



STANLIB

Linked Investments 2017 Schedule



STANLIB

January

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

February

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

March

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

April

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

May

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

June

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

July

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

August

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

September

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

October

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

November

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

December

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Monthly Expenses

Annuity Income and Regular Withdrawal Run Date

Annuity Income and Regular Withdrawal Payments

Suggested Rebalance Start Date
(Rebalance instructions must be loaded on the system two days before this day)

Recurring Debit Order Collection Dates

Distribution

Public Holiday

Model Portfolio Rebalance Dates/Switch Dates
(not impacting other transactional dates)

MONTHLY EXPENSES

- The monthly expense run is the process where STANLIB and financial adviser fees are deducted from LISP investment accounts. This run usually takes place on the 10th of the month but the date can change depending on other system processes.
- In the event of the 10th being a weekend or public holiday, the expense run will take place on the following business day.
- Withdrawal and switch requests received during the monthly expense run will only be processed once the run has been priced up.

This will generally add up to two business days to the above service levels.

ANNUITY INCOME AND REGULAR WITHDRAWAL PAYMENTS

- An annuity refers to the income a client receives on a regular basis when invested in a Classic Linked Life Annuity product. The monthly annuity run takes place as indicated in the calendar.
- A regular withdrawal option refers to a regular income a client can elect to receive when invested in the Classic Investment Plan. A complete and correct regular withdrawal instruction received by STANLIB head office on or before the 14th day of the month will entitle the Client to receive his regular income payment by the 1st day of the following month.
- The income run takes place on the 20th of the month. In the event of the 20th being a weekend or public holiday, the annuity income run will take place on the previous business day.

Depending on the bank's turnaround time for electronic fund transfers, payments can take up to two business days to reflect in the client's bank account. For more information, please contact the bank.

RECURRING DEBIT ORDER COLLECTION DATES

- Recurring debit order collection dates refer to the process whereby STANLIB collects a recurring debit order from the investor's bank account. Investors can select recurring debit orders to be collected either on the 1st or the 15th of each month.
- Should these days fall on a weekend or a public holiday, debit orders will run on the following business day, as indicated on the calendar.

MODEL PORTFOLIO REBALANCE DATES

Please note:

- Model Portfolio rebalancing is not recommended during the first week of the month due to the occurrence of distributions. The rebalance switch normally takes 4 working days.
- Rebalance instructions must be loaded on the system two days before this day.
- In a contract one model will be rebalanced at a time. For an example, if in a contract the client is invested in two model and both models are being rebalanced. The system will rebalance the first model for four days once completed the second model will be rebalanced. This is will hold true if there are no pending instructions.