Additional Investment
Nedgroup Investments Retirement Annuity Fund

NEDGROUP INVESTMENTS

The Nedgroup Investments Retirement Annuity Fund is administered by Silica Financial Administration Solutions (Pty) Ltd. In this document references to “we”; “us”; “our” are references to the Fund and/or the administrator.

1. What you need to know

1. Before completing this form please read the latest relevant Investment Agreement, Fund Fact Sheet and Portfolio Characteristics document - which can be obtained from your financial planner or our Client Service Centre. To understand the charges that may be incurred when investing, please use the Effective Annual Cost calculator available at www.nedgroupinvestments.com.
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, reviewed and accepted your completed and signed form and support documentation;
   - we have performed all checks, verifications and assessments required in terms of FICA; and lastly
   - the money reflects 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).
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. Investor details

Investor number

INVESTOR TYPE

☐ South African individual

☐ Foreign individual

PERSONAL DETAILS

Title and surname

First names

Preferred name

SA ID number

Date of birth

D D M M Y Y Y Y

Passport number (if foreign national)

Passport expiry date

D D M M Y Y Y Y

Passport country of issue

Nationality

Country of birth

Country of residence

WHAT IS YOUR SOURCE OF WEALTH?

- [ ] Salary / Commission
- [ ] Pension / Annuity
- [ ] Court order / Maintenance
- [ ] Business earnings
- [ ] Inheritance / Donations / Trust
- [ ] Self-employed

WHAT IS YOUR OCCUPATION?

- [ ] Government employee / Judge
- [ ] Professional, scientific and technical services
- [ ] Management
- [ ] Executive
- [ ] Academic
- [ ] Technical and sciences
- [ ] Administration
- [ ] Sales and marketing
- [ ] Safety and security personnel
- [ ] Arts, performance and hospitality
- [ ] Craft, trade or artisan
- [ ] Sport professional
- [ ] Self-employed
- [ ] Religious leader
- [ ] Retired
- [ ] Unemployed

Other: ____________________

WHAT INDUSTRY DO YOU WORK IN?

- [ ] Financial, investment and insurance activities
- [ ] Information, technology and communication
- [ ] Accommodation and hospitality services
- [ ] Wholesale and retail trade
- [ ] Arts, entertainment and recreation
- [ ] Craft, trade or artisan
- [ ] Manufacturing
- [ ] Construction
- [ ] Non-profit / religious
- [ ] Government, Municipal services or SOE
- [ ] Unemployed
- [ ] Professional, scientific and technical services
- [ ] Administrative and support services
- [ ] Human health, social work and education
- [ ] Transportation and storage
- [ ] Real estate
- [ ] Sport professional
- [ ] Mining
- [ ] Agriculture, forestry and fishing
- [ ] Gambling
- [ ] Public administration, defence and social security

3. Investment details

Total investment amount
(including phase-in if applicable) R ____________________

Please indicate the account group number to which this additional investment applies. ☐☐☐☐☐☐

If you would like your additional investment to be processed into a new account group number, please complete a Retirement Annuity Fund Initial Investment Form.

PHASE-INS

Do you require your investment to be phased in? ☐ Yes ☐ No

If yes, please submit the relevant Phase-in Form.

If you elect to phase-in your investment, the investment amount will be invested into Core Income Fund and phased in monthly (over the selected period) into the designated unit trust portfolio(s).

INTENDED PURPOSE OF INVESTMENT

☐ Invest for retirement

NATURE OF RELATIONSHIP WITH NEDGROUP INVESTMENTS

☐ Invest a single amount

☐ Invest multiple amounts

HOW ARE YOU FUNDING THIS INVESTMENT?

☐ Salary / Commission	☐ Investments / Rental income	☐ Sale of assets	☐ Pension / Annuity
☐ Court order / Maintenance	☐ Inheritance / Donations / Winnings	☐ Self-employed	☐ Business earnings

UNIT TRUST PORTFOLIO SECTION

Please note

- Additional investments can only be processed into trustee-approved portfolios which are reviewed and adjusted from time to time. If you have an investment that is not on the approved list you cannot add to it.

Unit trust portfolio	Lump sum amount to be invested (excl phase-in)	Debit order amount to be invested	Only applicable if investing with a Financial Planner		
			Initial FP fee (excl VAT)		Annual FP fee (excl VAT)
			Lump sum	Debit order	
Asset allocation portfolios			%	%	%
Stable					
Opportunity					
Balanced					
Income portfolios					
Core Income					
Flexible Income					
Core portfolios					
Core Guarded					
Core Diversified					
Core Accelerated					
Additional unit trust portfolios					
Total (R)					

All features of your existing account will apply to the additional investment amount, including annual financial planning fees (if applicable).

Financial planning fees:

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

UNIT TRUST PORTFOLIOS SELECTION (FOR NEW UNIT TRUST PORTFOLIOS)

Please note

- Monthly income distributions will be reinvested (after tax if applicable).

Unit trust portfolio	Lump sum amount to be invested (excl phase-in)	Debit order amount to be invested	Only applicable if investing with a Financial Planner: Initial FP fee (excl VAT) – Lump sum	Initial FP fee (excl VAT) – Debit order	Annual FP fee (excl VAT)
Asset allocation portfolios			%	%	%
Stable					
Opportunity					
Balanced					
Income portfolios					
Core Income					
Flexible Income					
Core portfolios					
Core Guarded					
Core Diversified					
Core Accelerated					
Additional unit trust portfolios					
Total (R)					

FINANCIAL PLANNING FEES

- If no fees have been specified, 0% will apply.
- If a fee is higher than the maximum is specified, the maximum will apply.
- Initial fees in respect to debit orders will be deducted off each debit order amount before investing into the selected unit trust portfolio.
- If you have nominated an account from which the annual fee is to be recovered, your selection will apply to your additional investment.

4. Payment details

HOW DO YOU WISH TO PAY FOR THIS INVESTMENT?

Lump sum:

☐ **Collection by Nedgroup Investments**
Electronic collection by Nedgroup Investments is a once off debit from your bank account and is limited to a maximum of R1 million. For amounts larger than R1 million please make payment via EFT. 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 (include any Phase-ins) 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 or entity registration number as 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

NEDGROUP INVESTMENTS BANK ACCOUNT DETAILS

Bank:	Nedbank	Branch code:	198765
Branch:	BS Corporate	Account number:	1452042489
Account name:	Nedgroup Investments Retirement Annuity Fund		
FSB Registration number:	12/8/0037697	SARS Approval number:	18/20/4/041932

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

Escalation rate per annum ☐ 5% ☐ 10% ☐ 15% Other ☐ %

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.

5. Investor bank account details

It is mandatory to complete this section.

Please note

- 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 ☐

6. Financial planner details and declaration

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 explained all fees 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)

7. 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 confirm that all information provided in this application is true and correct and that I am not aware of any other information that may affect this application negatively.
- Where I am acting on behalf of another person, or as a representative of a legal entity, I confirm that I am duly authorised to complete and sign this form.
- I understand and agree that this application will be governed by the relevant and latest Investment Agreement and 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 authorise Nedgroup Investments to accept this instruction as submitted (electronically or otherwise) and agree that Nedgroup Investments will not be held liable for acting on this application and/or any instructions contained herein.
- The information contained in this form may be reported to the South African tax authorities.

Investor / Authorised signatory

Date D D M M Y Y Y Y

Name

Capacity