

# Initial Investment

## Unit trusts for individuals



### 1. What you need to know

1. Before completing this form please read the latest relevant Investment Agreement, Fund Fact Sheet and Portfolio Characteristics document - which can be obtained from our website: [www.nedgroupinvestments.co.za](http://www.nedgroupinvestments.co.za), your financial planner or our Client Service Centre. To understand the charges that may be incurred when investing, please use the Effective Annual Cost calculator also available from our website.
2. Your investment will be invested into the unit trust portfolio class specified on the relevant Portfolio Characteristics document.
3. We will process your instruction once:
  - we have received and reviewed your completed and signed form;
  - identified and verified you in terms of FICA; and lastly
  - the money reflects in our bank account.
4. The daily cut-off for receipt of instructions is 14:00; 12:00 for the Nedgroup Investments Money Market Fund.
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](mailto:nedgroupinvestments@silica.net) (please print and sign the form before scanning and emailing it to us, as an authorised signature is required for processing); or
  - Fax to **0861 119 733** (from within RSA) or to **+27 11 263 6067** (from outside RSA).
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. Investor details

#### Please note

- All fields must be completed in order to process your instruction.

#### PERSONAL DETAILS

|  |   |
|--|---|
| Title and surname                        | <input type="text"/>                    |
| First names                              | <input type="text"/>                    |
| Date of birth                            | <input type="text"/><br>D D M M Y Y Y Y |
| SA ID number                             | <input type="text"/>                    |
| Passport number<br>(if foreign national) | <input type="text"/>                    |
| Expiry date                              | <input type="text"/><br>D D M M Y Y Y Y |
| Nationality                              | <input type="text"/>                    |
| Country of issue                         | <input type="text"/>                    |
| Country of birth                         | <input type="text"/>                    |

### CONTACT DETAILS

Cell (mandatory) +   (0)

Email address

#### Please note

- This email address will be used for correspondence pertaining to this investment.
- Should you not complete this field, please acknowledge and accept that you will not receive email notifications about this investment.

Alternate telephone +   (0)

Residential address

Code   
Country

Postal address (if different)

Code   
Country

## 3. Income, tax and residency

### TAX STATUS

Is South Africa your country of primary tax residence?  Yes  No

Are you registered to pay tax in South Africa?  Yes  No

If yes, please indicate your South African tax number:

Are you a tax resident in any other country?  Yes  No

If yes, please complete the following for each country of tax residency:

| Country of tax residency | Tax identification number (TIN)   | OR | Not applicable           |
|--------------------------|---|----|--------------------------|
| 1 <input type="text"/>   | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |    | <input type="checkbox"/> |
| 2 <input type="text"/>   | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |    | <input type="checkbox"/> |
| 3 <input type="text"/>   | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |    | <input type="checkbox"/> |
| 4 <input type="text"/>   | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |    | <input type="checkbox"/> |
| 5 <input type="text"/>   | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |    | <input type="checkbox"/> |

#### Please note

- By ticking not applicable you confirm that the country specified does not issue a tax identification number.
- If you are a USA citizen you are resident for tax purposes in the USA.

### INCOME VERIFICATION

This information is an anti-money laundering requirement prescribed by the Financial Intelligence Centre Act, 38 of 2001 (FICA). Supporting documentation may be requested.

What is your source of income?  Salary  Pension  Annuity

Other (please specify)

Occupation

How are you funding this transaction?

Salary  Sale of property  Inheritance Other (please specify)

## RESIDENCY STATUS

Please indicate your residency status:

**Permanent resident (including citizen)** - you are a permanent resident of South Africa or the Common Monetary Area (i.e. Namibia, Swaziland and Lesotho).

**\*Non-resident** - you have never lived in South Africa or the Common Monetary Area.

**\*Emigrant** - you have formally emigrated from South Africa or the Common Monetary Area via a local authorised foreign exchange dealer and your emigration has been placed on record with the South African Reserve Bank. (If you are an emigrant, please complete the 'Blocked rand or non transferable account' form.)

\*Currently SARS requires us to pay over dividend tax on your behalf at a rate of 15%. If you are a non-resident, you may qualify for a reduced rate on dividend withholding tax. If this is the case please complete the Declaration for a Reduced Rate on Dividend Withholding Tax Form, which can be obtained from our Client Service Centre. If you do not complete this declaration, the standard tax rate of 15% will apply.

## 4. Person acting on behalf of investor

### Please note

- Cell number and email address fields must be completed.

### CAPACITY OF PERSON ACTING ON BEHALF OF INVESTOR:

Power of Attorney  Curatorship  Legal Guardian  Parent  Other

If parent, please indicate whether minor lives with you.  Yes  No

If no, please refer to the FICA Requirement Document for documentation required to confirm investor's address.

### PERSONAL DETAILS

Title and surname

First names

Date of birth   
D D M M Y Y Y Y

SA ID number

Passport number (if foreign national)

Expiry date  Country of issue   
D D M M Y Y Y Y

### CONTACT DETAILS

Cell (mandatory) +  (0)

Email address

### Please note

- This email address will be used for correspondence pertaining to this investment.
- Should you not complete this field, please acknowledge and accept that you will not receive email notification about this investment.

Alternate telephone +  (0)

Residential address   
  
  
  
Code

Postal address (if different)   
  
  
  
Code

## 5. Preferred correspondence

We will send you, or the person acting on your behalf, all correspondence (e.g. statements, fund updates, ballot letters pertaining to your investment) via email. If you prefer post or do not have an email address, please tick this box:

You may choose who receives your quarterly investment statement:

You / the person acting on your behalf     Your financial planner     Both

As an investor, you will also receive our quarterly Insights if you have provided us with an email address. If you do not wish to receive this please tick this box:

### ONLINE ACCESS TO YOUR INVESTMENT

Information regarding your investment may also be accessed from our secure site. Once you have received your investor number, you may register on the Nedgroup Investments website. To access the site go to [www.nedgroupinvestments.co.za](http://www.nedgroupinvestments.co.za) and click on 'Register/Login' in the top right hand corner of the landing page.

#### Please note

- We will need to have a valid cell phone number and email address on record in order for you to register successfully.

## 6. Investment details

### Total lump sum amount

(including phase-in, if applicable)    R

If you are a South African investor, would you like to invest a portion of your lump sum investment amount into a tax-free investment?

Yes     No

If yes, please complete the Tax-free investment allocation addendum.

### PHASE-INS

Do you require your investment to be phased in?     Yes     No

If yes, please submit the relevant Phase-in Form.

If you elect to phase-in your investment, the investment amount will be invested into the Nedgroup Investments Core Income Fund and phased in monthly over the selected period into the designated unit trust portfolio(s). You may not elect to phase into a unit trust portfolio from which a recurring withdrawal has been requested.



## FEE ACCOUNT SELECTION (IF REQUIRED)

Indicate the unit trust portfolio for which the sale of the unit fee is to be recovered.

### Please note

- This selection will apply to all sale of unit trust portfolios.
- If the funds are depleted in that unit trust portfolio, the fees will be recovered from the original unit trust portfolio.

## FINANCIAL PLANNING FEES

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

### Initial fees

- Initial financial planning 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 no fee type has been selected, you will be invested into the sale of unit class, however the annual fee will be set at 0%.
- Annual financial planning fees included in the unit price are set out in the relevant Portfolio Characteristics document.

## 7. Payment details

### HOW DO YOU WISH TO PAY FOR THIS INVESTMENT?

#### Lump sum:

**Cheque deposit**

Please make cheque deposits to our bank account (details are below) and mark cheques as 'non-transferable'. Cheque deposits are limited to amounts of R500 000 or less.

**Electronic collection of lump sum of R1 million or less by Nedgroup Investments** (once-off debit)

Please complete the 'Investor bank account details' section below (or Addendum Alternate bank account details). Allow at least two business days between the submission of your instruction and the collection date specified below. For amounts larger than R1 million please make payment via EFT.

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

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

**Internet transfer for lump sum / payment via 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 Collective Investments Inflow Account |                 |            |

### 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.

## 8. Investor bank account details

It is mandatory to complete this section.

**Please note**

- The following bank account details will be used if 'payout' has been selected as your income distribution payment method and for all other withdrawal requests unless notified of new bank account details.
- 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 in the Addendum Alternate bank account details.
- 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

## 9. Recurring withdrawal details

**Please note**

- You may not request a recurring withdrawal from the same unit trust portfolio into which a debit order or phase-in is being processed.
- A recurring withdrawal may attract Capital Gains Tax (CGT).
- Recurring withdrawal payments will be made to the bank account specified under the 'Investor bank account details' section.
- If the market value of the unit trust portfolio selected falls below R2 500, we will pay the entire balance as the final payment.
- Recurring withdrawals will be processed on the start date indicated below and as per your frequency indicated thereafter. The funds may take an additional two days to reflect. Your instruction needs to reach us at least two days before the start date indicated below, alternatively the recurring withdrawal will be processed in the following month.
- If the payment date falls on a non-working day, please note that payment will be made on the next business day.
- You may ask for a once off withdrawal of part or all of your investment as per the Investment Agreement. You will need to submit a completed withdrawal form for us to process this request.

| Unit trust portfolio<br>(to fund the recurring withdrawal) | Frequency |           | Start date<br>(DD/MM/YYYY) | Rand amount |
|--|-----------|-----------|----------------------------|-------------|
|  | Monthly   | Quarterly |                            |             |
|  | ✓         | OR        |                            |             |
|  |           |           |                            |             |
|  |           |           |                            |             |
|  |           |           |                            |             |
|  |           |           | <b>Total (R)</b>           |             |

## 10. Financial planner details and declarations

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 used the Effective Annual Cost calculator and explained all fees and charges 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

I confirm that:

- I am the primary accountable institution in terms of the Financial Intelligence Centre Act, 38 of 2001 (FICA).
- I have identified all relevant parties to this investment, verified their details and I am keeping their records as required by FICA.
- I will continue to maintain the correctness of these records as required by FICA for the duration of this business relationship.
- If I do not sign below, I understand that Nedgroup Investments will be responsible for identifying and verifying the details of all relevant parties in terms of FICA and that this instruction will be delayed until Nedgroup Investments has received all relevant documents in the document checklist on the cover page of this form

Financial planner signature

Date   
D D M M Y Y Y Y

## 11. Complete only if the investor is a Nedbank employee or direct family member of a Nedbank employee

Nedbank employee number

Please specify the investor's relationship to Nedbank employee



## 12. 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 form, whether in my hand writing or not, is true and correct.
- 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.
- 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 understand that I need to inform Nedgroup Investments if any of my details change.
- 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.
- The information contained in this form and my information may be reported to the South African tax authorities and exchanged with tax authorities of another country or countries where I may be tax resident where those countries (or tax authorities in those countries) have entered into agreements to exchange financial account information.

Where the financial planning details section has been completed:

- The financial planning business is my appointed financial planning business until I instruct otherwise.
- The financial planner listed, as authorised representative of the financial planning business, is my appointed financial planner.
- My appointed financial planning business must be paid the initial and annual financial planning fees.
- Annual financial planning fees may be recovered via the sale of units from my investment and paid to my financial planning business as long as it remains registered to render services in respect of my investment.
- My appointed financial planning business will have access to my investment details via Nedgroup Investments' secure online website.

Investor / Authorised signatory

Date          
D D M M Y Y Y Y

Name

Capacity

Any one  Any two  All

If more than one signature is required to authorise this investment, please provide additional authorised signatories and indicate whether we may accept any one, any two or all as authority for all future transactions. If you do not select an option, we will assume that all signatories appearing on this form are required to sign all future instructions.

Authorised signatory

Date          
D D M M Y Y Y Y

Name

Capacity

Authorised signatory

Date          
D D M M Y Y Y Y

Name

Capacity

Authorised signatory

Date          
D D M M Y Y Y Y

Name

Capacity

Nedgroup Investments (Pty) Limited (Company registration number 1996/017075/07)

Incorporating Nedgroup Collective Investments (RF) Proprietary Limited (Company registration number 1997/001569/07); Nedgroup Investment Advisors Limited (Company registration number 1998/017581/07) an authorised Financial Services Provider (FSP Licence No. 1652) Sponsor of the Nedgroup Investments Retirement Funds

Nedbank Clocktower Clocktower Precinct V&A Waterfront Cape Town 8001

PO Box 1510 Cape Town 8000 South Africa

www.nedgroupinvestments.co.za

Directors: I Ruggiero NA Andrew CE Sevenoaks

# Checklist

## INVESTOR

We will only process your instruction once we have received proof of payment (except where once-off debit or monthly debit order has been requested).

### **Please note**

Where your financial planner (if applicable) agrees to identify and verify the identity of all relevant parties and keep their records, as required by the Financial Intelligence Centre Act, 38 of 2001 (FICA), by signing the FICA declaration in this form then the FICA documents below are not required:

A copy of your South African ID, passport (if you are a foreign national) or birth certificate (if the investor is a minor).

Proof of your residential address.

## PERSON ACTING ON BEHALF OF THE INVESTOR

In addition to the above, please also provide:

A copy of your South African ID or passport (if you are a foreign national).

Proof of your residential address.

If person acting on behalf of the investor is doing so in terms of a power of attorney, curatorship or legal guardianship, please provide proof of authority to act.

### **Please note**

For examples of documents that can be used as proof of residential address please refer to our FICA Requirement Document which can be found on our website

# Addendum

## Alternate bank account details

Collections will be delayed if the name of the account holder as registered with the bank is different from that completed below.

Below is a list of requirements should a third party bank account be provided:

- If an employer is paying on behalf of an employee, a letter authorising us to debit the account below must be provided.
- If the bank account holder is a third party legal entity; a copy of the resolution of authorised signatories, signed by all signatories together with their identity documents, is required. Please provide the third party legal entity registration number below.
- If the bank account holder is a third party individual, a copy of their identity document is required.

**Third party legal entity registration number**

**Third party individual SA ID number**

### PLEASE SPECIFY THE TRANSACTIONS FOR WHICH THIS ACCOUNT IS TO BE USED

Electronic collection of lump sum investment amount Amount R

Monthly debit order Amount R

Name of account holder (as registered with bank)

Name of bank

Account number

Name of branch  Branch code

Account type  Current  Savings Country

Signature of bank account holder  Date          
D D M M Y Y Y Y

# Addendum

## Tax-free investment allocation

**Please note:**

1. Before completing this form please read the latest relevant Investment Agreement, Fund Fact Sheet and Portfolio Characteristics document which can be obtained from our website: [www.nedgroupinvestments.co.za](http://www.nedgroupinvestments.co.za), your financial planner or our Client Service Centre.
2. The tax free investment is only open to individuals and not legal entities.
3. Total contributions are limited to R33 000 per tax year (R500 000 over your lifetime) across all tax free investments, including monthly debit orders.
4. 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.
5. You can withdraw from your tax free investment at any time.
6. Withdrawn amounts that are reinvested 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.
7. Income distributions will be reinvested

| Unit trust portfolio                    | Lump sum amount to be invested | Debit order amount to be invested (max R2750) | Only applicable if investing with a Financial Planner           |               |                                 |
|---|--------------------------------|---|---|---------------|---------------------------------|
|   |                                |   | Initial FP fee max 3% (excl VAT)                                |               | Annual FP fee max 1% (excl VAT) |
|   |                                |   | Lump sum %  | Debit order % | Sale of units %                 |
| <b>Equity portfolios</b>                |                                |   |   |               |                                 |
| Rainmaker                               |                                |   |   |               |                                 |
| Value                                   |                                |   |   |               |                                 |
| Growth                                  |                                |   |   |               |                                 |
| Private Wealth Equity                   |                                |   |   |               |                                 |
| <b>Specialist equity portfolios</b>     |                                |   |   |               |                                 |
| Entrepreneur                            |                                |   |   |               |                                 |
| Mining & Resource                       |                                |   |   |               |                                 |
| Financials                              |                                |   |   |               |                                 |
| <b>Asset allocation portfolios</b>      |                                |   |   |               |                                 |
| Stable                                  |                                |   |   |               |                                 |
| Opportunity                             |                                |   |   |               |                                 |
| Managed                                 |                                |   |   |               |                                 |
| <b>Income portfolios</b>                |                                |   |   |               |                                 |
| Money Market                            |                                |   |   |               |                                 |
| Core Income                             |                                |   |   |               |                                 |
| Flexible Income                         |                                |   |   |               |                                 |
| Core Bond                               |                                |   |   |               |                                 |
| Property                                |                                |   |   |               |                                 |
| <b>Core portfolios</b>                  |                                |   |   |               |                                 |
| Core Guarded                            |                                |   |   |               |                                 |
| Core Diversified                        |                                |   |   |               |                                 |
| <b>International portfolios</b>         |                                |   |   |               |                                 |
| Global Property Feeder                  |                                |   |   |               |                                 |
| Core Global Feeder                      |                                |   |   |               |                                 |
| Global Cautious Feeder                  |                                |   |   |               |                                 |
| Global Flexible Feeder                  |                                |   |   |               |                                 |
| Global Equity Feeder                    |                                |   |   |               |                                 |
| <b>Additional unit trust portfolios</b> |                                |   |   |               |                                 |
|   |                                |   |   |               |                                 |
|   |                                |   |   |               |                                 |
| <b>Total (R)</b>                        |                                |   | <b>Total contributions are limited to R33 000 per tax year.</b> |               |                                 |

**FEE ACCOUNT SELECTION (IF REQUIRED)**

Indicate the unit trust portfolio for which the sale of the unit fee is to be recovered.

**Please note**

- This selection will apply to all sale of unit trust portfolios.
- If the funds are depleted in that unit trust portfolio, the fees will be recovered from the original unit trust portfolio.