



**STANLIB INVESTMENT PROPOSAL GUIDE**

**STANLIB**

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# Overview

## Professional support at point of sale

The STANLIB Investment Proposal has been designed with your clients in mind. It uses graphical illustrations and easy to understand terminology to explain the investment and to disclose the various charges and conditions associated with the investment to your client.

## Key features

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- Professional look – You can use it as a sales aid at point of sale
- You can customise the proposal for your client

## Components

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There are two components to the Investment Proposal:

### 1. Proposal Summary – All essential information appears on the summary page of the proposal

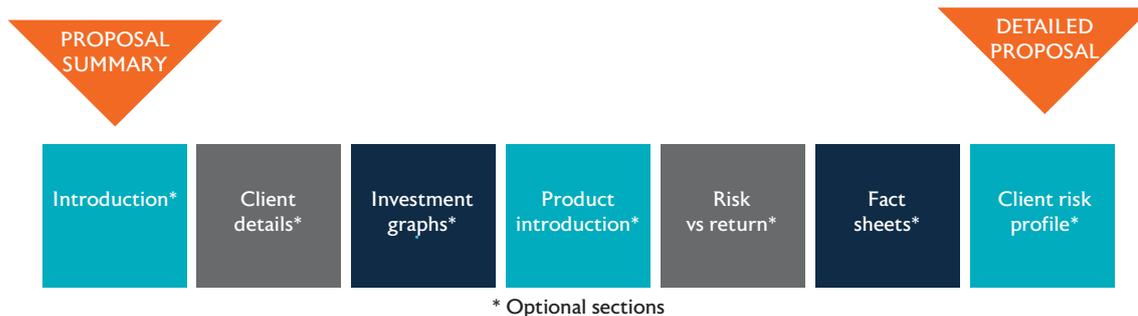
- Investment Summary – Disclosure of the initial investment amount minus upfront charges
- Allocation of net investment amount - Fund and asset allocation graphs
- Annual ongoing charges – Disclosure of ongoing charges, including fund charges, STANLIB platform charges, fund rebates and financial adviser servicing charges
- Linked Life Annuity disclosure – Disclosure of the annuity income details, charges and tax

### 2. Optional sections\* – Value-add information you can use to customise the proposal:

- Introduction to STANLIB – A brief summary of STANLIB as well as our client service proposition
- Product Introduction – A brief description of the product selected in the proposal
- Client Details – You can include client details to personalise the proposal
- Client Risk Profile – Highlights and explains your client's risk profile and the proposed asset allocation range
- Risk vs Return of the funds selected – Illustrates the risk vs return profile of the selected funds as well as the overall portfolio
- Investment Graphs: Top 10 Holdings and Sector Allocations – Illustrate the Top 10 share holdings as well as the sectors in which the overall portfolio is invested
- Fact Sheets – Download the fact sheets of the funds selected in the proposal

## How it Works:

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# Linked Investments Investment Proposal

## Products:

- Classic Investment Plan
- Classic Linked Life Annuity Plan
- Classic Preservation Pension Plan
- Classic Preservation Provident Plan
- Classic Retirement Annuity Plan
- STANLIB Direct Unit Trust Linked Life Annuity Plan
- STANLIB Direct Unit Trust Preservation Pension Plan
- STANLIB Direct Unit Trust Preservation Provident Plan
- STANLIB Direct Unit Trust Retirement Annuity Fund

## Linked Investments Investment Proposal explained

### Investment summary

<b>Initial Investment Amount</b>	The initial lump sum amount invested by your client before the deduction of any charges.
<b>Financial Adviser Charges</b>	The initial charges (Including VAT) paid to you, the financial adviser, on the lump sum investment amount.
<b>Net investment amount</b>	The initial lump sum/recurring amount after all initial charges. This is the amount that is allocated to the investment.

### Allocation of Net Investment Amount

<b>Fund Allocation</b>	This graph highlights the selected funds as well as the percentage weighting per fund. Only the lump sum investment will reflect if there is a combination of lump sum and recurring investments.
<b>Asset Allocation</b>	This graph highlights how the portfolio is split amongst various asset classes, i.e. equities, bonds, cash and property. It also indicates the split between domestic and foreign assets. Only the lump sum investment will reflect if there is a combination of lump sum and recurring investments.

### Annual Ongoing Charges on Lump Sum Investments

<b>Fund Charges</b>	The charge by the Management Company (Manco) of the selected fund.
<b>STANLIB Platform Charges</b>	STANLIB's ongoing charges for administering the investment.
<b>Financial Adviser Charges</b>	Your ongoing charges.
<b>Total</b>	The total percentage of annual ongoing charges.

### Linked Annuity Disclosure/Withdrawal

<b>Income Frequency</b>	Highlights the annuities/withdrawals from investments (Classic Investment Plan and Classic Linked Life Annuity).
<b>Gross Annuity Income</b>	The amount requested before tax is deducted.
<b>Tax</b>	The amount of tax in the annuity/withdrawal.
<b>Net Annuity Income</b>	The net annuity amount after charges and taxes.

## Linked Investments Investment Proposal explained (continued)

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Optional Sections	
<b>Introduction to STANLIB</b>	A brief summary of STANLIB and our client service proposition.
<b>Product Positioning</b>	A brief description of the product selected in the proposal.
<b>Client Details</b>	Include client details to personalise the proposal.
<b>Client Risk Profile</b>	Highlights your client's risk profile as well as the proposed asset allocation ranges.
<b>Risk vs Return of Portfolio</b>	The graph illustrates the historic risk vs return of the selected funds as well as the overall portfolio.
<b>Top 10 Holdings</b>	The graph illustrates the Top 10 share holdings in which the overall portfolio is invested.
<b>Sector Allocations</b>	The graph illustrates the sectors in which the overall portfolio is invested.
<b>Signature</b>	Your client can sign as an acceptance of the proposal.
<b>Regulation 28</b>	Regulation limiting the exposure of risk in Retirement Products.
<b>Model Portfolio</b>	A portfolio that consists of a number of underlying investments wrapped into a single portfolio.
<b>Personal Share Portfolio</b>	A portfolio of directly owned securities such as equities, bonds and derivatives based on specific investment objectives and risk profiles.

## Where to Find the Investment Proposals on STANLIB Online

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Under the Tools and Calculators option

## Steps to compile a Linked Investments Investment Proposal

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### Step 1:

Select the type of investment product as well as the client type and complete the identity/passport or company number and client details. At this point also select your client's risk profile.

### Step 2:

Select the plan details for your client, i.e. lump sum and/or recurring investment, upfront and service charges as well as any other details pertaining to the selections made above.

### Step 3:

Select the funds and percentage weighting to determine how much of the net investment will be invested in each fund.

For Retirement Products, i.e. Classic Retirement Annuity Fund, Classic Preservation Pension Plan and Classic Preservation Provident Plan, etc. check that the portfolio is Regulation 28 compliant by means of the Regulation 28 tab.

### Step 4:

Select to nominate a fund for withdrawal and or deduction of fees. If yes, select the fund/s.screen.

### Step 5:

Select from the options list the value adds you want to include in the proposal. If the Personal Details section is selected you need to complete these details first before you can proceed to the next screen.

### Step 6:

The Investment Proposal Summary Page displays a summary of all selections made. Edit the required fields, save for later or submit to complete the process.

### Step 7:

You can now view the Investment Proposal, print or e-mail it.

### Step 8:

Once your client has accepted the Investment Proposal, the new business process can start.

## Disclaimer

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As neither STANLIB Wealth Management Pty Ltd 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 Ltd 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.

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STANLIB is an authorised financial service provider

# STANLIB