Initial Investment funded by a transfer
Tax-free Investment

NEDGROUP INVESTMENTS

1. Receiving product provider

Product provider name	Nedgroup Collective Investments (Pty) Limited		
Registration number	1996/017075/07	SARS reference number	9567186847
Tax free savings account product name	Nedgroup Investments Tax-free Investment		

2. What you need to know

1. Before completing this form please read the latest relevant Investment Agreement, Fund Factsheet and Portfolio Characteristics document - which can be obtained from our website: **www.nedgroupinvestments.co.za**, 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.
3. We will process your instruction once we have received:
   - A completed and signed form;
   - All relevant supporting documents; and
   - The money in our bank 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); 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).

3. Tax free investments notes

1. The tax free investment is only open to individuals and not legal entities.
2. 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.
3. 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.
4. You can withdraw from your tax-free investment at any time.
5. Withdrawn amounts that are reinvested will be treated as additional contributions and therefore be subject to your annual contribution threshold of R33 000 as well as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.
6. Income distributions will be reinvested.

4. 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 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.

5. Investor details

Please note

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

PERSONAL DETAILS

Title and surname

First names

Date of birth
D D M M Y Y Y Y

SA ID / passport number

Expiry date
D D M M Y Y Y Y

CONTACT DETAILS

Cell + (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 South Africa

If other

Postal address (if different)

Code

Country South Africa

If other

6. 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: ☐☐☐☐☐☐☐☐☐☐

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) ____________________

7. 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: ☐

8. Transferring product provider details

Product provider name	
Registration number	SARS Ref number
Product name	
Product type	
	☐ Full transfer ☐ Partial transfer
Contact person at transferring product provider	
Contact number	+ (0)
Email address	

9. Investment details

UNIT TRUST PORTFOLIO SELECTION

Unit trust portfolio	Percentage allocation	Only applicable if investing with a Financial Planner Initial FP fee (excl VAT)	Only applicable if investing with a Financial Planner Annual FP fee (excl VAT)
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 Cautious Feeder			
Core Global Feeder			
Global Flexible Feeder			
Global Equity Feeder			
Global Property Feeder			
Additional unit trust portfolios			
Total (must equal 100%)	%		

FEE ACCOUNT SELECTION (IF REQUIRED)

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

Please note

- If the funds are depleted in the specified unit trust portfolio, the fees will be recovered from the original unit trust portfolio.

FINANCIAL PLANNING FEES

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

10. Payment details

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 will only process your investment once we have recived a completed transfer certificate and proof of payment from the transferring product provider.
- 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.

11. Investor bank account details

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

12. 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

NEDGROUP INVESTMENTS

13. 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

14. Investor declaration

I hereby request that the abovementioned Tax-FreeSavings account be transferred to the Nedgroup Investments Tax-free Investment.
I confirm and certify that:

- I am responsible for my investment decisions and have considered whether this investment is right for my needs.
- I am authorised to act on behalf of the investor (if applicable) and I will be personally responsible for this instruction should this not be the case.
- I did not receive advice from Nedgroup Investments about this instruction.
- I understand and agree to the information in the latest relevant Investment Agreement.
- I understand that investments will only be processed on receipt of monies, proof of deposit and all required documentation.
- 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 have read and understand the contents including the terms and conditions of this form.
- All of the information, instructions and documents provided by me or on my behalf about this instruction, whether in my handwriting or not, are accurate and complete.
- Nedgroup Investments may only accept instructions from my financial planning business or any authorised third party if I appoint them and authorise this in writing.
- I am aware that I need to inform Nedgroup Investments if any of my details change.

Where the financial planning details section has been completed:

- The financial planning business is my appointed financial planning business until I instruct Nedgroup Investments 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.
- Nedgroup Investments may recover annual financial planning fees paid via the sale of units from my investment and pay these fees 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 ______

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.

☐ Any one ☐ Any two ☐ All

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

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Directors: I Ruggiero NA Andrew CE Sevenoaks

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