

Unit Trust (Tax-Free) Annexure A

MandG Investments Unit Trusts South Africa (RF) Ltd (Registration number: 1999/005242/06) (the Manager) is an approved CIS management company (#29) under the Collective Investment Schemes Control Act, 2002. Portfolio assets are managed by MandG Investment Managers (Pty) Ltd (Registration number: 2013/051515/07), which is an approved discretionary Financial Services Provider (#45199) for the MandG SA group (M&G Investments).

Our contact details

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Postal address:

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Claremont

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30 Dreyer Street

Claremont

How to complete this form

- Please indicate and sign the appropriate declaration under **Section 3**.
- Information written outside of the relevant fields will not be considered when processing your application.
- Please note this product is only available to natural persons that are South African tax residents.

Document checklist

This completed, signed and dated form

Proof of identity*

* Please refer to the **FICA and Supporting Documentation Annexure** for a list of documentation we will accept

What happens next

- Please e-mail a copy of this completed and signed Annexure A and supporting documentation to instructionsa@mymandg.co.za. We reserve the right to request additional documents, if required.
- Processing can only happen once all the necessary documentation have been received. Failure to do so will cause a delay in the funds being invested.
- You will be notified once your application has been successfully processed.

Important information

- **Daily cut-off times:** 13:30 for all Tax-free investment options

1 Existing investor details

Existing M&G investor number

First name and surname
(e.g. company or trust name)

2 Authorised individual's details

Please indicate under which capacity are you completing this form Authorised signatory Legal guardian

Title First name(s)

Surname Gender M F

Nationality Date of birth

ID number (Passport number if foreign national) Passport expiry date

Citizenship

Contact details

Residential address

Country Postal code

Postal address (If different to residential)

Country Postal code

Telephone + / - Country/Area code Number Cellphone + - Country/Area code Number

Email address

Tax details

Please indicate which country is your primary tax residency?

Passport number

Tax identification number (TIN) Please tick if this country does not issue a TIN number

Are you a passport holder, citizen, resident or tax resident in the USA? Yes No

Prominent Person Declarations

Please complete the below section. If you require more information refer to Appendix 1 at the back of the Unit Trust (Tax-free) Application Form

Are you a Domestic Prominent Influential Person as defined in Schedule 3A of the Financial Intelligence Centre Act as amended? Yes No

Are you a Foreign Prominent Public Official as defined in Schedule 3B of the Financial Intelligence Centre Act as amended? Yes No

Are you a family member or known close associate of Domestic Prominent Influential Person's and/or Foreign Prominent Public Official's as defined in Schedule 3A and Schedule 3B of the Financial Intelligence Centre Act as amended? Yes No

3 Investor Declaration

By signing this form, you confirm that:

- You are not relying on any communication from M&G Investments as investment advice or as a recommendation to choose the investment.
- You have received no assurance or guarantee from M&G Investments regarding the expected returns of the investment.
- The information in this form is true and correct.
- Where this form is signed in a representative capacity, you have the necessary authority to do so, and this transaction is within your power.
- Information relating to your account may be released to the Financial Adviser indicated in this form.
- You have received the following information from either M&G Investments or your Financial Adviser and have read it:
 - The most recent version of the terms and conditions of this investment available on our website (www.mandg.co.za/personal-investor/terms-and-conditions)
 - The Fund Fact Sheet/s or Minimum disclosure document/s (MDD) of your chosen unit trust funds
 - The risk warning (below)
 - Tax-free disclaimer (below)

Tax-free investment

- The T class investment is a tax-free product in terms of section 12T(8) of the Income Tax Act, 1962. T class investments are only open to natural persons that are South African residents.
- An individual may contribute up to a maximum of R36 000 per tax year or R500 000 over their lifetime into tax-free products. Any contributions above these limits will be taxed by SARS at 40% of the excess contribution value.
- All returns from such products will be free of all South African tax in the hands of the individual who owns them, subject to the SARS defined threshold.
- It is the responsibility of the individual investor to ensure these limits are met and the Manager bears no liability for any actions performed by the individual investor which may result in the limits being exceeded.
- No transfer may be done unless it is to another tax-free investment in the name of the investor. In terms of regulation, all transfers must be accompanied with a Transfer Certificate in the format prescribed by SARS.

Risk warning

Collective Investment Schemes (unit trusts) are generally medium-to long-term investments. Past performance is not necessarily a guide to future investment performance. Unit trust prices are calculated on a net asset value basis. This means the price is the total net market value of all assets of the unit trust fund divided by the total number of units of the fund. Any market movements – for example in share prices, bond prices, money market prices or currency fluctuations - relevant to the underlying assets of the fund may cause the value of the underlying assets to go up or down. As a result, the price of your units may go up or down. Unit trusts are traded at the ruling forward price of the day, meaning that transactions are processed during the day before you or the Manager know what the price at the end of the day will be. The price and therefore the number of units involved in the transaction are only known on the following day. The unit trust fund may borrow up to 10% of the fund value, and it may also lend any scrip (proof of ownership of an investment instrument) that it holds to earn additional income. A M&G Investments unit trust fund may consist of different fund classes that are subject to different fees and charges. A Collective Investment Scheme (CIS) summary with all fees and maximum initial and ongoing adviser fees is available on our website. The Manager may, at its discretion, close your chosen unit trust fund to new investors and to additional investments by existing investors to make sure that it is managed in accordance with its mandate. It may also stop your existing debit order investment. The Manager makes no guarantees as to the capital invested in the fund or the returns of the fund. Excessive withdrawals from the fund may place the fund under liquidity pressure and, in such circumstances; a process of ring fencing withdrawal instructions and managed pay outs over time may be followed. A Feeder fund may only invest in a single portfolio of a CIS which levy its own charges that could result in a higher fee structure for these funds. Foreign securities including foreign CIS funds may be included in unit trusts. As a result, those unit trusts may face material risks. The volatility of the fund may be higher and the liquidity of the underlying securities may be restricted due to relative market sizes and market conditions. The fund's ability to settle securities and to repatriate investment income, capital or the proceeds of sales of securities may be adversely affected for multiple reasons including market conditions, macro-economic and political circumstances. Further, the return on the security may be affected (positively or negatively) by the difference in tax regimes between the domestic and foreign tax jurisdictions. The availability of market information and information on any underlying sub-funds may be delayed. The investor acknowledges the inherent risk associated with the selected fund and that there are no guarantees. M&G Investments is a member of the Association of Savings and Investments.

Full name of investor or person authorised to sign on behalf of investor

Capacity

Signature of investor or person authorised to sign on behalf of investor

Place

Date

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