



STANLIB  
Linked Investments  
2016 schedule

Focused Investing

 STANLIB

- Monthly Expenses
- Annuity Income & Regular Withdrawal Run Date
- Annuity Income & Regular Withdrawal Payments
- Recurring Debit Order Collection Dates
- Model Portfolio Rebalance Dates/Switch Dates (Not impacting other transactional dates)
- Suggested Rebalance Start Date (Rebalance instructions must be loaded on the system a day before this day)
- Distribution

**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 & 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. Also note that the rebalance instruction must be loaded a day prior the Rebalance Start Date.

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

  

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

  

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