

# Start a debit order

## Tax-free investment

### 1. What you need to know

1. Before completing this form please read the latest relevant Investment Agreement and Portfolio Characteristics document which can be obtained from our website: [www.nedgroupinvestments.com](http://www.nedgroupinvestments.com), 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 also available from our website.
2. Your investment will be invested into the unit trust portfolio class specified on the relevant Portfolio Characteristics document. If you start a debit order on an existing unit trust portfolio, you will remain invested in that class.
3. We will process your instruction once:
  - we have received, reviewed and accepted your completed and signed form and support documentation; and
  - we have performed all checks, verifications and assessments required in terms of FICA.
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](mailto: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. Tax-free investments notes

1. 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.
2. 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.
3. You can withdraw from your tax-free investment at any time.
4. Withdrawn amounts that are re-invested will be treated as additional contributions and therefore be subject to your annual contribution threshold of R33 000 as well as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.
5. Income distributions will be reinvested.

### 3. Investor details

Investor number

#### INVESTOR TYPE

South African individual

Title and surname

First names

Preferred name

Date of birth          
D D M M Y Y Y Y

SA ID / passport number

Passport expiry date          
D D M M Y Y Y Y

**WHAT IS YOUR SOURCE OF WEALTH?**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Salary / Commission | <input type="checkbox"/> Pension / Annuity               | <input type="checkbox"/> Court order / Maintenance |
| <input type="checkbox"/> Business earnings   | <input type="checkbox"/> Inheritance / Donations / Trust | <input type="checkbox"/> Self-employed             |

**WHAT IS YOUR OCCUPATION?**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Government employee / Judge       | <input type="checkbox"/> Professional, scientific and technical services | <input type="checkbox"/> Management                    |
| <input type="checkbox"/> Executive                         | <input type="checkbox"/> Academic  | <input type="checkbox"/> Technical and sciences        |
| <input type="checkbox"/> Administration                    | <input type="checkbox"/> Sales and marketing                             | <input type="checkbox"/> Safety and security personnel |
| <input type="checkbox"/> Arts, performance and hospitality | <input type="checkbox"/> Craft, trade or artisan                         | <input type="checkbox"/> Sport professional            |
| <input type="checkbox"/> Self-employed                     | <input type="checkbox"/> Religious leader                                | <input type="checkbox"/> Retired                       |
| <input type="checkbox"/> Unemployed                        | <b>Other:</b> <input type="text"/>                                       |  |

**WHAT INDUSTRY DO YOU WORK IN?**

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

## 4. Investment details

### 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.
- Debit orders take 45 days to clear.

### INTENDED PURPOSE OF INVESTMENT

Invest for 0 – 3 years  Invest for 3 - 5 years  Invest for over 5 years

### NATURE OF RELATIONSHIP WITH NEDGROUP INVESTMENTS

Invest multiple amounts with occasional withdrawals

### HOW ARE YOU FUNDING THIS TRANSACTION?

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

### Start a new debit order into an existing unit trust portfolio

			Only applicable if investing with a financial planner
Unit trust portfolio	Account number	Debit order amount to be invested	Initial FP fee (excl VAT)
			%
Total (R) - Total contributions are limited to R33 000 per tax year.		R <input type="text"/>	

#### Please note

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

#### Initial 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 fees will be deducted off each debit order amount before investing into the selected unit trust portfolio.

**START A NEW DEBIT ORDER:**

**UNIT TRUST PORTFOLIO SELECTION** (for new portfolios)

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

**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 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 fee is to be recovered, your selection will apply to your additional investment.



## 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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D	D	M	M	Y	Y	Y	Y

Name

Capacity

Nedgroup Investments (Pty) Limited (Company registration number 1996/017075/07)

Incorporating Nedgroup Collective Investments (RF) Proprietary Limited (Company registration number 1997/001569/07); Nedgroup Investment Advisors Limited (Company registration number 1998/017581/07) an authorised Financial Services Provider (FSP Licence No. 1652) Sponsor of the Nedgroup Investments Retirement Funds

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