



LIBERTY

STANLIB

Liberty Living Annuity

Underwritten by Liberty Group Limited, a registered Long-Term Insurer.

Additional Investment Form

Note:

- 1. Phase-in options are not available for Additional Investments.
- 2. If the Client has an existing guarantee, the existing guarantee will be reset to include this additional investment. A new initial guarantee charge will be incurred when resetting the guarantee, on the combined investment amount. It is taken upfront from the additional investment and on the current investment balance prior to the allocation.
- 3. The additional investment will form part of the total investment value. If the Client has selected the Income Enhancer Benefit (IEB), the total investment value will be used to determine the amount allocated to the Income Enhancer Benefit bonus pool.

CLIENT DETAILS

INVESTMENT NUMBER

NAME & SURNAME/ENTITY NAME

IDENTITY/PASSPORT/REGISTRATION NUMBER

CELL PHONE NUMBER

PLAN DETAILS

Transfers from a Flexible Annuity policy are permitted, however, a Flexible Annuity policy with an Income Enhancer Benefit (IEB) cannot be transferred into a Liberty Living Annuity policy with IEB. In this case, a new Liberty Living Annuity policy would need to be taken out.

TOTAL INVESTMENT AMOUNT R .

SOURCE OF ADDITIONAL INVESTMENT NEW INVESTMENT TRANSFER FROM ANOTHER ADMINISTRATOR

STANLIB will invest the total amount once all deposits have been received, unless you indicate that multiple deposits will be received.

INVEST AS AND WHEN DEPOSITS ARE RECEIVED

COMPANY/S TRANSFERRING FROM

Name	Product (i.e. Preservation Pension Plan)	Amount
		R
		R
		R
		R
		R



LUMP SUM PORTFOLIOS

You must allocate your lump sum into one or more unit trust portfolios, by indicating either a percentage or Rand amount in the table below. A maximum of 20 portfolios are allowed after the additional investment.

Portfolio Name	Percentage	or Rand Amount
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R

Please ensure that the amounts and/or percentages add up to 100% or the total lump sum amount.

DEPOSIT REFERENCE

DEPOSIT AMOUNT R .

DEPOSIT DATE - -
D D M M Y Y Y Y

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

PORTFOLIO NOMINATION FOR FEE DEDUCTION

STANLIB allows you to select a specific portfolio/s for the deduction of fees (excluding Growth Sharing Deduction if this applies). If a portfolio/s is selected below, all fees will be deducted from this portfolio/s until the portfolio/s is depleted. Thereafter, or if you have not selected a specific portfolio/s, STANLIB will deduct fees from the Money Market portfolio first. Thereafter, fees will be deducted proportionately from the Unit Trust portfolios.

Portfolio Name

PORTFOLIO NOMINATION FOR ANNUITY INCOME

STANLIB allows you to select a specific portfolio/s from which to pay your regular income. If a portfolio/s is selected below, all income will be paid from this portfolio/s until the portfolio/s is depleted. Thereafter, or if you have not selected a specific portfolio/s, STANLIB will pay your income from the Money Market portfolio first. Thereafter, income will be paid proportionately from other Unit Trust portfolios.

Portfolio Name



Portfolio Name

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 SERVICE PROVIDER

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

FINANCIAL SERVICE PROVIDER 1

NAME OF FSP / ENTITY																																
FSP/ ENTITY LICENCE NUMBER																																
LIBERTY CONSULTANT CODE																																
STANLIB ID																																
NAME OF SOLE PROPRIETOR OR REPRESENTATIVE																																
FEE SPLIT	<input type="text"/>			.	<input type="text"/>			%																								

FINANCIAL SERVICE PROVIDER 2

NAME OF FSP / ENTITY																																
FSP/ ENTITY LICENCE NUMBER																																
LIBERTY CONSULTANT CODE																																
STANLIB ID																																
NAME OF SOLE PROPRIETOR OR REPRESENTATIVE																																
FEE SPLIT	<input type="text"/>			.	<input type="text"/>			%																								

FINANCIAL SERVICE PROVIDER CHARGES (EXCLUDING VAT)

Where the Client has not specified an Initial FSP charge for lump sum investments, STANLIB will not deduct this fee.

INITIAL FSP CHARGE: LUMP SUM INVESTMENT %



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 acknowledges that they have been made aware that their guarantee is reset when adding an additional contribution within a guarantee period, and that a new initial guarantee charge applies on the combined investment.
4. The Client 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).
5. 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.
6. The annual intermediary fee, as agreed to in the original application form, will continue to apply to the full investment fee until cancelled by the Client.
7. The Client understands that where he/she changes FSP the consequences of such a 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.
8. 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.
9. STANLIB reserves the right in its sole discretion to reduce or increase the service charges depending on circumstances. STANLIB will advise Client of any changes to service charges before they are implemented. 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 before investing and that they understand and agree to any changes. The charges on the Client's investment will be reflected in his/her quarterly statements. (For further details please refer to STANLIB online on www.stanlib.com to view the applicable charges).
10. FAIS Ombudsman: Website: www.faisombud.co.za; Email: info@faisombud.co.za; Telephone: +27 (0)12 762 5000 / +27 (0)12 470 9080. Facsimile: +27(0)86 764 1422; Address: Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave, Lynnwood, 0081.
11. The Ombudsman for Long-Term Insurance: Website: www.ombud.co.za; Telephone: +27 (0)21 657 5000; Email: info@ombud.co.za; Address: Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700.

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. PoPIA (Protection of Personal Information Act, 2013) is South Africa's data protection law that aims to protect your personal information. Our latest terms and conditions, available on www.STANLIB.com explain how and why we obtain, use, process, store, verify and share your personal information.

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 behalf until all such documentation has been provided.

I/We confirm that all information provided herein is true and correct and that I have read and understood the contents of this form.

SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY	<input type="text"/>	DATE	<input type="text"/> - <input type="text"/> - <input type="text"/>
		SIGNED AT	<input type="text"/>
SIGNATURE OF FINANCIAL ADVISER	<input type="text"/>	DATE	<input type="text"/> - <input type="text"/> - <input type="text"/>
		SIGNED AT	<input type="text"/>

STANLIB Wealth Management (Pty) Limited Registration number 1996/005412/07 is an Authorised Administrative FSP in terms of the FAIS Act, 2002 (FSP No. 590).

Liberty Group Limited is a registered Long-Term Insurer and an Authorised Financial Service Provider in terms of the FAIS Act (no. 2409).

DISCRETIONARY MANDATE

LINKED INVESTMENTS

Please complete and sign this Discretionary Mandate if you have selected to invest into a Model Portfolio managed by one of the following discretionary fund managers ("DFMs"):

STANLIB MULTI-MANAGER, A DIVISION OF STANLIB ASSET MANAGEMENT (PTY) LTD, REGISTRATION NUMBER 1969/002753/07 WITH FSP LICENCE NO. 26/10/719 ("STANLIB MULTI-MANAGER")

INN8 INVEST, A DIVISION OF STANLIB WEALTH MANAGEMENT (PTY) LTD, REGISTRATION NUMBER 1996/005412/07 WITH FSP LICENCE NO. 590 ("INN8 INVEST")

Please tick only the applicable DFM, hereinafter referred to as the appointed DFM throughout the document. Should you not elect any of the two but have completed and signed the Discretionary Mandate, you will be assumed to be contracting with both STANLIB Multi-Manager and INN8 Invest, allowing you to have Discretionary Mandates with either or both as and when you invest with them.

STANLIB Multi-Manager and INN8 Invest are authorised financial service providers ("FSPs") in terms of section 8(5)(a)(i) of the FAIS Act and is licensed to provide discretionary intermediary services for the following products: Long-term Insurance: Category C, 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 as defined in BN 90 of 2014 issued in terms of the Collective Investment Schemes Control Act, 2002, ("CISCA"), Debentures and securitised debt, Warrants, Certificates and Other instruments, 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 (including Collective Investment Schemes in Hedge Funds), Long-term deposits, Short-term deposits, Participatory interest in a hedge fund, Structured deposits and other asset classes permitted within the legislation and for which is authorised to provide intermediary services.

1. Appointment and Authorisation

- 1.1 I hereby appoint and authorise the above selected DFM to provide me with intermediary services of a full discretionary nature, and to manage my chosen Model Portfolio as specified on this form on my behalf, in accordance with the terms and conditions contained in this Discretionary Mandate and the FAIS Act.
- 1.2 I acknowledge that, upon receipt of the signed Discretionary Mandate, the appointed DFM is deemed to have accepted the above appointment in accordance with the terms and conditions set out in this Discretionary Mandate.
- 1.3 I hereby authorise the appointed DFM to exercise its full, unlimited and sole discretion in the management of my Model Portfolio Investment, in accordance with the investment objective of the Model Portfolio. I understand and agree that the DFM will invest, withdraw, or switch Investment Portfolios within my Model Portfolio Investment at its sole discretion.
- 1.4 I hereby authorise the appointed DFM in its sole and full discretion to invest in any Investment Portfolio on my behalf for which it is licensed, including both local and offshore assets.
- 1.5 I hereby authorise the appointed DFM to switch between Investment Portfolios within the Model Portfolio Investment with no limitation placed on the number of switches performed.
- 1.6 I acknowledge and accept that certain instructions undertaken on my behalf by the appointed DFM, in their sole discretion may be subject to tax, depending on the legislation which governs the Product in which my Model Portfolio Investment is held.
- 1.7 The appointed DFM may, at its own discretion, utilise the services of its own staff or that of another approved FSP in terms of the FAIS Act to render intermediary services to its Clients.
- 1.8 I hereby authorise the appointed DFM, at its discretion, to cede or assign at any time its rights and obligations in this Discretionary Mandate to any third party who is approved as a discretionary FSP in terms of the FAIS Act.
- 1.9 I hereby authorise the appointed DFM to vote on my behalf in respect of the Investment Portfolios in my Model Portfolio Investment.
- 1.10 I hereby authorise the appointed DFM as my representative to enter into any agreements on my behalf with any other person, financial exchange, member or regulatory body in the execution of its obligations in terms of this Discretionary Mandate.
- 1.11 I am not required to supply a bank account to the appointed DFM, and I acknowledge that the appointed DFM will not accept or facilitate any monies for investment or payment. The authorised and appointed administrative FSP, who administers the Investment Account, will receive and provide bank account details as required as part of the application process.
- 1.12 I acknowledge that all distributions received, including cash, interest and dividends, will be reinvested by the Investment Portfolios into my Investment Account. I confirm that I can refer to the relevant collective investment scheme fund fact sheet/minimum disclosure document for details of when distributions take place.

2. Registration of Model Portfolio Investment

The Client's appointed administrative FSP will register this investment as reflected in the application form. The investment may be registered in the name of the Client, the Retirement Fund, an approved Nominee Company, or the Long-Term Insurer as applicable according to the Financial Product in which the investment is held.

3. Investment Objective

The investment objective of the Client is to earn and maximise return on the investment in accordance with the risk profile of the Model Portfolio in which the Client invests, as stipulated in the relevant fact sheet.

4. Remuneration of Fees

- 4.1 I confirm that I have read and understood the Model Portfolio fact sheet, which discloses the current and maximum Model Portfolio charges and all underlying Investment Portfolio related charges. Depending on the Model Portfolio(s) selected, a different charge structure may apply.
- 4.2 I agree to pay the appointed DFM up to the disclosed maximum Model Portfolio charge, per annum plus VAT, for the intermediary services provided for in this Discretionary Mandate.
- 4.3 I acknowledge that the Model Portfolio Charge will be deducted from my Investment Account monthly in arrears.
- 4.4 The appointed DFM shall be entitled to vary the maximum Model Portfolio Charge upon 60 (Sixty) calendar days prior written notice.
- 4.5 The appointed DFM does not receive any commissions, incentives or rebates from any administrative FSP or Product Provider for placing my Model Portfolio investment with them. In respect of INN8 Invest only, INN8 Invest may, from time to time, negotiate fee reductions with the Product Providers depending on the applicable charge structure and construction of the Model Portfolio.

5. Reporting

- 5.1 I confirm that my appointed administrative FSP will provide me with quarterly investment statements by email or another medium as stipulated.
- 5.2 I request the appointed DFM not to provide me with any information that a relevant Investment Portfolio Product Provider must disclose by law. STANLIB Multi-Manager/INN8 Invest must only provide such information when I specifically request it.

6. Risk and Indemnity

- 6.1 By signing this Discretionary Mandate, I acknowledge that:
- 6.1.1 The appointed DFM does not provide a guarantee on the value of the Model Portfolio Investment nor does it guarantee the performance of the Investment Portfolios in the Model Portfolio Investment. The market value of the Model Portfolio Investment may fluctuate and go down as well as up, and past performance is not necessarily a guide to future performance. I understand that I bear the investment and market risk, which includes the possibility of losing capital.
- 6.1.2 There are risks involved in an investment in Investment Portfolios via a Model Portfolio Investment. I understand that I carry the currency, investment and market risk, which includes the possibility of losing my entire capital. I acknowledge that I am aware of, understands and accepts the risks of investment.
- 6.2 Where the selected Model Portfolio Investment allocates to a collective investment scheme in hedge funds, I confirm that I have read and understood the information pertaining to these investment options in the Terms and Conditions of the administrative FSP.

7. Duration

- 7.1 This Discretionary Mandate shall come into effect on the date of processing my application and shall remain in force until it is terminated.
- 7.2 The Discretionary Mandate may be terminated as follows:
- 7.2.1 Automatically on the transfer of the Client from the Client's appointed administrative FSP.
- 7.2.2 Automatically if the Client requests a full withdrawal or switch out of the Model Portfolio Investment within his/her Investment Account and a different fee structure may then apply as per the rules of the applicable Investment Portfolio(s).
- 7.2.3 By either party on 60 days' written notice to the other. In this instance the appointed DFM is mandated and required to complete all instructions and transactions in progress which were initiated prior to the receipt and processing of the termination request. The appointed DFM is furthermore entitled to the standard model portfolio charge during the termination period. A different fee structure may then apply as per the rules of the applicable Investment Portfolio(s).

8. Protection of Personal Information Act

- 8.1 The Protection of Personal Information Act, 2013 is South Africa's data protection law that aims to protect your personal information. The appointed DFM's latest Privacy and Security Statement, available on www.stanlibmultimanager.co.za, www.STANLIB.com or www.INN8.co.za, explain how and why the appointed DFM obtains, uses, processes, stores, verifies and/or shares my personal information.
- 8.2 I confirm that I have read and accept the clauses in the above Privacy and Security Statement relating to the collection, processing, storage and distribution of my/our personal information.
- 8.3 I acknowledge that acceptance of the Privacy and Security Statement is voluntary, but that without my/our personal information as required by the application form, the appointed DFM will



be unable to provide me/us with products or services.

9. Client Declaration

All information provided in my application form is complete and correct and I agree to advise the appointed DFM in writing if any of the details provided to the appointed DFM change subsequent to signature hereof.

SIGNATURE OF CLIENT /
AUTHORISED SIGNATORY

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

SIGNATURE OF FINANCIAL ADVISER

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

