

Classic Preservation Plans

Life happens, whether it is planned or unplanned. Anything can happen, you can change jobs or get retrenched. Despite the chaos it is important to keep one plan on track, saving for your retirement and preserving these savings.

What is the solution?

Preservation funds have been designed to preserve and grow your existing retirement savings when you cease to be a member of an employer's pension or provident fund for whatever reason.

STANLIB's Classic Preservation Plans (being the Classic Preservation Pension Plan and Classic Preservation Provident Plan) offer a flexible and tax efficient way to preserve existing retirement savings from a pension or provident fund. It is suited to investors who are resigning, are being retrenched or whose existing retirement fund is closing.

The Classic Preservation Plans are offered on the 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 Preservation Plans offers

Flexible investment structure

Offering full diversification, you can access a wide range of investments with different risk and return objectives.



Product features

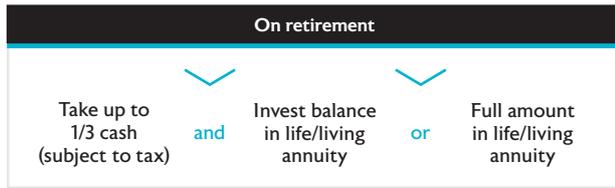
Tax-free investment growth	STANLIB's Classic Preservation Plans provide you with tax-free investment returns. Interest income and distributions are accrued net of tax allowing you tax-free investment growth.
Transparency	The Classic Preservation Plans are fully transparent on fees, performance and asset allocation.
Switching funds	You may switch funds in the Classic Preservation Plans at any time and at no cost.
Retirement age	You may retire any time after 55 or before 55 if you are completely disabled.
Death benefits	Should you pass away before your retirement, the market value of your retirement annuity as at the date of death will be apportioned to your beneficiaries by the trustees, in line with the provisions of the Pension Funds Act.
Insolvency	The assets do not form part of your estate in the event of insolvency and therefore may not be attached by your creditors.
Estate duty	The benefit does not form part of your estate and therefore no estate duty is payable on these assets. The assets will devolve directly to your beneficiaries.

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

STANLIB

Your options at retirement

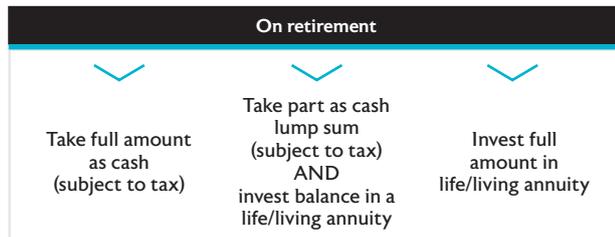
Classic Preservation Pension Plan



When you retire you have the option to:

- Take one third of your Pension Plan as cash (subject to tax) and invest the balance in a life or living annuity, or
- Invest the full amount in a life or living annuity.

Classic Preservation Provident Plan



When you retire you have the option to:

- Take the full Provident Plan amount as a cash lump sum (subject to tax), or
- Take part of the Provident Plan as a cash lump sum (subject to tax) and invest the balance in a life or living annuity, or
- Invest the full amount in a life or living annuity

Regulation 28

Regulation 28 of the Pension Funds Act sets the limits in terms of the maximum exposure the retirement fund (in this case STANLIB's Classic Preservation Plans) and the individual retirement fund member's savings (i.e. your savings) may have to various asset classes. For more information please refer to the Regulation 28 Guidelines available on our website, www.stanlib.com.

How to monitor 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 also 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

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