

# STANLIB Linked Investments Tax Free Savings Plan

A flexible and easy-to-use tax-free savings plan, ideal for saving for your kids, a bucket list or any other long-term goal.

**No Capital Gains Tax (CGT)**  
- on a switch within this plan or or when withdrawing

**No tax on dividends earned**  
the gross dividend will be reinvested.

**No performance  
or initial fees**

although advisers will be able to charge an initial adviser fee agreed with the client.

**No tax  
on income**

- all interest and other income will be reinvested tax-free.

**No limits on growth** even though the amount of contributions has a lifetime limit, there is no limit on the size that this plan can ultimately achieve.

## What are the benefits?

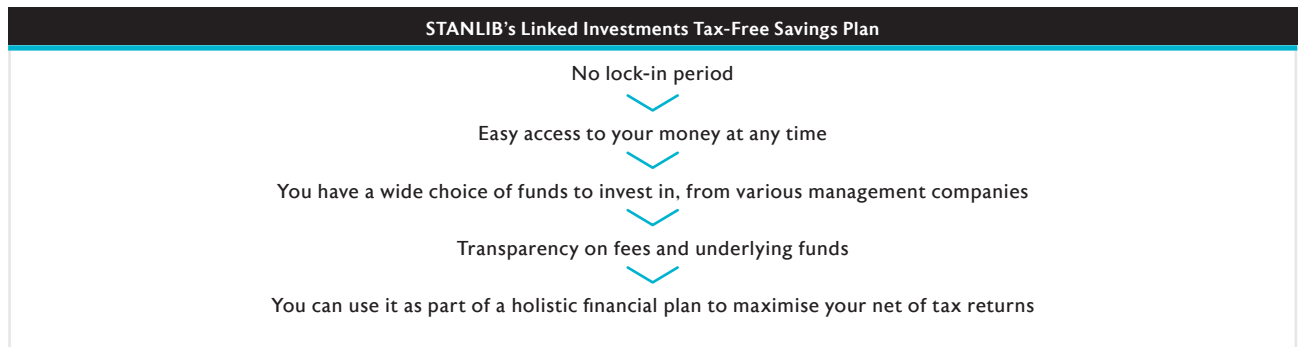
### Product features

Tax efficiency	This plan is exempt from tax on returns, including Capital Gains Tax, income tax and dividends tax.
Payment options	You may contribute up to R36 000 per tax year to all of your tax-free savings accounts, and R500 000 during your lifetime. A minimum lump sum of R10 000 applies with a minimum debit order of R500 a month or a maximum of R3 000 a month or a minimum debit order of R6 000 a year. Any amounts exceeding the R36 000 annual limit will be taxed at a rate of 40%.
Flexibility	You are free to choose funds offered by various management companies.
Transparency	Additional information on key limitations, risks and charges related to the financial product being advertised is available in the Terms and Conditions as well as the Fee Information Document.
Switching funds	Switches between different funds in the plan will not be subject to the annual contribution limits.
Withdrawals	You may withdraw from your tax-free savings plan whenever you wish. Please note that any money you withdraw still counts towards your annual and lifetime limits. For example, if you invested the full R36 000 in a tax year and then withdrew R10 000 of it your annual contribution would still have been R36 000. You will not be able to re-invest the R10 000 until the following year.

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

# STANLIB

# Key features of the Linked Investments Tax-Free Savings Plan



## Disclaimer

As neither STANLIB Wealth Management (Pty) Limited nor its representatives did a full needs analysis in respect of a particular investor, the investor understands that there may be limitations on the appropriateness of any information in this document with regard to the investor's unique objectives, financial situation and particular needs. The information and content of this document are intended to be for information purposes only and STANLIB does not guarantee the suitability or potential value of any information contained herein. STANLIB Wealth Management (Pty) Limited does not expressly or by implication propose that the products or services offered in this document are appropriate to the particular investment objectives or needs of any existing or prospective client. Potential investors are advised to seek independent advice from an authorised financial adviser in this regard. STANLIB Wealth Management (Pty) Limited (Reg. No. 1996/005412/07) is an authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (Licence No. 590).

Compliance No: 0ZB215

**stanlib.com**

STANLIB is an authorised financial service provider.