Initial Investment
Tax free investment

NEDGROUP INVESTMENTS

1. What you need to know

1. Before completing this form please read the latest relevant Investment Agreement, Fund Factsheet and Portfolio Characteristics document - which can be obtained from our website: **www.nedgroupinvestments.co.za**, your financial planner or our Client Service Centre.
2. Your investment will be invested into the unit trust portfolio class specified on the relevant Portfolio Characteristics document.
3. We will process your instruction once we have received:
   • A completed and signed form;
   • All relevant supporting documents; and
   • The money in our bank account.
4. The daily cut-off for receipt of instructions is 14:00.
5. Information filled in outside of the relevant fields will not be considered when processing your instruction.
6. Return the completed and signed form with the relevant supporting documents to us via:
   • Email to **nedgroupinvestments@silica.net** (please print and sign the form before scanning and emailing it to us, as an authorised signature is required for processing); or
   • Fax to **0861 119 733** (from within RSA) or to **+27 11 263 6067** (from outside RSA).
7. If you have any questions about this form please contact your financial planner or our Client Service Centre on **0860 123 263** (from within RSA) or on **+27 21 416 6011** (from outside RSA).

2. Tax free investments notes

1. The tax free investment is only open to individuals and not legal entities.
2. Total contributions are limited to R33 000 per tax year (R500 000 over your lifetime) across all tax-free investments, regardless of product provider, including monthly debit orders.
3. Should your contributions **exceed** R33 000 per tax year, SARS will tax the over contributions at a flat rate of 40%. Please refer to the latest Investment Agreement for further clarity.
4. You can withdraw from your tax-free investment at any time.
5. Withdrawn amounts that are reinvested will be treated as additional contributions and therefore be subject to your annual contribution threshold of R33 000 as well as your lifetime R500 000 threshold.
6. Income distributions will be reinvested.

3. Online Access to Your Investment

Information regarding your investment may also be accessed from our secure site. Once you have received your investor number, you may register on the Nedgroup Investments website. To access the site go to www.nedgroupinvestments.co.za and click on 'Register/Login' in the top right hand corner of the landing page.

Please note

- We will need to have a valid cell phone number and email address on record in order for you to register successfully.

4. Investor details

Please note

- All fields must be completed in order to process your instruction.

PERSONAL DETAILS

Title and surname

First names

Date of birth

D D M M Y Y Y Y

SA ID / passport number

Expiry date

D D M M Y Y Y Y

CONTACT DETAILS

Cell + (0)

Email address

Please note

- This email address will be used for correspondence pertaining to this investment.
- Should you not complete this field, please acknowledge and accept that you will not receive email notifications about this investment.

Alternate telephone + (0)

Residential address

Code

Country South Africa

If other

Postal address (if different)

Code

Country South Africa

If other

NEDGROUP INVESTMENTS

5. Income, tax and residency

TAX STATUS

Is South Africa your country of primary tax residence? ☐ Yes ☐ No

Are you registered to pay tax in South Africa? ☐ Yes ☐ No

If yes, please indicate your South African tax number: ☐☐☐☐☐☐☐☐☐☐

INCOME VERIFICATION

This information is an anti-money laundering requirement prescribed by the Financial Intelligence Centre Act, 38 of 2001 (FICA). Supporting documentation may be requested.

What is your source of income? ☐ Salary ☐ Pension ☐ Annuity

Other (please specify) __________

Occupation __________

How are you funding this transaction?

☐ Salary ☐ Sale of property ☐ Inheritance Other (please specify) __________

6. Preferred correspondence

We will send you, or the person acting on your behalf, various types of correspondence regarding your investment.

Please select how you would like to receive these: ☐ Email ☐ Post

You may also choose who receives the following correspondence:

Transaction confirmations: ☐ You / the person acting on your behalf ☐ Your Financial Planner ☐ Both

Investment statements: ☐ You / the person acting on your behalf ☐ Your Financial Planner ☐ Both

7. Investment details

UNIT TRUST PORTFOLIO SELECTION

Unit trust portfolio	Lump sum amount to be invested (min R10 000)	Debit order amount to be invested (min R500) (max R2500)	Only applicable if investing with a Financial Planner Initial FP fee max 3% (excl VAT)		Only applicable if investing with a Financial Planner Annual FP fee max 1% (excl VAT)
			Lump sum	Debit order	
Equity portfolios			%	%	%
Rainmaker					
Value					
Growth					
Private Wealth Equity					
Specialist equity portfolios					
Entrepreneur					
Mining & Resource					
Financials					
Asset allocation portfolios					
Stable					
Opportunity					
Managed					
Balanced					
Bravata Worldwide Flexible					
Income portfolios					
Core Income					
Flexible Income					
Core Bond					
Property					
Core portfolios					
Core Guarded					
Core Diversified					
Core Accelerated					
International portfolios					
Global Property Feeder					
Global Cautious Feeder					
Global Flexible Feeder					
Global Equity Feeder					
Core Global Feeder					
Additional unit trust portfolios					
Total (R) - Total contributions are limited to R33 000 per tax year.					

FEE ACCOUNT SELECTION (IF REQUIRED)

Indicate the unit trust portfolio for which the sale of unit fee is to be recovered.

Please note

- If the funds are depleted in that unit trust portfolio, the fees will be recovered from the original unit trust portfolio.

FINANCIAL PLANNING FEES

- If no fees have been specified, 0% will apply.
- If a fee higher than the maximum is specified, the maximum will apply.
- Initial financial planning fees in respect to debit orders will be deducted off each debit order amount before investing into the selected unit trust portfolio.

8. Payment details

HOW DO YOU WISH TO PAY FOR THIS INVESTMENT?

Lump sum:

☐ **I will make payment via cheque deposit**
Please make cheque deposits to our bank account (details are below) and mark cheques as 'non-transferable'.

☐ **Collection by Nedgroup Investments**
Please complete the 'Investor bank account details' section below. Allow at least two business days between the submission of your instruction and the collection date specified below.

Total lump sum amount R

Date for electronic collection of lump sum D D M M Y Y Y Y

☐ **I will make payment via electronic funds transfer (EFT)** (please use your SA ID number as a reference)
Please make electronic transfers to our bank account. These transfers may take up to two days to appear in our bank account.

NEDGROUP INVESTMENTS BANK ACCOUNT DETAILS

Bank:	Nedbank	Branch code:	198765
Branch:	BS Corporate	Account Number:	1452027900
Account name:	Nedgroup Collective Investments Inflow Tax Free Investment		

Please note

- We do not accept cash deposits.
- We will only process your instruction once we have received proof of payment
- Interest will be earned (at the rate applicable to the abovementioned bank account) from the first day after the investment amount has been deposited until invested.

Debit Order:

Total debit order investment amount R

Debit order to commence in the month of M M Y Y Y Y

Debit order collection day ☐ 1st ☐ 15th ☐ 27th

Please note

- For your debit order to come into effect on the selected date, your debit order instruction must reach us no later than five business days before the selected date. If all requirements are not met, your debit order instruction will be processed on the selected date in the following month.
- Cheque deposits, once-off debits and debit orders take 45 days to clear.

9. Investor bank account details

Please note

- No third party payments will be processed.
- If the bank account used to fund this investment differs from the one below please provide us with alternate bank account details by completing the Alternate bank account form available on our website.
- Payments will be delayed if the name of the account holder as registered with the bank is different from that completed below.

Name of account holder (as registered with bank)

Name of bank

Account number

Name of branch

Branch code

Account type

Current

Savings

Country

10. Financial planner details and declarations

Name of financial planning business

Name of financial planner

Code

Contact number + (0)

I confirm that:

- I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS) to the investor.
- I have used the Effective Annual Cost calculator and explained all fees and charges that relate to this investment to the investor
- I am authorised by the financial planning business to sell this investment / product in terms of FAIS.

Financial planner signature

Date D D M M Y Y Y Y

I confirm that:

- I am the primary accountable institution in terms of the Financial Intelligence Centre Act, 38 of 2001 (FICA).
- I have identified all relevant parties to this investment, verified their details and I am keeping their records as required by FICA.
- I will continue to maintain the correctness of these records as required by FICA for the duration of this business relationship.
- If I do not sign below, I understand that Nedgroup Investments will be responsible for identifying and verifying the details of all relevant parties in terms of FICA and that this instruction will be delayed until Nedgroup Investments has received all relevant documents in the document checklist on the cover page of this form

Financial planner signature

Date D D M M Y Y Y Y

11. Complete only if the investor is a Nedbank employee or direct family member of a Nedbank employee

Nedbank employee number

Please specify the investor's relationship to Nedbank employee

12. Investor declaration

I confirm and certify that:

- I am responsible for my investment decisions and have considered whether this investment is right for my needs.
- I am authorised to act on behalf of the investor (if applicable) and I will be personally responsible for this instruction should this not be the case.
- I did not receive advice from Nedgroup Investments about this instruction.
- I understand and agree to the information in the latest relevant Investment Agreement.
- I understand that investments will only be processed on receipt of monies, proof of deposit and all required documentation.
- I have read and understood the Portfolio Characteristics document and the Fund Fact Sheet that relates to the unit trust portfolios I am investing in.
- I have used the Effective Annual Cost calculator and I am aware of the charges that may be incurred.
- I have read and understand the contents including the terms and conditions of this form.
- All of the information, instructions and documents provided by me or on my behalf about this instruction, whether in my handwriting or not, are accurate and complete.
- Nedgroup Investments may only accept instructions from my financial planning business or any authorised third party if I appoint them and authorise this in writing.
- I am aware that I need to inform Nedgroup Investments if any of my details change.

Where the financial planning details section has been completed:

- The financial planning business is my appointed financial planning business until I instruct Nedgroup Investments otherwise.
- The financial planner listed, as authorised representative of the financial planning business, is my appointed financial planner.
- My appointed financial planning business must be paid the initial and annual financial planning fees.
- Nedgroup Investments may recover annual financial planning fees paid via the sale of units from my investment and pay these fees to my financial planning business as long as it remains registered to render services in respect of my investment.
- My appointed financial planning business will have access to my investment details via Nedgroup Investments' secure online website.

Investor / Authorised signatory

Date D D M M Y Y Y Y

Name

Capacity

If more than one signature is required to authorise this investment, please provide additional authorised signatories and indicate whether we may accept any one, any two or all as authority for all future transactions. If you do not select an option, we will assume that all signatories appearing on this form are required to sign all future instructions.

☐ Any one ☐ Any two ☐ All

Authorised signatory

Date D D M M Y Y Y Y

Name

Capacity

Authorised signatory

Date D D M M Y Y Y Y

Name

Capacity

Authorised signatory

Date D D M M Y Y Y Y

Name

Capacity

Checklist

INVESTOR

- [ ] We will only process your instruction once we have received proof of payment (except where once-off debit or monthly debit order has been requested).

Please note

Where your financial planner (if applicable) agrees to identify and verify the identity of all relevant parties and keep their records, as required by the Financial Intelligence Centre Act, 38 of 2001 (FICA), by signing the FICA declaration in this form then the FICA documents below are not required:

- [ ] A copy of your South African ID, passport (if you are a foreign national) or birth certificate (if the investor is a minor).
- [ ] Proof of your residential address.

PERSON ACTING ON BEHALF OF THE INVESTOR

In addition to the above, please also provide:

- [ ] A copy of your South African ID or passport (if you are a foreign national).
- [ ] Proof of your residential address.
- [ ] If person acting on behalf of the investor is doing so in terms of a power of attorney, curatorship or legal guardianship, please provide proof of authority to act.

Please note

For examples of documents that can be used as proof of residential address please refer to our FICA Requirement Document which can be found on our website