



Classic Linked Life Annuity

Application Form

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.

Online quote

Client's details

Title
 First name (if individual)
 Middle name(s) (if individual)
 Surname/Name of legal entity
 Identity/Registration number (copy of identity document required)
 Date of birth - -
 SA Resident Yes No Gender Male Female
 Passport number
 Country of residence
 Telephone (home) - Cellphone -
 Telephone (work) - Fax -
 Email address
 Income tax number
 Source of funds
 Source of income

Physical address

Street
 Suburb
 City/Town
 Country Postal code

Postal address

As above
 Box/Street
 Suburb
 City/Town
 Country Postal code

Plan details continued

Income payment account details

Proof of bank account for income payments is a standard requirement. No third party payments will be made.

First payment date	<input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="C"/> <input type="text" value="C"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	
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"/> Savings account	<input type="checkbox"/> Transmission account
Account holder's name	<input type="text"/>	
Signature of bank account holder	<input type="text"/>	

Deposit details

Payment plan Transfer

Please note: If the transfer option was selected, the **Electronic Fund Transfer Form** must be completed by the transferring fund and faxed to STANLIB New Business on 0867 277 505.

Tax details

Income tax number	<input type="text"/>	
Tax directive number ¹	<input type="text"/>	(Copy of tax directive required)
Tax directive commencement date	<input type="text" value="D"/> <input type="text" value="D"/> - <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="C"/> <input type="text" value="C"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	
Tax office	<input type="text"/>	

STANLIB's bank account details

Account name:	Classic Linked Life Annuity
Bank:	Standard Bank
Branch code	018105 (Sandton)
Account number:	22-0405-182
Reference:	Surname and identity number

¹ Unless a tax directive is submitted to support a lower rate, tax according to PAYE tables will be deducted.

Beneficiaries

You may nominate one or more natural persons who may receive a benefit on your death. If no beneficiary is nominated, the proceeds may be payable to your estate.

I am aware that, on the event of my death, my beneficiaries are allowed the following options:

- Where my funds originate from my pension or provident plan, to commute the full value of the policy (within six months of my death); or to continue the policy as the new owners
- Where my funds originate from my retirement annuity fund, to commute one third of the value and to commit the remaining value to a life annuity.

First name																
Surname																
Identity number						Date of birth	D	D	-	M	M	-	C	C	Y	Y
Relationship						Percentage			%							
First name																
Surname																
Identity number						Date of birth	D	D	-	M	M	-	C	C	Y	Y
Relationship						Percentage			%							
First name																
Surname																
Identity number						Date of birth	D	D	-	M	M	-	C	C	Y	Y
Relationship						Percentage			%							
First name																
Surname																
Identity number						Date of birth	D	D	-	M	M	-	C	C	Y	Y
Relationship						Percentage			%							

Terms and conditions

The terms and conditions must be completed and signed by all contracting parties and submitted to STANLIB Wealth Management Limited. The terms and conditions is entered into by and between the Client and STANLIB Wealth Management Limited. (Reg. No. 1996/005412/06) (26/10/590), hereinafter referred to as "STANLIB". The Client hereby 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 hereby 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.
- 1.2 **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 hereby 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.
Withdrawal instruction: Where a fully completed and accurate instruction is received by STANLIB head office before close of business on **business day 1**, payment to the client will be made by no later than the end of business on **business day 4**.
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**. **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 run takes place on the **22nd of the month**. In the event of the **22nd being a weekend or public holiday**, the annuity run will take place on the **preceding business day**. Withdrawal and switch requests received during the monthly expense run or monthly annuity run will only be processed once the run has been priced up. This will generally add up to **2 business days** to the above service levels. STANLIB will not be responsible for any losses caused or damages suffered due to STANLIB being unable to meet these service levels due to unforeseeable circumstances beyond STANLIB's control.
Income payment: 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 income payment on the 1st day of the following month. If the instruction is received on or after the 15th day of the month, the Client will receive his first income payment on the 1st day of the month after that, for example, a withdrawal received on the 12th of January, the Client will receive his income on the 1st February. If the withdrawal instruction is received on the 17th of January, the Client will receive his income on the 1st March.
- 1.3 The Client shall make his/her selection from the local collective investment schemes and other investment vehicles, 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.
- 1.4 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.
- 1.5 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 fact sheet.

- 1.6 The Client hereby appoints the Intermediary, as named herein to act as his agent in respect of all applications and instructions to be executed on his behalf. The Client understands that in terms of the Financial Advisory and Intermediary Services Act, 2002, his Intermediary must be mandated by a licenced Financial Services Provider ("FSP") as a representative to act on the Client's behalf and that it is also the Client's responsibility to determine whether his Intermediary has the necessary authorization. (FSB toll free number : 0800 110443). The Client understands and confirms that STANLIB is entitled to act on his Intermediary'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 Intermediary. Where the Client has terminated his Intermediary'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 Intermediary. The Client agrees that STANLIB will pay to such Intermediary the agreed charges as set out in this Application Form.
- 1.7 An optional investment guarantee on death may be selected by the Client. A charge as indicated under point 8 will be calculated and charged by STANLIB in respect of this benefit. The benefit will be payable on death of the Client, provided that the Client does not die by his/her own hand. The benefit will be paid, subject to the instruction of the executor or trustee, as the case may be, to the beneficiary/ies nominated by the Client and notified to STANLIB. The benefit will be an amount equal to the greater of the investment value at the immediately preceding anniversary of the investment or the investment value at the date of death. The amount of all withdrawals from the Client's investment account and all charges levied against the Client's investment account will be deducted for purposes of determining the value of the benefit.
- 1.8 STANLIB does not guarantee the performance of the investment, and any guarantees, which are secured, are derived from the investment itself.
- 1.9 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.
- 1.10 Should a portfolio or other investment that the Client has selected no longer be offered on STANLIB's platform, STANLIB shall give the Client a reasonable period of notice within which to switch the investment. Should STANLIB not receive such notification from the Client, STANLIB shall disinvest the Client from the discontinued portfolio or other investment and place the proceeds into a similar portfolio selected and deemed appropriate by STANLIB.
- 1.11 Either party is entitled to terminate the mandate after notice in writing of not more than 60 days.
- 1.12 STANLIB does not give advice. The Client confirms that no advice was given by STANLIB in respect of this application.
- 1.13 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.

Terms and conditions

1.14 No payments will be made to third parties.

1.15 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

2. Specific terms and conditions

2.1 The Classic Linked Life Annuity Plan is a compulsory annuity which is purchased from Liberty Group Limited and is administered by STANLIB. A policy containing the terms and conditions which governs the annuity will be issued to the Client should the Client's application be accepted.

2.2 A maximum of 8 collective investment portfolios may be selected.

2.3 To qualify for the optional death benefit, the Client must select at least 4 collective investment portfolios, with a minimum of 15% in each.

2.4 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.

2.5 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.

2.6 The Client may not cancel the Linked Life Annuity as a cool-off period does not apply. The Client may however request a transfer to another registered insurer.

3. Total charges

3.1 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 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. For a complete list of the underlying portfolios and charges, please visit www.stanlib.com. 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.

3.2 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.

3.3 The Client hereby authorises STANLIB to repurchase units in the collective investment schemes' portfolios or such other appropriate investments in the Client's Classic Linked Life Annuity Plan contract, as is necessary to comply with the withdrawal, regular income and optional death benefit charge or spread charge requests.

3.4 The Client agrees to pay the Intermediary an upfront intermediary charge and intermediary service charge.

3.5 The Client agrees to pay STANLIB the charges specified under point 3.3. 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.

3.6 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, unless the Client selected to spread STANLIB's upfront charge.

3.7 Where the Client has selected the spread charge option, the outstanding charges will be deducted from any full withdrawal instruction processed during the spread charge period.

3.8 STANLIB will deduct charges from call accounts and money market portfolios first. Thereafter charges will be deducted proportionately from other portfolios.

3.9 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.

3.10 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 and intermediary charge.

3.11 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.

4. Intermediary charges

4.1 Upfront Intermediary charge

The Client hereby agrees to pay the Intermediary an upfront Intermediary charge. This upfront intermediary 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 Intermediary on the Client's behalf.

4.2 Intermediary service charge for Classic portfolios and Select portfolios

The Client hereby agrees to pay the Intermediary 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 Intermediary on behalf of the Client. The Client hereby 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 Intermediary. STANLIB will recover service charges in order of priority from call accounts and money market portfolios and thereafter proportionately from other portfolios. Should the Client cancel the appointment of the Intermediary, referred to in paragraph 1.6 then STANLIB will after receipt of written notification from the Client of such termination, cease paying the service charge to the Intermediary.

5. Upfront charges

5.1 Upfront Intermediary charge

The Client hereby agrees to pay the Intermediary an upfront Intermediary charge. This upfront Intermediary 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 Intermediary on the Client's behalf.

5.2 Platform upfront charge

STANLIB will levy an upfront charge (excl. VAT) on receipt of the total investment amount.

These charges (excl. VAT) are as follows:

First R100 000	1,75%
Next R200 000	1,60%
Next R400 000	0,50%
Next R500 000	0,35%
Thereafter	0,25%

The upfront charge is based on a sliding scale, i.e. the first R100 000 attracts an upfront charge of 1.75%, the next R200 000 attracts an upfront charge of 1,60%, etc.

STANLIB reserves the right, in its sole discretion, to reduce the Platform upfront charge. STANLIB shall advise the Client in writing of any reduction in the Platform upfront charge.

Illustrative Example:

Investment amount		R250 000
	Upfront Charge	Amount
First R100 000	1.75%	R1 750.00
Next R150 000	1.60 %	R2 400.00
Total		R4 150.00

The charges on the Client's investment are fully disclosed in the welcome pack (new business document) that STANLIB will send to the Client.

6. Service charge

6.1 Platform service charge for Classic portfolios

STANLIB will levy a platform service charge (excl. VAT) on the total investment value within the Classic portfolios according to the sliding scale below:

Platform service charge	
First R250 000	0.75%
Next R750 000	0.50%
Thereafter	0.25%

Illustrative Example:

Investment balance		R950 000
	Platform Service Charge	Amount
First R250 000	0.75%	R1 875.00
Next R700 000	0.50 %	R3 500.00
Total		R5 375.00

6.2 Platform Service charge for Select portfolios

The platform service charge is determined as: 0.50% less any portfolio charge discount received by STANLIB Wealth Management from the relevant Collective Investment Scheme (CIS). This is a discount on the platform service charge paid by the fund manager company to STANLIB Wealth Management. This discount is disclosed and is passed on to the investor by reducing the platform service charge. Should the Manager for any reason whatsoever cease paying the portfolio discount to STANLIB, then STANLIB will not be liable for the portfolio charge discount to the Client.

6.3 The platform service charge will be calculated on the last business day prior to the 10th day of each month on the value of the Select and Classic portfolios selected by the Client.

6.4 All service charges and distribution fees 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 portfolios or make other appropriate investments in the Client's Classic Linked Life Annuity Plan contract 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.

7. 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.

8. Optional death benefit

Where the Client has selected the optional death benefit, STANLIB will levy the following service charge on the total investment value:

Age at Next Anniversary	Service charge (excl. VAT)
Below age 65 next	0.10%
65 next to 74 next	0.20%
75 next to 84 next	0.50%

9. Value Added Tax (VAT)

All charges quoted have been quoted exclusive of Value Added Tax, which will be levied at the applicable rate from time to time.

10. The Classic portfolio charge structures do not include charges charged by Intermediaries and Asset Management Companies. Details are available on request.

11. The Client understands that where he/she switches to other products/portfolios, different or new cost structures could apply and that it is the Client's responsibility, or where applicable, that of the Client's Intermediary, to determine the relevant cost structures prior to conducting a switch.

12. Registration of the investment

12.1 STANLIB shall purchase a Linked Life Annuity Policy from the Long-Term Insurance Company identified in the Application in the name of the Client. The investments will be registered in the name of the Long-Term Insurance Company and a record will be kept of the investments that back the policy benefits to the Client in terms of the Linked Life Annuity Policy.

12.2 STANLIB will administer the Linked Life Policy.

12.3 The terms and conditions herein contained will govern the administration of the Linked Life Annuity Policy and the Policy benefits under the Policy will be governed by the 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 intermediary in respect of his/her services to the Client.

13. Reporting to the Client

13.1 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 Intermediary or Client is able to access the information continuously through another medium such as the internet or a facsimile service.

13.2 Notwithstanding the above, the Client or Intermediary 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 Intermediary with a written report concerning the Client's investments.

13.3 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 hereby 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.

14. Financial Services Provider ("Financial Consultancy")

The Client hereby confirms that he/she has appointed a representative ("Intermediary") for purposes of his/her dealings with STANLIB: (Note: If commission is shared, specify the servicing Intermediary first. Commission can only be shared by Intermediaries from the same FSP [Financial Consultancy].)

15. Limited discretion

The administrative FSP (STANLIB Wealth Management) shall obtain instruction from the Client before entering into a transaction on behalf of the Client.

Intermediary

The Client understands that his/her Intermediary must be mandated by a licensed FSP as a representative, as explained in paragraph 1.6. 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/her appointment of the Intermediary to act on his/her behalf.

Intermediary 1

Full name of Intermediary i.e. Brokerage	<input type="text"/>	
Brokerage Id	<input type="text"/>	
Herein represented by (i.e. Adviser)	<input type="text"/>	
STANLIB Id	<input type="text"/>	
FSP licence number	<input type="text"/>	
Telephone (work)	<input type="text"/> - <input type="text"/>	Fax (work) <input type="text"/> - <input type="text"/>
Street address	<input type="text"/>	
City/town	<input type="text"/>	
Country	<input type="text"/>	Code <input type="text"/>
Email address	<input type="text"/>	
Upfront intermediary charge	<input type="text"/> , <input type="text"/> %	Percentage split (if applicable) <input type="text"/> %
Intermediary service charge	<input type="text"/> , <input type="text"/> %	

Intermediary 2

Full name of Intermediary i.e. Brokerage	<input type="text"/>	
Brokerage Id	<input type="text"/>	
Herein represented by (i.e. Adviser)	<input type="text"/>	
STANLIB Id	<input type="text"/>	
FSP licence number	<input type="text"/>	
Telephone (work)	<input type="text"/> - <input type="text"/>	Fax (work) <input type="text"/> - <input type="text"/>
Street address	<input type="text"/>	
City/town	<input type="text"/>	
Country	<input type="text"/>	Code <input type="text"/>
Email address	<input type="text"/>	
Upfront intermediary charge	<input type="text"/> , <input type="text"/> %	Percentage split (if applicable) <input type="text"/> %
Intermediary service charge	<input type="text"/> , <input type="text"/> %	

Declaration

I/We hereby 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 Nett Asset Value, Charges, 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	<input type="text"/>	Date	<input type="text" value="D"/> <input type="text" value="D"/> - <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
		Signed at	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Signature of intermediary	<input type="text"/>	Date	<input type="text" value="D"/> <input type="text" value="D"/> - <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
		Signed at	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

