

# Classic Investment Plan

When investing, you have to make your money work for you. Whether saving for your children's education, to buy your dream home or build a legacy for your family, you need the best investment solution to achieve your goal.

## What is the solution?

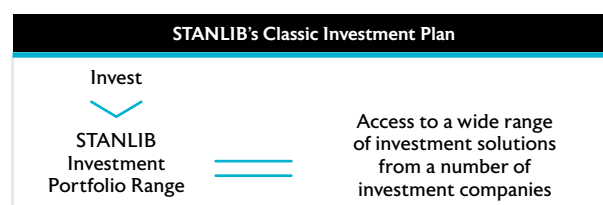
STANLIB's Classic Investment Plan is a flexible, accessible and transparent way to save for your goal. You have the freedom to tailor your investment according to your personal needs and risk profile. You can diversify your investment and potentially minimise your risk by blending different investments within a single contract.

The Classic Investment Plan is offered on our Linked Investment Platform (LISP). This platform enables you to invest across a wide range of products offered by different investment management companies.

## What STANLIB's Classic Investment Plan offers

### Flexible investment structure

Offering full diversification, you can access a wide range of investments with different risk and return objectives.



## Product features

|                          |  |
|--------------------------|--|
| Access to your money     | You have full access to your money at all times.   |
| Income draw-downs        | You can make regular withdrawals from your investment.   |
| Flexible payment options | STANLIB's Classic Investment Plan allows you payment flexibility: <ul style="list-style-type: none"><li>• Minimum lump sum amount: R50 000</li><li>• Recurring premium of minimum R1 000</li><li>• You may change, stop and resume your contributions at any time without incurring any penalties.</li></ul> |
| Tax implications         | Your Classic Investment Plan is subject to Capital Gains Tax, income tax on interest, dividends tax, and Real Estate Investment Trust (REIT) tax. STANLIB will issue the relevant tax certificates, depending on your circumstances.   |
| Transparency             | The Classic Investment Plan is fully transparent on all fees, performance and asset allocation. Additional information on key limitations, risks and charges related to the financial product being advertised is available in the Terms and Conditions and Fee Information Document.                        |
| Switching funds          | You may switch funds in STANLIB's Classic Investment Plan at any time and at no cost. Please note interclass switches do not attract Capital Gains Tax (CGT).  |

Detailed Terms and Conditions are available at [www.stanlib.com](http://www.stanlib.com)

# STANLIB

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