

# Classic Retirement Annuity Fund

The importance of saving for retirement can never be overemphasized. People are living longer and need to save more for retirement while they are employed. So you need to build up a retirement fund that will be sufficient to replace your income once you are no longer employed or earning an income.

## What is the solution?

STANLIB's Classic Retirement Annuity Fund is a flexible and tax efficient way to save towards a comfortable retirement. It is suitable for investors who are self-employed and need to create their own retirement savings mechanism, or those who want to supplement their existing employer retirement fund.

The Classic Retirement Annuity Fund is 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 Retirement Annuity Fund offers

### Flexible investment structure

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



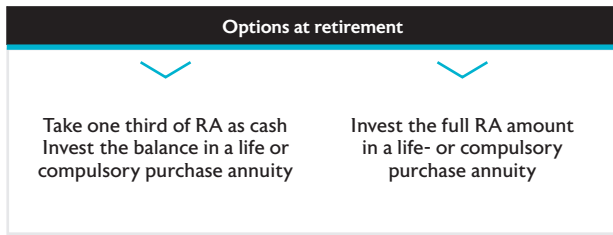
## Product features

<b>Tax-free investment growth</b>	STANLIB's Classic Retirement Annuity Fund provides you with tax-free investment returns. Interest income and distributions are accrued net of tax allowing you tax-free investment growth.
<b>Tax deductible contributions</b>	Contributions are tax deductible up to certain limits.
<b>Flexible payment options</b>	The Classic Retirement Annuity Fund allows you payment flexibility: Minimum lump sum amount: R 25 000. You may change, stop and resume your contributions at any time without incurring penalties.
<b>Transparency</b>	The Classic Retirement Annuity Fund is fully transparent on fees, performance and asset allocation.
<b>Switching funds in your retirement annuity</b>	You may switch funds in the Classic Retirement Annuity Fund at any time and at no cost.
<b>Phasing-in your investment</b>	If you are concerned about market conditions, you may phase-in your investment over a period of three to 24 months.
<b>Retirement age</b>	You may retire any time after 55 or before 55 if you are completely disabled. Remember, you may stop your contribution at any time should you need to and restart it again when you are able to do so. No penalties will be due.
<b>Death benefits</b>	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.
<b>Insolvency</b>	The assets do not form part of your estate in the event of insolvency and therefore may not be attached by your creditors.
<b>Estate duty</b>	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](http://www.stanlib.com)

# STANLIB

## Your options at retirement



- Take one third of your retirement annuity as cash and invest the balance in a linked life annuity or a compulsory purchase annuity, or
- Invest the full amount in a linked life annuity or a compulsory purchase 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 Retirement Annuity Fund) 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.

## How to monitor your investment

### STANLIB Online

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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

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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

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