

Classic Investment Plan

When investing you make your money work for you. Whether you save for your children's education, to buy your dream home or to create 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 are able to diversify your investment and potentially minimise your risk by blending different investments in one contract.

The Classic Investment Plan is offered on our Linked Investment Platform (LISP). This platform enables you to invest across a wide range of investment instruments 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">• Minimum lump sum amount: R50 000• Recurring premium of minimum R1 000• You may change, stop and resume your contributions at any time without incurring any penalties.
Tax implications	STANLIB will issue the relevant tax certificates which you can use, depending on your circumstances.
Transparency	The Classic Investment Plan is fully transparent on all fees, performance and asset allocation.
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).
Phasing-in your investment	If you are concerned about market conditions you may phase-in your investment over a period of three to 24 months.

Detailed Terms and Conditions are available at www.stanlib.com

STANLIB

Monitoring your investment

STANLIB Online

As a STANLIB investor you can register on STANLIB Online, a secure online site that allows you to view and manage your investments. For instance, you can view your statements and tax certificates, switch investments, generate and view investment graphs (for example asset allocation, sector allocation, top holdings and performance graphs) for your portfolio.

Communication from STANLIB

STANLIB will regularly keep you updated on your investment and the markets. We will send your statement every quarter. Our quarterly client newsletter and STANDPOINT, our quarterly publication is available on our website.

You can also at any time view up to date information on our products, unit trusts, the economy and the markets on our website.

Disclaimer

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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