



Additional Investments

Multivest

Please note: A copy of this form **must** be sent to **STANLIB** and the **Intermediary** must also retain a complete copy of the application. In terms of the **FAIS Act**, the financial services provider that dealt with the **Client** must deliver the original to the **CLIENT** for safe custody.

Investment number

Client's details

First name (if individual)

Surname/Name of legal entity

Identity/Registration number Date of birth

Investment details

Please note: There is a minimum ad-hoc amount of R25 000.

Investment amount R - Payment type Bank deposit (M65)
 Once-off debit

Portfolio selection

A maximum of 3 portfolios is allowed after the additional investment. For a complete list of the portfolios, please visit www.stanlib.com.

Portfolio name	Percentage	Amount
1.	%	R
2.	%	R
3.	%	R
4.	%	R
5.	%	R
6.	%	R
7.	%	R
8.	%	R
Total		% R

Regular withdrawal option

The **Withdrawal Option** allows you to invest money in a specific portfolio and then draw funds from that portfolio (or from an existing portfolio) on a regular basis (usually monthly) to supplement your income. The minimum amount is R500. **Please note: the payments you will receive are repurchases from the portfolio and not income distributions.** Where the withdrawal option is selected participatory interests will be repurchased from the call account or money market fund. Where the Client does not have any such funds then the repurchases will be made from the Client's other investments proportionately. **Proof of banking details in the form of a cancelled cheque or bank statement is required.**

Existing withdrawal amount R -

Additional as per adhoc investment R -

Total: New withdrawal amount R -

Repurchase frequency Monthly Quarterly Half-yearly Yearly

First payment date 2 2 - M M - 2 0 Y Y

Regular withdrawal option

Bank	<input type="text"/>	Branch	<input type="text"/>
Account number	<input type="text"/>	Branch code	<input type="text"/>
Account type	<input type="checkbox"/> Cheque account	<input type="checkbox"/> Transmission account	<input type="checkbox"/> Savings account
Name of account holder	<input type="text"/>		

Signature of account holder

Debit order details (for once-off debit orders and recurring plan option)

Lump sum once-off debit orders

I hereby grant permission for STANLIB Wealth Management Limited to arrange with my bank for the payment, from my account, of the lump sum once-off debit investment amount in terms of this application.

Total once-off debit order amount R - (A maximum of R500 000 may be debited from a client's bank account within a 60 day period.)

Recurring debit orders

I hereby grant permission for STANLIB Wealth Management Limited to arrange with my bank for the payment, of the investment amounts, from my account in terms of this application (including amendments that may be made during the life of the investment) on the specified day of each month.

Total debit order amount R -

Please debit my account on the 1st or 15th of each month, for investment at the ruling price on that day, commencing in the month of

Recurring debit orders are applied on the 1st or the 15th of each month except where it falls on a weekend or public holiday where it will be effective from the first business day thereafter. The cut-off for all recurring debit order notices to be processed in a particular month is five business days before the 1st or the 15th day of the month.

If the bank account holder is a third party individual, a certified copy of their identity document and a specimen signature is required. If the bank account holder is a third party legal entity, a copy of the resolution of the authorised signatories is required prior to any transactions being processed. **Please note: the client indemnifies STANLIB against any loss it may incur should a debit order either be reversed or not honoured. Investments made with the proceeds of a debit order instruction may be repurchased, but the proceeds of such sale will not be paid to the client until the expiry of 60 days from the debit order transaction date.** Proof of banking details in the form of a cancelled cheque or bank statement is required.

Please note: Debit orders will be deducted on receipt of the application form.

I hereby instruct and authorise STANLIB or its assignees to draw direct debits against my account with the bank indicated below (or any other bank or branch to which I may transfer my account):

Bank	<input type="text"/>	Branch	<input type="text"/>
Account number	<input type="text"/>	Branch code	<input type="text"/>
Account type	<input type="checkbox"/> Cheque account	<input type="checkbox"/> Transmission account	<input type="checkbox"/> Savings account
Name of account holder	<input type="text"/>		

Signature of bank account holder

STANLIB's Banking details

Account name: Individual Trust
Bank: Standard Bank
Branch code: 018105 (Sandton)
Account number: 02-157-5029
Reference: Surname and identity number or date of birth

Financial services provider

The Client understands that his intermediary must be mandated by a FSB licensed FSP as a representative. If an Intermediary is not mandated as set out above, STANLIB is obliged by law to decline any instructions from such intermediary. STANLIB may and will accept instructions on the strength of the Client's signature. The Client understands that he/she must, together with the intermediary, sign the STANLIB FSP Authorisation Form to give effect to his appointment of the Intermediary to act on his behalf. The Client understands that there may be circumstances where STANLIB incentivises the intermediary.

Full name																											
Intermediary STANLIB ID							Financial consultancy ID																				
Upfront intermediary charge				%																							

Terms and conditions

- The General and Specific Terms and Conditions currently applicable to the selected investment product will apply to this ad-hoc investment, as though it was a new application.
- Regular withdrawal instruction: 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/her withdrawal in the same month. If the instruction is received on or after the 15th day of the month, the Client will receive his/her first withdrawal in the month after that. E.g. a withdrawal received on the 12th of January, the Client will receive his/her funds during the January annuity run. If the instruction is received on the 17th January, the Client will receive his/her funds during the February annuity run.
- STANLIB will only accept instructions from the Client's Intermediary if the Client and the intermediary completed and signed the STANLIB FSP Authorisation form.
- The Client hereby agrees to provide all the documentation and information in terms of the Financial Intelligence Act, No. 38 of 2001 and understands that STANLIB is prohibited from processing any transaction on the Client's behalf until such documentation and information has been received. (Access the STANLIB website on www.stanlib.com to view the application FICA requirements).
- The Client confirms that neither STANLIB nor any of its representatives provided him/her with any advice and that he/she has taken particular care to consider on his/her own or with the assistance of his/her authorised intermediary whether the transaction is appropriate considering his/her unique objectives, financial situation and particular needs.
- The intermediary service charge as agreed to in the original application form, will continue to apply to the full investment.
- Total charge**
 - The collective investment scheme investments will be subject to the deeds of the respective local collective investment scheme/s. An upfront 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 upfront 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 total charge and 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. STANLIB will give the client three months prior notice of such increase.
 - 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: Intermediary 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.
- The Client hereby authorises STANLIB to repurchase units in the collective investment schemes' portfolios or such other appropriate investments in the Client's Multivest contract, as is necessary to comply with the withdrawal or regular income requests and payment of charges.
- The Client agrees to pay STANLIB the charges specified under points 8 and 9. 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.
- The Client agrees that all upfront charges, including the Intermediary's upfront 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.
- STANLIB will deduct charges proportionately from all portfolios.
- The platform service charge will be calculated on the last business day prior to the 10th day of each month on the market value of the portfolios selected by the Client.
- All service charges and intermediary charges will be calculated and deducted monthly from the Client's investment. These charges will be calculated on the last business day prior to the 10th day of each month, on the market value of the investment on that day. The Client authorises STANLIB to repurchase units in the Collective Investment Scheme's portfolio or make other appropriate investments as is necessary to deduct STANLIB's service charge. STANLIB will deduct charges from call accounts and money market portfolios first. Thereafter charges will be deducted proportionately from other portfolios.
- Platform upfront charge**
STANLIB will levy no upfront charge on receipt of the total investment value.
- Platform service charge**
STANLIB will levy a platform service charge (excl. VAT) of 0.70% on the total investment value.
- Specific terms and conditions**
 - Capital Gains Tax is levied on any capital gains in the portfolio using the four fund tax approach applied to assurers. Capital Gains Tax is also levied on the redemption proceeds of the policy/ies.
 - The Client is a beneficiary of the Investment Trust who holds and administers the secondhand policies for the benefit of the clients.
- 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 Group of companies and both the Liberty Agency and SBFC intermediaries are permitted to sell various STANLIB products. Stonehouse Capital holds equity interests in various FSP's which may result in an unavoidable conflict of interest. Clients of StoneHouse Capital partners, are encouraged to familiarize themselves with the conflict of interest disclosures, as required by their FAIS license, prior to engagement.

Signature of client																												Date	D	D	-	M	M	-	C	C	Y	Y																	
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Signature of intermediary																												Date	D	D	-	M	M	-	C	C	Y	Y																	
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