

Direct Unit Trusts Investment Form Classic Linked Life Annuity

A copy of this form must be sent to STANLIB and the Financial Adviser must also retain a complete copy. In terms of the FAIS Act, the Financial Adviser that dealt with the Client must deliver the original to the Client for safe custody.

STANLIB Wealth Management (Pty) Limited Registration number 1996/005412/07 an Authorised Administrative FSP in terms of the FAIS Act, 2002 (FSP No. 26/10/590)

NEW
 SECTION 37 TRANSFER
 CASH TRANSFER
 UNIT TRANSFER

If you have selected 'Unit Transfer', please complete the Transfer form available on our website, www.stanlib.com

CLIENT TYPE

NATURAL PERSON
 INDIVIDUAL
 FOREIGN INDIVIDUAL
 INSOLVENT ESTATE
 DIRECTOR OF PRIVATE COMPANY/MEMBER OF A CC
 REFUGEE
 ASYLUM SEEKER
 PERSONAL SERVICE PROVIDER

CLIENT DETAILS

TITLE*	<input type="text"/>	NAME/S*	<input type="text"/>
SURNAME*	<input type="text"/>	ID NUMBER*	<input type="text"/>
PASSPORT NUMBER*	<input type="text"/>		
PASSPORT EXPIRY DATE*	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>D D M M Y Y Y Y</small>	COUNTRY OF ISSUE*	<input type="text"/>
DATE OF BIRTH*	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>D D M M Y Y Y Y</small>	GENDER*	<input type="checkbox"/> FEMALE <input type="checkbox"/> MALE
CELLPHONE NUMBER*	<input type="text"/>	TELEPHONE NUMBER (H)/ (W)	<input type="text"/>
EMAIL ADDRESS*	<input type="text"/>	TAX REFERENCE NUMBER*	<input type="text"/>
SOUTH AFRICAN RESIDENT*	<input type="checkbox"/> YES <input type="checkbox"/> NO	COUNTRY OF RESIDENCE	<input type="text"/>
NATIONALITY	<input type="text"/>	COUNTRY OF BIRTH	<input type="text"/>

* Compulsory fields

ADDRESS DETAILS

PHYSICAL ADDRESS

COMPLEX/UNIT/NUMBER*	<input type="text"/>	COMPLEX NAME*	<input type="text"/>
STREET NUMBER	<input type="text"/>	STREET NAME*	<input type="text"/>
SUBURB*	<input type="text"/>	CITY*	<input type="text"/>
COUNTRY*	<input type="text"/>	POSTAL CODE*	<input type="text"/>

* Compulsory fields



POSTAL ADDRESS

SAME AS PHYSICAL ADDRESS

ADDRESS TYPE PO BOX PRIVATE BAG POSTNET SUITE POSTNET SUITE NUMBER

NUMBER POST OFFICE NAME POSTAL CODE

CORRESPONDENCE ADDRESS

If you wish for correspondence to be sent to a different address to your physical or postal address, please complete this sections.

COMPLEX/UNIT/NUMBER COMPLEX NAME

STREET NUMBER STREET NAME

SUBURB CITY

COUNTRY POSTAL CODE

ADDRESS TYPE PO BOX PRIVATE BAG POSTNET SUITE POSTNET SUITE NUMBER

NUMBER POST OFFICE NAME POSTAL CODE

CORRESPONDENCE PREFERENCE

All statements, reports and notices will be sent to you via the selected preference indicated below:

ELECTRONIC (EMAIL) HARDCOPY (POSTED)

PLAN DETAILS

The minimum investment amount is R50 000 for the Classic Linked Life Annuity. Only the Unit Trust Portfolios below can be selected for this Direct Unit Trust for Classic Linked Life Annuity.

TOTAL INVESTMENT AMOUNT R .

UNIT TRUST PORTFOLIOS

Portfolio Name	Class	Percentage
STANLIB Absolute Plus Fund	B1	%
STANLIB Aggressive Income Fund	B1	%
STANLIB Balanced Fund	B1	%
STANLIB Balanced Cautious Fund	B1	%
STANLIB Conservative Fund of Funds	B1	%
STANLIB Enhanced Yield Fund	A	%
STANLIB Equity Fund	R	%
STANLIB European Equity Feeder Fund	A	%
STANLIB Extra Income Fund	R	%
STANLIB Flexible Income Fund	B1	%
STANLIB Global Balanced Feeder Fund	B1	%
STANLIB Global Property Feeder Fund	B1	%
STANLIB Income Fund	R	%
STANLIB Moderate Fund of Funds	B1	%
STANLIB Moderately Aggressive Fund of Funds	B1	%
STANLIB Moderately Conservative Fund of Funds	B1	%



FINANCIAL SERVICES PROVIDER

1. The Client hereby confirms that he/she has appointed/hereby appoints the Financial Services Provider (FSP) whose FSB licence number is disclosed below for purposes of his/her dealings with STANLIB.
2. The Client agrees that STANLIB will pay the Financial Services Provider (FSP) the charges as set out in this application form. Where the FSP is a legal entity (e.g a company or a close corporation) the FSP is represented herein by the natural person identified in the relevant block below. Where the FSP has a Category II FAIS licence and the Client has mandated the FSP (or it's Representative) to act on his/her behalf in terms of a written agreement a copy of the written agreement must be provided to STANLIB. STANLIB will not act on instructions from the FSP if it has not received a copy of this agreement. STANLIB is obliged by law to decline any instructions from an FSP who is not properly licensed with the Financial Services Board.
3. Where charges are to be shared between two Financial Advisers, specify the servicing Financial Adviser first.
4. Where the Client has terminated his FSP's appointment, it is the Client's responsibility to advise STANLIB of such termination immediately. On receipt of such written notification, STANLIB will cease payment of all charges, other than accrued charges to the FSP.
5. The Client understands that where he/she changes FSP the consequences of such change may result in different or new fund and fees structures. This may result in an increase to the platform service charges. It is the Client's and where applicable the Client's Financial adviser's responsibility to determine the relevant fund and or charge implications. STANLIB will deduct the charges from the Client's portfolios. For further details please refer to www.stanlib.com.

Details	Financial Adviser 1	Financial Adviser 2
FINANCIAL SERVICE PROVIDER LICENCE NO:		
STANLIB ID		
NAME OF SOLE PROPRIETOR OR REPRESENTATIVE		
FEE SPLIT*	%	%

*Fee Split: Only available to financial advisers from the same Financial Service Provider.

FINANCIAL SERVICE PROVIDER CHARGES (EXCLUDING VAT)

Where the Client has not specified an Initial FSP charge for lump sum investments or an ongoing FSP service charge, STANLIB will not deduct these fees.

INITIAL FSP CHARGE: LUMP SUM INVESTMENT %

FSP SERVICE CHARGE %

TERMS AND CONDITIONS

The terms and conditions must be completed and signed by all contracting parties and submitted to STANLIB Wealth Management (Pty) Limited (Reg. No. 1996/005412/07) (FSP No. 26/10/590), hereinafter referred to as "STANLIB". The terms and conditions are entered into by and between the Client and STANLIB. The Client appoints STANLIB as an Administrative Financial Services Provider to administer the investments on behalf of the Client.

1. General terms and conditions

- 1.1. The Client acknowledges the risks associated with the chosen investment, such as political, currency, regulatory, settlement, market, taxation and premium risk. The Client acknowledges that the capital value and income of collective investments (like unit trusts) or other financial products may fluctuate and past performance is no guarantee of future returns, except where express written guarantees have been given. The Client acknowledges that he/she carries all investment risks. For further disclosure of risk factors and risk ratings associated with collective investments, please refer to the relevant investment portfolio.
- 1.2. STANLIB does not guarantee the performance of the investment, and any guarantees, which are secured, are derived from the investment itself.
- 1.3. The Client agrees that STANLIB shall be entitled to implement all signed instructions and applications received by facsimile. STANLIB is indemnified against any losses, claims or damages arising from STANLIB acting on such instructions and/or applications.
- 1.4. Should a portfolio or any other investment that the Client has selected no longer be offered on STANLIB's platform, STANLIB will give the Client a reasonable period of notice within which to switch the investment to a portfolio or another investment of their choice. Should STANLIB not receive such notification from the Client, STANLIB will disinvest the Client from the portfolio or such other investment that is no longer offered, and/or any future income to that portfolio or other investment and place them in the STANLIB Money Market Portfolio, or a portfolio similar to the STANLIB Money Market Portfolio that is available at the time.
- 1.5. STANLIB does not give advice. The Client confirms that no advice was given by STANLIB in respect of this application. If the Client is unsure of the suitability of this product they should obtain their own independent advice.
- 1.6. This contract will become effective once all requirements have been received from the Client and STANLIB has matched the money received from the Client to the application form. The Client understands that any transactions that are mistakenly processed without all the requirements being satisfied will be reversed.
- 1.7. No payments will be made to third parties.
- 1.8. Conflicts of interest disclosure: STANLIB shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: STANLIB shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on the STANLIB website. STANLIB is part of the Standard Bank of South Africa Group of companies and both the Liberty Group Limited (Liberty Group) and Standard Bank Financial Consultancy (a division of the Standard Bank of South Africa Limited) intermediaries are permitted to sell various STANLIB products. Stonehouse Capital Pty Limited holds an equity interests in various FSP's which may result in an unavoidable conflict of interest. Clients of StoneHouse Capital Pty Limited partners, are encouraged to familiarize themselves with the conflict of interest disclosures, as required by their FAIS license, prior to engagement.
- 1.9. Interest: Bank interest at current account rates will be allocated pro rata to the Investors' account in respect of the Clients' contributions awaiting investment in bank accounts. The deposit date is included and date of investment is excluded from the calculation.
- 1.10. The Client declares that he/she has completed the Classic Linked Life Annuity application form and that all information inserted therein by or on behalf of him/her is correct.
- 1.11. The Client shall make his/her selection from the defined list of the Unit Trust Portfolios which may be permitted by STANLIB from time to time. The Client shall be entitled to instruct STANLIB to repurchase and purchase units on his/her behalf from time to time. The Client shall be entitled to instruct STANLIB to repurchase and purchase units, on his/her behalf from time to time.
- 1.12. Either party is entitled to terminate this administrative contract after notice in writing of not more than 60 days. Please note that all other terms and conditions pertaining to the underlying investment will still be applicable.
- 1.13. STANLIB will verify all bank account details received, but reserves the right to request proof of bank details before processing an instruction

2. Specific terms and conditions for the Classic Linked Life Annuity

- 2.1. STANLIB will administer the Linked Life Policy.
- 2.2. The Linked Life Annuity Plan is a compulsory annuity which is purchased from the Liberty Group Limited (a Long-Term Insurance Company) in the name of the Client and is administered by STANLIB. The investments will be registered in the name of the Liberty Group and a record will be kept of the investments that forms part of the policy benefits to the Client in terms of the Linked Life Annuity Policy.



- 2.3. The terms and conditions herein contained will govern the administration of the Linked Life Annuity Policy and the benefits thereof will be governed by the terms and conditions of the Linked Life Annuity Policy which will be issued to the Client. The charges reflected in the terms and conditions, will be the charges charged under the Policy and will be payable to STANLIB for its administration services and to the Financial Service Provider in respect of his/her services to the Client.
- 2.4. A policy document containing the summary of the general conditions which governs the annuity will be issued to the Client should the Client's application be accepted.
- 2.5. STANLIB shall not be liable in respect of any discrepancy in the number and/or value of units reflected on the statements provided by another Linked Investment Service Provider and the number and/or value of units transferred by such Linked Investment Service Provider to STANLIB at the Client's instruction
- 2.6. In terms of current regulatory requirements, the Client must draw a pension benefit based on an annuity percentage (with a minimum and maximum percentage unit) as set by the regulatory authority from time to time.
- 2.7. The Client may not cancel the Linked Life Annuity as a cool-off period does not apply.
- 2.8. The Client may decide that the Funds offered by this application are no longer suitable for his financial needs, if so the Client may complete a new Classic Linked Life Annuity Investment form detailing his new Fund selection. This may incur transfer costs as well as FSP and other charges.
- 2.9. Beneficiary Nomination: You may nominate one or more natural persons who may receive a benefit on your death. Proceeds of a living annuity are payable strictly according to the beneficiary nomination form. If no beneficiary is nominated, the proceeds of your living annuity are payable to your estate.
- In the event of your death as a linked life annuitant; your nominated beneficiaries have the following options:
- To commute the full value of the policy(ies) and receive cash; or
 - To buy a living annuity(ies), in their own name, with the proceeds.

3. Unit Trust - Specific terms and conditions, charges and administrative processes

- 3.1. The Unit Trusts made available through this application form is managed by STANLIB Collective Investments (RF) Limited Registration number 1969/003468/06 (The Manager).
- 3.2. Investments placed with the Manager are made and will be administered subject to the provisions of the Collective Investment Schemes Control Act, No. 45 of 2002, in accordance with the deeds of the relevant Manager. In the unlikely event of insufficient liquidity, the Manager may borrow up to 10% of the market value of the portfolio.
- 3.3. The collective investment scheme investments will be subject to the deeds of the respective local collective investment scheme/s. An initial manager charge will be payable to the Manager of the local collective investment scheme/s. The purchase of participatory interests ("units") within products will be at a reduced initial manager charge compared to the standard charge levied on units purchased directly from the Manager. Statutory charges will also be levied by Managers and will need to be taken into account in calculating the charges for the investment. A service charge based on the portfolio's market value is also payable to the Manager of the local collective investment scheme/s. The service charge is deducted by the Manager from the income before the declaration of distribution/s. All distributions by the Manager will be reinvested in the portfolio from which the distribution is made. For details on income distributions, please refer to the relevant investment's portfolio fact sheet. The Client understands that manager service charges may be increased. The Manager through STANLIB will give the Client three months prior notice of such increase.
- 3.4. Unit prices are calculated on a net asset value basis by determining the total market value of all assets in the portfolio, including any income accruals, less any permissible deductions from the portfolio, divided by the units in issue. The following costs may be deducted from the portfolio: Financial Service Provider charge, Marketable Securities Tax, Value Added Tax, auditors' charge, bank charges, trustee and custodian charge, Regional Services Council levies and the service charge of the Manager.
- 3.5. New Business instruction: Where a fully completed and accurate instruction is received by STANLIB head office **before close of business (15h30) on business day 1** (and where the relevant funds have been credited to the appropriate STANLIB bank account), the instruction to purchase participatory interests ("units") will be forwarded to the respective Collective Investment Scheme Managers ("the Manager/s" **for a market value within 2 business days** (for daily priced funds). Where funds are received via a once-off debit instruction, the Client's investment will be **priced within 2 business days**. The Client indemnifies STANLIB against any loss of any nature which may arise should any funds, credited to a STANLIB bank account, as contemplated above, be reversed for any reason. Where an additional deposit is paid into the respective STANLIB bank account, the Client must advise STANLIB of such an additional contribution and use the current investment number as a reference. Unidentified deposits will not be allocated to an investment until such time supporting documentation is provided by the Client to prove the payment. Small balances and additional investments will be allocated in the existing fund split if no clear instruction is submitted to STANLIB within 24 hours of making the payment.

Business Cut-off to Receive an Instruction	Process the Instruction	The Administrator Buys Units	Unit Price Received from the Manager	Reflect on Client statement
Before 15:30	Day 1	Day 2	Day 3	Day 4
After 15:30	Day 2	Day 3	Day 4	Day 5\

- 3.6. Withdrawal instruction: Withdrawals are not applicable to the Linked Life Annuity. Commutations thresholds are set by SARS and these thresholds will be applied when an instruction is received from the Client.

Business cut-off to receive an instruction	Application for Tax Directive (SARS)	Response from SARS	Unit Price Received from the Manager	Reflect on Client statement
Before 15:30	Day 1	Day 2	Day 3	Day 4
After 15:30	Day 2	Day 3	Day 4	Day 5

- 3.7. Switch instruction: Where a fully completed and accurate instruction is received by STANLIB head office before close of business **on business day 1**, the switch into the new portfolio will be completed by no later than the end of business on **business day 4**.

Switching units in unit trusts administered by the same Manager

Business cut-off to receive an instruction	Process the Instruction	The Administrator Sell or Buys Units	Transaction Complete	Reflect on Client statement
Before 15:30	Day 1	Day 2	Day 3	Day 4
After 15:30	Day 2	Day 3	Day 4	Day 5

Business cut-off to Receive an instruction	Process the Instruction	The Administrator Sell Units	The Administrator Buys Units	he Administrator Received money and pay new manager	Transaction Complete	Reflect on Client statement
Before 15:30	Day 1	Day 2	Day 3	Day 4	Day 4	Day 5
After 15:30	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7

Please note: The monthly expense run takes place on the **10th of the month**. In the event of the 10th being a weekend or public holiday, the expense run will take place on the next business day. The monthly annuity income run takes place on the **20th of the month**. In the event of the 20th being a weekend or public holiday, the annuity run will take place on the preceding business day. Withdrawal and switch requests received 2 business days before the monthly expense run or monthly annuity run will be processed before the expense/ annuity run. Once the withdrawal/ switch transaction has been priced up the monthly expense/ annuity run will continue. Switch and withdrawal requests received during the monthly expense run or monthly annuity run will be processed once the run has priced up. This will generally add up to 2 business days to the above service levels. STANLIB reserves the right to change the expense and annuity run dates without prior notification. Please refer to our website for more information regarding the dates. The website is updated on a regular basis and the information is available on the Knowledge Centre (Individuals tab), refer to LISP Schedules.

- 3.8. Annuity income payment: The Client must draw income within the specified limits. Payments will be received by the **1st business day** of the month according to the selected payment frequency. The payment frequency option is monthly, quarterly, half-yearly and yearly. The Client has one opportunity at anniversary date to review the income level and frequency of payments. Any requests to amend the annuity amount must be received by STANLIB at least 5 business days before the Client's review date.
- 3.9. Sequential Processing: More than one instruction cannot be processed simultaneously. Once the first instruction has been completed and priced up, the next instruction will be processed. Withdrawals and additional contributions or transfers will take priority in the processing sequence should simultaneous instructions be received
- 3.10. Income Distributions: Income distributions are made at regular intervals for all portfolios. Portfolios either declare distributions monthly, quarterly, bi-annually, or annually. The monthly income distribution process takes place between the **1st and the 10th of the month**. A follow on distribution transaction is applicable where a 100% switch or withdrawal has been processed by you on your investment. The income distribution for this fund will generate and paid to your investment the following month after this instruction has been proceed. The income distribution transaction might have an impact on new transactions like switches, withdrawals, unit transfers, regular withdrawal and annuity payments if there are unpriced transactions and might delay the transaction with 2 business days. Please refer to the latest fact sheet(s) for more details.

4. Charges - General Terms

- 4.1. The Client authorises STANLIB to repurchase units in the collective investment schemes' portfolios in the Client's Classic Linked Life Annuity Plan contract, as is necessary to comply with regular annuity income rules.
- 4.2. The Client agrees to pay the Financial Service Provider an initial Financial Service Provider charge and Financial Service Provider service charge as structured in this form.



- 4.3. The Client agrees to pay STANLIB the charges specified in this document. Such charges shall be calculated and charged as indicated. STANLIB shall be entitled to increase the charges charged to the Client by giving the Client three months prior notice of such an increase.
- 4.4. The Client agrees that the Financial Service Provider's initial charge, will be deducted from the amount remitted on or on behalf of the Client to STANLIB and that the amount remaining after such deduction will be applied to the selected investment.
- 4.5. STANLIB will deduct charges from money market portfolios first. Thereafter charges will be deducted proportionately from other portfolios.
- 4.6. The parties agree that the clauses in this application form create a binding agreement between them. Where any representations have been made (verbal or otherwise) that contradict the clauses contained herein, the clauses contained in this agreement shall prevail.

5. Charges - Financial Service Provider charges

5.1. Financial Service Provider Initial charge

The Client agrees to pay the Financial Service Provider an initial Financial Service Provider charge. This initial Financial Service Provider charge will be deducted from the gross amount remitted by or on behalf of the Client to STANLIB and will be paid by STANLIB to the Financial Service Provider on the Client's behalf.

5.2. Financial Service Provider Annual Ongoing Service charge.

The Client agrees to pay the Financial Service Provider a service charge. The service charge will be calculated on the last business day prior to the 10th day of each month at the rate agreed by the Client on the value of the portfolios selected by the Client. STANLIB will pay the charge to the Financial Service Provider on behalf of the Client. The Client authorises STANLIB to repurchase units in the collective investment scheme portfolios or such other appropriate investments in the Client's Linked Life Annuity Plan contract as is necessary to make payment of the service charge to the Financial Service Provider. STANLIB will recover service charges in order of priority from and money market portfolios and thereafter proportionately from other portfolios. Should the Client cancel the appointment of the Financial Service Provider, then STANLIB will after receipt of written notification from the Client of such termination, cease paying the service charge to the Financial Service Provider.

6. Charges - Direct Unit Trust

6.1. Net Asset Value (NAV): Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, Securities Transfer Tax, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by STANLIB Collective Investments (RF) Limited ("the Manager").

6.2. Initial Financial Adviser Charges: The initial Financial Adviser charge is deducted from the full investment value and the remaining amount is allocated to the selected investment options. Any additional investment will incur an initial Financial Adviser charge. The charge is set at a maximum of 3.00% (excluding VAT) of investments made in the equity portfolios and the asset allocation portfolios, and may range from 0.60% to 1.80% (excluding VAT) in the fixed-interest portfolios.

6.3. Service Charge (levied monthly incl. VAT): The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the portfolio. Certain portfolios have a performance based service charge which shall be a variable amount that may either increase or decrease, depending on whether the Manager has added or detracted value for the portfolio relative to a passive investment in the portfolio's benchmark. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com

6.4. Performance Fees: Where fees are not accrued daily, the fee accrual is lagged and rolling measurement periods are used, certain participatory interest holders may carry a lower proportion of the performance fee relative to performance enjoyed, whilst other Clients may carry a higher proportion of the performance fee relative to performance enjoyed. Where underlying portfolios charge implicit performance fees (i.e. implicit in their unit prices), participatory interest holders may carry these performance fees regardless of whether the top-tier portfolio or mandate has out-performed its own benchmark. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com ("Investment for Individuals" section).

6.5. Total Expense Ratio: The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a portfolio include service charges, taxes, trustee fees and audit fees. The TERs can be located on the Fact Sheets and the Portfolio Charges document which is available on www.stanlib.com ("Investment for Individuals" section).

7. Client Reporting

7.1. STANLIB will provide the Client with a statement on a quarterly basis, unless the Client consents not to receive the report in writing, because the Financial Service Provider or Client is able to access the information continuously.

7.2. Notwithstanding the above, the Client or Financial Service Provider may request a written report (or electronic report where STANLIB is able to provide it) concerning the Client's investment from STANLIB from time to time. The Client authorises STANLIB to, when necessary, furnish the Financial Service Provider with a written report concerning the Client's investments.

7.3. STANLIB must obtain and transmit to the Client any information which a Collective Investment Scheme or listed company must disclose in terms of law (such as financial statements) unless the Client specifically requests STANLIB not to provide such information. The Client requests that he/she does not want to receive the relevant information but, notwithstanding the above the Client may request the information from STANLIB from time to time.

7.4. Limited discretion: STANLIB shall act on all instructions provided by the Client or authorised FSP.

7.5. Electronic Transactions: the Client agrees that STANLIB shall be entitled to implement all instructions and applications of whatever nature received on their Internet site, by telephone, by fax or any other electronic medium and which appear to emanate from the Client. STANLIB are indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/or on behalf of him/her or which purport to be processed on behalf of the Client via STANLIB's Internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.

7.6. Contact details: STANLIB Wealth Management (Pty) Limited Reg. No. 1996/005412/07. Authorised Administrative FSP in terms of the FAIS Act, 2002 (FSP No. 26/10/590) 17 Melrose Boulevard, Melrose Arch, 2196 | P O Box 202, Melrose Arch, 2076; T +27 (0)11 448 6000 | F 086 727 7516 | E contact@stanlib.com | W www.stanlib.com.

7.7. Query Support and Middle Office: STANLIB Compliance and Complaints, PO Box 202, Melrose Arch, 2076 Telephone: 0860 123 003.

7.8. Complaints: Should the Client wish to lodge a complaint with STANLIB regarding the services being provided, the Client can locate STANLIB's Complaints procedure on www.stanlib.com/contactus/pages/furtherqueries.aspx, alternatively the Client can send an email to rateus@stanlib.com.

8. Personal information, security and privacy

8.1. The Client agrees that the information below will apply to all products and/or services whereby the Client has entered into an agreement with STANLIB or any of its affiliates.

8.2. STANLIB undertakes to only process the Client's personal information as permitted by law or when STANLIB is required by law to collect and process the Client's personal information. STANLIB may also process or share the Client's personal information if required for the purposes of law enforcement or to combat money laundering and fraud.

8.3. The Client agrees that STANLIB, its representatives, contracted third party service providers and any appointed financial adviser(s), including those in foreign jurisdictions, may collect, use, disclose or otherwise process the Client's personal information for the purposes of providing the Client with products and/or services which the Client has requested from STANLIB. At certain times STANLIB may send the Client information about STANLIB products and services.

8.4. Acceptance of these terms and conditions is voluntary, but without the Client's personal information as required by this application form STANLIB will be unable to provide products or services to the Client.

8.5. The Client confirms that the Client has permission to disclose to STANLIB the personal information of any dependent or beneficiary provided in this application form.

8.6. STANLIB will take reasonable steps to ensure that all personal information about the Client, the Client's dependents or beneficiaries will be kept secure and confidential, whether processed by STANLIB or third parties, and will only be kept for as long as required or prescribed.

8.7. In some instances, STANLIB may be required to collect or process the Client's personal information in order to service products or conduct research. Where appropriate, this information will be de-identified such that it cannot be linked back to the Client individually.

8.8. The Client is entitled to request access to, update or rectify the Client's personal information at any time. Should the Client's personal details change, he/she is required to notify STANLIB through his/her appointed financial adviser, or directly by calling the contact centre on 0860 123 003 or +27(0)11 448 6000. The Client can also make changes to his/her profile online via our secure web portal, (www.stanlib.com).



DECLARATION

We are required to collect, process and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or sub-contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information STANLIB has collected, processed and shared.

I/We agree to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on my behalf until all such documentation and information has been provided. Any money received by STANLIB that is not accompanied by the required documentation will be held in a call account until said documentation is received.

The Client and the Financial Adviser, by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Investment Objective, Information on Net Asset Value, Charges, including the Effective Annual Cost, Risk Factors, Income Accruals and declare that the STANLIB and Financial Adviser charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with STANLIB as well as the contract between the Client and the Financial Adviser.

The Client understands that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), his Financial Adviser must be mandated by a licensed Financial Services Provider ("FSP") as a representative with the necessary FAIS sub - categories to act on the Client's behalf and that it is also the Client's responsibility to determine whether his Financial Adviser has the necessary authorization. (FSB toll free number: 0800 110443). The Client understands and confirms that STANLIB is entitled to act on his Financial Adviser's instructions, whether in written or electronic format, as if they were the Client's own instructions. The Client hereby indemnifies STANLIB against all losses or damage, which he may sustain, as a result of transactions entered into on the basis of this delegation of authority by the Client to the Financial Adviser. Where the Client has terminated his Financial Adviser's appointment, it is the Client's responsibility to advise STANLIB of such termination immediately. On receipt of such written notification, STANLIB will cease payment of all charges, other than accrued charges, to the Financial Adviser. The Client agrees that STANLIB will pay to such Financial Adviser the agreed charges as set out in this Application Form. If a Financial Adviser is not mandated as required by the Financial Services Board, STANLIB is obliged by law to decline any instructions from such Financial Adviser. STANLIB may and will accept instructions on the strength of the Client's signature.

SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

SIGNATURE OF FINANCIAL ADVISER/S

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

