Warrants, certificates and other instruments acknowledging, 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, Foreign currency denominated investment instruments, including foreign currency deposit.

ACCEPTANCE OF APPOINTMENT YES NO

B. OR APPOINTMENT OF EXTERNAL MODEL MANAGER

NAME OF FSP / ENTITY

FSP / ENTITY LICENCE NO

NAME OF SOLE PROPRIETOR OR REPRESENTATIVE

MODEL PORTFOLIO MANAGER CHARGE %

This will be calculated on the last business day prior to the 10th day of each month on the market value of the model portfolio/portfolios selected by the Client. The Client hereby appoints the FSP as the 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.

ACCEPTANCE OF APPOINTMENT YES NO

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 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. Some of the terms and conditions are set out in the Investment Application Form and the remainder is set out in this 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 Additional Investments form, the terms and conditions in this form will apply.
3. The client hereby agrees to provide all documentation and information in terms of the Financial Intelligence Centre Act, No 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on the client's behalf until all such documentation and information has been received. (Access the STANLIB website on www.stanlib.com to view the applicable FICA requirements).
4. 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 FSP (financial adviser) whether the transaction is appropriate considering his/her unique objectives, financial situation and particular needs.
5. The annual intermediary fee, as agreed to in the original application form, will continue to apply to the full investment.
6. 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.



7. The Client understands that there are specific platform service charges applicable to the different platforms and where he/she invests new charge structures could apply to the portfolios and / or platform. It is the Client's responsibility, or where applicable that of the Client's financial adviser, to determine the relevant charge structures prior to investing. Please refer to www.stanlib.com for a complete list of the underlying portfolio and / or platform charges.
8. STANLIB reserves the right in its sole discretion to reduce or increase the service charges depending on circumstances. It is the Client's responsibility, or where applicable that of the Client's Financial adviser, to determine the relevant charge structures applicable to the investment. The charges on the Client's Investment will be reflected in Client's quarterly statements. (For further details please refer to STANLIB online on www.stanlib.com to view the applicable charges).

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. STANLIB Linked Investments Tax-Free Savings Plan
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 tax 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 and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or sub-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, 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.

SIGNATURE OF CLIENT / AUTHORISED SIGNATORY *	<input type="text"/>	DATE *	<table border="1"><tr><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td></tr><tr><td>D</td><td>D</td><td></td><td>M</td><td>M</td><td></td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>			-			-					D	D		M	M		Y	Y	Y	Y
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SIGNATURE OF FINANCIAL ADVISER	<input type="text"/>	DATE	<table border="1"><tr><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td></tr><tr><td>D</td><td>D</td><td></td><td>M</td><td>M</td><td></td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>			-			-					D	D		M	M		Y	Y	Y	Y
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D	D		M	M		Y	Y	Y	Y														
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***Compulsory Section**

