Additional Investment
Tax-free investment

NEDGROUP INVESTMENTS

1. What you need to know

1. Before completing this form please read the latest relevant Investment Agreement and Portfolio Characteristics document which can be obtained from our website: www.nedgroupinvestments.com, your financial planner or our Client Service Centre.
2. Your investment will be invested into the unit trust portfolio class specified on the relevant Portfolio Characteristics document. If you start a debit order on an existing unit trust portfolio, you will remain invested in that class.
3. We will process your instruction once:
   - we have received, reviewed and accepted your completed and signed form and support documentation;
   - we have performed all checks, verifications and assessments required in terms of FICA; and lastly
   - the money reflects in our back account.
4. The daily cut-off for receipt of instructions is 14:00.
5. Information filled in outside of the relevant fields will not be considered when processing your instruction.
6. Return the completed and signed form with the relevant supporting documents to us via email to **nedgroupinvestments@silica.net** (please print and sign the form before scanning and emailing it to us, as an authorised signature is required for processing).
7. If you have any questions about this form please contact your financial planner or our Client Service Centre on **0860 123 263** (from within RSA) or on **+27 21 416 6011** (from outside RSA).

2. Tax-free investments notes

1. Total contributions are limited to R33 000 per tax year (R500 000 over your lifetime) across all tax-free investments, regardless of product provider, including monthly debit orders.
2. Should your contributions exceed R33 000 per tax year, SARS will tax the over contributions at a flat rate of 40%. Please refer to the latest Investment Agreement for further clarity.
3. You can withdraw from your tax-free investment at any time.
4. Withdrawn amounts that are re-invested will be treated as additional contributions and therefore be subject to your annual contribution threshold of R33 000 as well as your lifetime R500 000 threshold.
5. Income distributions will be reinvested.

3. Investor details

Investor number ☐☐☐☐☐☐☐☐☐

INVESTOR TYPE

☐ South African individual

Title and surname ☐☐☐☐ ____________________

First names ____________________

Preferred name ____________________

Date of birth ☐☐☐☐☐☐☐☐
D D M M Y Y Y Y

SA ID / passport number ☐☐☐☐☐☐☐☐☐☐☐☐☐

Passport expiry date ☐☐☐☐☐☐☐☐
D D M M Y Y Y Y

WHAT IS YOUR SOURCE OF WEALTH?

- [ ] Salary / Commission
- [ ] Pension / Annuity
- [ ] Court order / Maintenance
- [ ] Business earnings
- [ ] Inheritance / Donations / Trust
- [ ] Self-employed

WHAT IS YOUR OCCUPATION?

- [ ] Government employee / Judge
- [ ] Professional, scientific and technical services
- [ ] Management
- [ ] Executive
- [ ] Academic
- [ ] Technical and sciences
- [ ] Administration
- [ ] Sales and marketing
- [ ] Safety and security personnel
- [ ] Arts, performance and hospitality
- [ ] Craft, trade or artisan
- [ ] Sport professional
- [ ] Self-employed
- [ ] Religious leader
- [ ] Retired
- [ ] Unemployed

Other: ____________________

WHAT INDUSTRY DO YOU WORK IN?

- [ ] Financial, investment and insurance activities
- [ ] Information, technology and communication
- [ ] Accommodation and hospitality services
- [ ] Wholesale and retail trade
- [ ] Arts, entertainment and recreation
- [ ] Craft, trade or artisan
- [ ] Manufacturing
- [ ] Construction
- [ ] Non-profit / religious
- [ ] Government, Municipal services or SOE
- [ ] Unemployed
- [ ] Professional, scientific and technical services
- [ ] Administrative and support services
- [ ] Human health, social work and education
- [ ] Transportation and storage
- [ ] Real estate
- [ ] Sport professional
- [ ] Mining
- [ ] Agriculture, forestry and fishing
- [ ] Gambling
- [ ] Public administration, defence and social security

4. Investment details

INTENDED PURPOSE OF INVESTMENT

☐ Invest for 0 – 3 years ☐ Invest for 3 - 5 years ☐ Invest for over 5 years

NATURE OF RELATIONSHIP WITH NEDGROUP INVESTMENTS

☐ Invest a single amount with frequent withdrawals
☐ Invest multiple amounts with frequent withdrawals
☐ Invest a single amount with occasional withdrawals
☐ Invest multiple amounts with occasional withdrawals

HOW ARE YOU FUNDING THIS TRANSACTION?

☐ Salary / Commission ☐ Investments / Rental income ☐ Sale of assets ☐ Pension / Annuity
☐ Court order / Maintenance ☐ Inheritance / Donations / Winnings ☐ Self-employed ☐ Business earnings

UNIT TRUST PORTFOLIO SELECTION (for existing portfolio)

Unit trust portfolio	Account number	Lump sum amount to be invested	Debit order amount to be invested	Only applicable if investing with a Financial Planner Initial FP (excl VAT) Lump sum	Debit order
				%	%
Total (R) - Total contributions are limited to R33 000 per tax year.					

Please note

- All features of your existing account will apply to the additional investment amount, including annual financial planning fees (if applicable).

Initial financial planning fees

- If no fees have been specified, 0% will apply.
- If a fee higher than the maximum is specified, the maximum will apply.
- Initial fees in respect to debit orders will be deducted off each debit order amount before investing into the selected unit trust portfolio.

UNIT TRUST PORTFOLIO SELECTION (for new portfolios)

Unit trust portfolio	Lump sum amount to be invested	Debit order amount to be invested	Only applicable if investing with a Financial Planner: Initial FP fee (excl VAT)		Annual FP fee (excl VAT)
			Lump sum	Debit order	
Equity portfolios			%	%	%
Rainmaker					
Value					
Growth					
Private Wealth Equity					
Specialist equity portfolios					
Entrepreneur					
Mining & Resource					
Financials					
Asset allocation portfolios					
Stable					
Opportunity					
Managed					
Balanced					
Bravata Worldwide Flexible					
Income portfolios					
Core Income					
Flexible Income					
Core Bond					
Property					
Core portfolios					
Core Guarded					
Core Diversified					
Core Accelerated					
International portfolios					
Global Property Feeder					
Global Cautious Feeder					
Global Flexible Feeder					
Global Equity Feeder					
Core Global Feeder					
Additional unit trust portfolios					
Total (R) - Total contributions are limited to R33 000 per tax year.					

FINANCIAL PLANNING FEES

- If no fees have been specified, 0% will apply.
- If a fee higher than the maximum is specified, the maximum will apply.

Initial fees

- Initial fees in respect to debit orders will be deducted off each debit order amount before investing into the selected unit trust portfolio.

Annual fees

- If you have nominated an account from which the 'sale of unit' fee is to be recovered, your selection will apply to your additional investment.

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5. Payment details

HOW DO YOU WISH TO PAY FOR THIS INVESTMENT?

Lump sum:

☐ **Collection by Nedgroup Investments**
Electronic collection by Nedgroup Investments is a once off debit from your bank account and is limited to a maximum of R1 million. For amounts larger than R1 million please make payment via EFT. Please complete the 'Investor bank account details' section below. Allow at least two business days between the submission of your instruction and the collection date specified below.

Total lump sum amount (include any Phase-ins) R ____________

Date for electronic collection of lump sum D D M M Y Y Y Y

☐ **I will make payment via electronic funds transfer (EFT)** (please use your SA ID or entity registration number as reference)
Please make electronic transfers to our bank account. These transfers may take up to two days to appear in our bank account.

NEDGROUP INVESTMENTS BANK ACCOUNT DETAILS

Bank:	Nedbank	Branch code:	198765
Branch:	BS Corporate	Account Number:	1452027900
Account name:	Nedgroup Investments Collective Inflow Tax Free Investment		

Please note

- We do not accept cash deposits.
- We will only process your instruction once we have received proof of payment.
- Interest will be earned (at the rate applicable to the abovementioned bank account) from the first day after the investment amount has been deposited until invested.

Debit Order:

Total debit order investment amount R ____________

Debit order to commence in the month of M M Y Y Y Y

Debit order collection day ☐ 1st ☐ 15th ☐ 27th

Escalation rate per annum ☐ 5% ☐ 10% ☐ 15% Other ____ %

Please note

- For your debit order to come into effect on the selected date, your debit order instruction must reach us no later than five business days before the selected date. If all requirements are not met, your debit order instruction will be processed on the selected date in the following month.
- Cheque deposits, once-off debits and debit orders take 45 days to clear.

6. Investor bank account details

It is mandatory to complete this section.

Please note

- No third party payments will be processed.
- If the bank account used to fund this investment differs from the one below please provide us with alternate bank account details by completing the Alternate bank account form available on our website.
- Payments will be delayed if the name of the account holder as registered with the bank is different from that completed below.

Name of account holder (as registered with bank) ____________

Name of bank ____________

Account number ____________

Name of branch ____________ Branch code ____________

Account type ☐ Current ☐ Savings Country ____________

7. Financial planner details and declaration

Name of financial planning business

Name of financial planner | Code

Contact number + (0)

I confirm that:

- I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS) to the investor.
- I have explained all fees that relate to this investment to the investor.
- I am authorised by the financial planning business to sell this investment / product in terms of FAIS.

Financial planner signature

Date D D M M Y Y Y Y

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8. Investor declaration

I confirm and certify that:

- I am responsible for my investment decisions and have considered whether this investment is right for my needs.
- I confirm that all information provided in this application is true and correct and that I am not aware of any other information that may affect this application negatively.
- Where I am acting on behalf of another person, or as a representative of a legal entity, I confirm that I am duly authorised to complete and sign this form.
- I understand and agree that this application will be governed by the relevant and latest Investment Agreement and I have read and understood the Portfolio Characteristics document and the fund fact sheet that relates to the unit trust portfolios I am investing in.
- I have used the Effective Annual Cost calculator and I am aware of the charges that may be incurred.
- I authorise Nedgroup Investments to accept this instruction as submitted (electronically or otherwise) and agree that Nedgroup Investments will not be held liable for acting on this application and/or any instructions contained herein.
- The information contained in this form may be reported to the South African tax authorities.

Investor / Authorised signatory

Date D D M M Y Y Y Y

Name

Capacity

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