

## STANLIB Linked Investments Tax-Free Savings Plan

New Investment Application

**A Daily cut-off time for fully completed instructions received by STANLIB is before 15H30 on any business day.**

**Send completed instructions to STANLIB: E-mail:** [Lispinstructions@stanlib.com](mailto:Lispinstructions@stanlib.com) **or Fax:** +27(0) 867 277 516

**\*Please note that we cannot accept transfer applications**

### IMPORTANT INFORMATION

All sections applicable to this investment must be completed in full and in block letters; all options must be indicated by a cross (X). Failure to provide clear instructions will delay processing.

<input checked="" type="checkbox"/>	<b>Please submit the instruction together with the following documents:</b>
<input type="checkbox"/>	FICA documents, as listed at the end of the form
<input type="checkbox"/>	Model portfolio mandate, if applicable
<input type="checkbox"/>	Discretionary FSP client mandate, if applicable
<input type="checkbox"/>	Related party annexure, if applicable*

\*Each related party (beneficial owner, controller, signatory, power of attorney holder) to this investment account must complete a related party annexure available on [www.stanlib.com](http://www.stanlib.com).



**CLIENT TYPE\***

 INDIVIDUAL

 MINOR

\* Compulsory fields

**CLIENT DETAILS**

TITLE\*

NAME/S\*

SURNAME\*

ID NUMBER\*

DATE OF BIRTH\*   -   -      
D D M M Y Y Y Y

GENDER\*  FEMALE  MALE

CELLPHONE NUMBER\*

TELEPHONE NUMBER (H)

TELEPHONE NUMBER (W)

EMAIL ADDRESS\* \*\*

TAX REFERENCE NUMBER\*

COUNTRY OF RESIDENCE\*

NATIONALITY\*

COUNTRY OF BIRTH\*

\* Compulsory fields

\*\*Please note that where possible our correspondence to you will be sent by email.

**INDUSTRY**

CODE\*   Please provide the code number which applies as per the list below

1. Administrative and support service	5. Electricity, water, gas supply and waste management	9. Human health and social work activities	13. Motor vehicles/ Transportation/ Distribution	17. Real estate
2. Agriculture, forestry and fishing	6. Financial, investment and insurance	10. Information, technology and communication	14. Non-profit/ Religious organisations	18. Unemployed
3. Arts/ Entertainment/ Hospitality	7. Gambling	11. Manufacturing/ Wholesale and retail	15. Politics	
4. Construction	8. Government/ State owned enterprise/ Armed forces	12. Mining and quarrying	16. Professional/ Scientific/ Technical and education	

\* Compulsory fields

**OCCUPATION**

CODE\*   Please provide the code number which applies as per the list below

1. Clerical support	4. General staff	7. Professional	10. Technician/ Sales or services
2. Craft and trades worker	5. Heads of Government/ Cabinet Ministers/ Judges	8. Religious leader	11. Traditional leaders/ Royal family
3. Executives/ General	6. Management	9. Self employed	12. Unemployed

\* Compulsory fields



SOURCE OF INCOME

CODE\*   Please provide the code number which applies as per the list below

1. Child/ Spousal support payments	4. Passive income (Rental, dividends, interest)	7. Savings
2. Credit	5. Retirement/ Insurance pay out	8. Tax Refund
3. Gift/ Inheritance/ Winnings	6. Salary/ Bonus	9. Trade/ Business

\* Compulsory fields

PURPOSE OF INVESTMENT

CODE\*   Please provide the code number which applies as per the list below

1. Education savings	2. Foreign exchange hedging	3. Foreign exchange hedging	4. Save for retirement / Financial goals	5. Winding up estate
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\* 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	<input type="checkbox"/> PO BOX	<input type="checkbox"/> PRIVATE BAG	<input type="checkbox"/> POSTNET SUITE	POSTNET SUITE NUMBER	<input type="text"/>
NUMBER	<input type="text"/>	POST OFFICE NAME	<input type="text"/>	POSTAL CODE	<input type="text"/>

INVESTMENT DETAILS

The minimum investment amount is R10 000.00 for a lump sum or R 500.00 per month / R6 000.00 per annum for a recurring investment. The maximum investment amount per tax year is R33 000.00 across all your tax-free savings accounts, and R500 000.00 over a lifetime.

INVESTMENT BY  LUMP SUM  RECURRING

LUMP SUM INVESTMENT

METHOD OF PAYMENT  ELECTRONIC FUND TRANSFER (EFT)  ONCE OFF DEBIT

REPURCHASE FROM STANLIB UNIT TRUST  STANLIB UNIT TRUST ENTITY NUMBER

INVESTMENT AMOUNT

Please note, once off debits will be debited from the specified bank account when we have finished processing this instruction.

RECURRING INVESTMENT

RECURRING AMOUNT

RECURRING DEBIT ORDER FREQUENCY  MONTHLY  ANNUALLY

RECURRING DEBIT ORDER DAY  1ST  15TH

You must send us this instruction at least five business days prior to your specified debit date for the instruction to take effect in the current month. Any instructions received after this will take effect in the following month.

DEBIT ORDER START MONTH   -

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**PORTFOLIOS**

A maximum of 12 portfolios is allowed.

Portfolio Name	Lump sum Percentage	Recurring Percentage
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

**BANK DETAILS**

Details	Recurring debit Order	Once off Debit
SAME AS		<input type="checkbox"/> SAME AS RECURRING DEBIT ORDER
BANK		
BRANCH		
BRANCH CODE		
ACCOUNT NUMBER		
ACCOUNT TYPE		
ACCOUNT HOLDER'S NAME		
ACCOUNT HOLDER ID/REGISTRATION NUMBER		
The bank account holder hereby authorises STANLIB to make direct debits against the bank account provided		
SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATORY *		

Third party bank account holder: for an individual, please include a certified ID copy of the bank account holder with their specimen signature. For a legal entity please include the FICA documents as per the FICA requirements list and a bank mandate detailing the person(s) authorised to act on the bank account and the signing arrangements of the person(s) authorised.



**PORTFOLIO NOMINATION FOR FEE DEDUCTIONS**

**Fee account**

You can choose to have your STANLIB annual service charge, financial adviser annual ongoing service charge and model portfolio management fee (as applicable) deducted from one or more investment portfolio(s) in your account. If you would like to make use of this option, please specify the portfolios below.

If you do not specify a fund to deduct fees from, it will be deducted as follows:

1. From any money market or call accounts in your investment account.
2. If you don't have the above, then money will be deducted proportionately from all the unit trust funds in your investment account.
3. Any money invested through a model portfolio will be used last for deductions.

Portfolio(s) Selected For Ongoing Fee Deductions

**FINANCIAL ADVISER DETAILS**

Details	Financial Adviser 1	Financial Adviser 2
FINANCIAL SERVICE PROVIDER NAME		
FINANCIAL ADVISER NAME		
STANLIB ID		
FEE SPLIT*	%	%

\*Fee Split: Only available to financial advisers from the same Financial Service Provider. Applies to both initial and ongoing adviser fees.

**FINANCIAL SERVICE PROVIDER CHARGES**

Where the client has not specified an initial FSP charge for lump sum or recurring investments, and / or an ongoing service charge, a fee of zero percent will apply. STANLIB cannot adjust these fees retrospectively.

	Initial Lump Sum Investment (excl.VAT)	Ongoing Service Charge (excl.VAT)	Initial Recurring Investments (excl.VAT)
<b>FSP Charge</b>	%	%	%

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\* Compulsory fields



# INVESTOR FEE AND DISCRETIONARY MANDATE DECLARATION

**1.1. Financial Advisory and Intermediary Services Act, No. 37 of 2002 ("FAIS") disclosure**

I confirm that:

- a. I am a representative of a licensed FSP
- b. I have made the required disclosures to the client named in this application form required in terms of FAIS and subordinate legislation
- c. I have fully explained to the client named in this application form the details and constraints of the product and investment portfolios into which the client will invest, and have received confirmation from them that they understand the information
- d. I understand and accept that the client named in this application form may cancel my appointment at any time by instructing STANLIB in writing, and may reduce or cancel the fees which he/she pays to me by way of a written instruction to STANLIB
- e. I warrant that I have explained all the fees that relate to this investment to the client named in this application form

**1.2. Investor Fee and Discretionary Mandate Declaration**

The below confirmation is required where the client has entered into a Category II discretionary mandate with the FSP, which holds a Category II license with the FSB

The client hereby confirms that:

a. I have entered into a mandate with the FSP named in this application form:

FULL DISCRETION  OR LIMITED DISCRETION  INVEST  WITHDRAW  SWITCH  CHANGE OF DETAILS

Please attach a signed copy of the mandate to this instruction

- b. I understand that if I have not entered into a mandate with the FSP, STANLIB will only act on instructions signed by me
- c. I understand that if I have entered into a mandate with the FSP, STANLIB will accept instructions signed by my FSP and will not require my signature or proof of my authorisation of the instruction
- d. I indemnify STANLIB against any losses whatsoever that may occur as a result of any instructions carried out on the instruction of my FSP
- e. I have read and signed this declaration, understand its implications and regard it as binding

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		SIGNED AT																					

\* Compulsory fields

## DECLARATION

1. I confirm that all the information provided in this form is true and accurate at the time of signing this document. I furthermore confirm that all material facts are accurately and properly disclosed, and that the accuracy and completeness of all answers, statements or other information provided by me or on my behalf, are my responsibility.
2. I confirm that I have read and understood the Terms and Conditions of the investment product which I am purchasing. I agree that the clauses in the Terms and Conditions and this application form create a binding agreement between myself and STANLIB. Where any representations have been made (verbal or otherwise) that contradict the clauses contained in these documents, the clauses in these documents shall prevail.
3. I confirm that I have read and accept the clauses in the Terms and Conditions relating to the collection, processing, storage and distribution of my personal information. I acknowledge that acceptance of these terms and conditions is voluntary, but that without my personal information as required by this application form STANLIB will be unable to provide me with products or services.
4. I confirm that I understand that I may contribute up to a maximum of R33 000 per tax year to all of your tax-free savings accounts, and R500 000 over a lifetime. These amounts are specified in legislation and may change from time to time. Any excess contributions will be taxed at a rate of 40% in the hands of the investor.
5. I confirm that I understand that any money which I withdraw will still count towards my annual and lifetime limits.
6. 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.
7. STANLIB does not give advice. I confirm that no advice was given by STANLIB in respect of this application.
8. I confirm that I am the legal owner of the money used to fund this investment, or alternatively I have obtained the signed permission of the third party bank account holder whose account is being debited, as specified in this application.
9. I confirm that none of the money which is being invested is from the proceeds of any unlawful activity, or is in contravention of the Prevention of Organised Crime Act 121 of 1998 and the Financial Intelligence Centre Act 38 of 2001. I further declare that all approvals have been granted and that the required notifications have been made in respect of the above mentioned extracts of legislation.
10. I understand and agree to pay all the charges and investment fees applicable to this investment. I authorise STANLIB to withdraw from the Investment Portfolios in my Investment Account to facilitate the payment of these fees.
11. If I am investing into a Hedge Fund, Personal Share Portfolio and/or Model Portfolio, I confirm that I have read and understood the information pertaining to these investment options in the Terms and Conditions.
12. I understand that in terms of the Financial Advisory and Intermediary Services Act, 2002, my Financial Adviser must be mandated as a representative by a licensed Financial Services Provider ("FSP"), and must furthermore have the license categories required to provide advice and/or intermediary services for this investment.
13. I agree that STANLIB is entitled to act on all signed instructions from myself or my authorised Financial Adviser, as is furthermore entitled to act on signed instructions received by facsimile and email. I confirm that I understand that if my Financial Adviser submits instruction for me, I should be satisfied as to the accuracy and completeness of the details. STANLIB is indemnified against any losses, claims or damages arising from STANLIB acting on such instructions and/or applications.
14. I hereby indemnify STANLIB against all losses or damage which I may sustain as a result of transactions entered into on the basis of my delegation of authority to my Financial Adviser, if applicable. I understand and confirm that in this instance STANLIB is entitled to act on my Financial Adviser's instructions, whether in written or electronic format, as if they were my own instructions.



15. I understand that my investment application will only be processed if it is fully completed and accurate, and once the money for the investment reflects in the relevant STANLIB bank account.
16. STANLIB will verify any bank account details received before we make use of them, but we do reserve the right to request proof of bank details before processing an instruction, should we need to do so.
17. I understand that a clearance period of 21 business days applies for investments made via cheque, and 45 business days for investments made via direct debit. I acknowledge that I will not be permitted to withdraw monies which have not cleared.

SIGNATURE OF CLIENT/  
AUTHORISED SIGNATORY

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

I, the undersigned Financial Adviser, hereby confirm that the above-mentioned client is a client of mine and that in assisting the client to complete this application form I have explained the terms and conditions to my client. I further indemnify STANLIB Wealth Management (Pty) Limited from any claim of whatsoever nature arising from the non-acceptance of these terms and conditions should it be shown that I did not adequately explain the terms and conditions, as displayed, to the client.

SIGNATURE OF FINANCIAL ADVISER/S

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

## STANLIB MULTI-MANAGER DISCRETIONARY CLIENT MANDATE

Please sign this mandate if you have selected to invest into a model portfolio managed by STANLIB Multi-Manager (Pty) Ltd ("SMM").

### 1. Appointment and Authorisation

- 1.1. I hereby appoint and authorise SMM to provide me with intermediary services of a full discretionary nature, and to manage my SMM Model Portfolio as specified on this form on my behalf ("Model Portfolio"), in accordance with the terms and conditions contained in this Discretionary Mandate and FAIS.
- 1.2. SMM accepts the appointment by the client in accordance with the terms and conditions set out in this Discretionary Mandate. SMM is an authorised FSP in terms of section 8(5)(a)(i) of FAIS and is licensed to provide discretionary intermediary services for the following products: Long-term Insurance: Category C, Pension Fund Benefits(Retail), securities and instruments: Shares in a company other than a "share block company" as defined in the Share Blocks Control Act, 1980, money-market Instruments as defined in BN 90 of 2014 issued in terms of the Collective Investment Schemes Control Act, 2002, ("CISCA") debentures and securitised debt, warrants, certificates and other instruments, conferring or creating rights to subscribe to, acquire, dispose of, or convert securities, bonds, derivative instruments, participatory interests in one or more collective investment schemes (including Collective Investment Schemes in Hedge Funds), foreign currency denominated investment instruments, including a foreign currency deposit, long-term deposits, short-term deposits and other asset classes permitted within the legislation and for which SMM is authorised to provide intermediary services.
- 1.3. I hereby authorise SMM to exercise its full, unlimited and sole discretion in the management of my Model Portfolio Investment, in accordance with the investment objective of the Model Portfolio. I understand and agree that SMM will invest, withdraw or switch Investment Portfolios within my Model Portfolio Investment at its sole discretion.
- 1.4. I hereby authorise SMM in its sole and full discretion to invest in any Investment Portfolio on my behalf for which it is licensed, including both local and offshore assets.
- 1.5. I hereby authorise SMM to switch between Investment Portfolios within the Model Portfolio Investment with no limitation placed on the number of switches performed.
- 1.6. I acknowledge and accept that certain instructions undertaken on my behalf by SMM in their sole discretion may be subject to tax, depending on the legislation which governs the Product in which my Model Portfolio Investment is held.
- 1.7. SMM may at its own discretion utilise the services of its own staff or that of another approved FSP in terms of FAIS to render intermediary services to their clients.
- 1.8. I hereby authorise SMM to cede or assign at any time the Discretionary FSP rights and obligations in this mandate to any third party who is approved as a Discretionary FSP in terms of FAIS.
- 1.9. I hereby authorise SMM to vote on my behalf in respect of the Investment Portfolios in my Model Portfolio Investment.
- 1.10. I hereby authorise SMM as my representative to enter into any agreements on my behalf with any other person, financial exchange, member or regulatory body in the execution of its obligations in terms of this Discretionary Mandate.
- 1.11. SMM in its capacity as discretionary FSP does not require that the client supplies a bank account to SMM. SMM will not accept or facilitate any monies for investment or payment. The authorised and appointed Administrative FSP who administers the Investment Account will receive and provide bank account details as required as part of the application process.
- 1.12. All distributions received, including cash, interest and dividends, will be reinvested by the Investment Portfolios into the client's Investment Account. I confirm that I can refer to the relevant collective investment scheme Fund fact sheet/minimum disclosure document for details of when distributions take place.

### 2. Registration of Model Portfolio Investment

The client's appointed Administrative FSP will register this investment as reflected in the application form. The investment may be registered in the name of the client, the Retirement Fund, an approved Nominee Company, or the Long Term Insurer as applicable according to the Financial Product in which the investment is held.

### 3. Investment Objective

The investment objective of the client is to earn and maximise return on the investment in accordance with the risk profile of the Model Portfolio in which the client invests, as stipulated in the relevant factsheet.

### 4. Remuneration of Fees

- 4.1. I confirm that I have read and understood the Model Portfolio fact sheet, which discloses the current and maximum Model Portfolio charges and all underlying Investment Portfolio related charges. Depending on the Model Portfolio(s) selected, a different charge structure may apply.
- 4.2. I agree to pay SMM the disclosed maximum Model Portfolio charge, per annum plus VAT, for the intermediary services provided for in this Discretionary Mandate.
- 4.3. The fee will be deducted from the Model Portfolio monthly in arrears, and is calculated on the last business day prior to the 10th day of each month on the market value of the model portfolio.
- 4.4. SMM shall be entitled to vary this fee from time to time upon 60 (Sixty) calendar days prior written notice to the client.
- 4.5. SMM does not receive any commissions, incentives, fee reductions or rebates from any administrative Financial Services Provider or Product Provider for placing the client's Model Portfolio investment with them.

### 5. Reporting

- 5.1. The Administrative FSP will provide the client with quarterly investment statements by email or another medium as stipulated.
- 5.2. I request that SMM does not provide me with any information provided by the Investment Portfolio Product Provider which the Provider must disclose by law. SMM will provide any such information on specific request from the client.

### 6. Risk and Indemnity

- 6.1. SMM does not provide a guarantee on the value of the Model Portfolio Investment nor does it guarantee the performance of the Investment Portfolios in the Model Portfolio Investment.



The market value of the Model Portfolio Investment may fluctuate and go down as well as up, and past performance is not necessarily a guide to future performance. The client bears the investment and market risk which includes the possibility of losing capital.

6.2. SMM hereby discloses to the client that there are risks involved in an investment in Investment Portfolios via a Model Portfolio investment. The client carries the currency, investment and market risk which includes the possibility of losing capital. The client acknowledges that he/she is aware of, understands and accepts the risks of investment.

6.3. Hedge Fund Risk disclosures: Where the selected Model Portfolio Investment allocates to a Collective Investment Scheme in Hedge Funds, the client confirms that he/she has read and understood the information pertaining to these investment options in the terms and conditions of the Administrative FSP.

#### 7. Duration

This Discretionary Mandate shall come into effect on the date of processing this application and shall remain in force until it is terminated. The mandate may be terminated as follows:

7.1. Automatically on the transfer of the client from STANLIB Wealth Management (Pty) Limited as an Administrative FSP.

7.2. Automatically if the client requests a full withdrawal or switch out of the Model Portfolio Investment within his/her Investment Account and a different fee structure may then apply as per the rules of the applicable Investment Portfolio(s), or

7.3. By either party on 60 days' written notice to the other. In this instance SMM is mandated and required to complete all instructions and transactions in progress which were initiated prior to the receipt and processing of the termination request. SMM is furthermore entitled to the standard model portfolio charge during the termination period. A different fee structure may then apply as per the rules of the applicable Investment Portfolio(s).

#### 8. Client Declaration

8.1. All information provided in this mandate is complete and correct and I agree to advise SMM in writing should any of the details provided to SMM change subsequent to signature hereof.

SIGNATURE OF CLIENT /  
AUTHORISED SIGNATORY

DATE

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SIGNED AT

### FICA REQUIREMENTS

Unless previously provided to the Manager, please send verified/certified copies of the documents set out below. These are used to verify the identity of the Investor. Strictly, only clear, legible copies of identity and other documents will be accepted, the Manager reserves the right to ask for further documentation.

#### Individual: South Africa

- Green, bar-coded Identity document, Smart ID (back and front)
- If not available valid reason why identity document could not be provided together with a valid Passport or valid driver's licence
- Authority to act (if applicable) : power of attorney/ letter of appointment from the court and Identity document

#### Minors

- Minor child's copy of South African bar-coded ID, or birth certificate
- Minor child's birth certificate/ Proof of Guardianship reflecting the name of the parent who will control the investment on behalf of the minor, along with a certified ID of the parent/ guardian. Where a minor child's birth certificate does not reflect the name of the parent investing on behalf of the minor, the parent must also complete the STANLIB 'Acting on behalf of a minor' form
- SARS document confirming the minor's tax number (if the minor is registered for tax)

#### If a 3rd party is acting on behalf of the investor the following is required:

1. Proof of authority i.e. power of attorney, mandate, resolution, court order, letters of appointment by the Master of the High Court.
2. Documents as for Individual FICA above, for the person who is acting on behalf of the Investor and a specimen signature on the ID/ passport.
3. If the Investor is a minor, the application form must be signed by the legal guardian.
4. Related party annexure. Related parties (beneficial owner, controller, signatory, power of attorney) to this investment account need to complete the related party annexure available on [www.stanlib.com](http://www.stanlib.com).

