Sanlam Investments

Tax-Free Unit Trust Application Form

The tax free unit trust allows you to make flexible contributions and does not require you to commit to any future contributions. You can withdraw amounts from your tax free unit trust at any time. Transfers of tax free unit trusts will initially not be allowed until 1 March 2017. Only individual SA citizens may apply.

Please note that contributions to the tax free unit trusts will be limited to R30 000 per tax year (1 March to 28 February) and R500 000 over a lifetime. There is no limit on the growth within the investment, and no interest, dividends and capital gains will be taxed. **However, any additional contributions in a tax year above the R30 000 annual limit will be taxed at 40%.**

Forms

Send forms and supporting documents to:

UTinstructions@sanlaminvestmentssupport.com

0860 724 467

General Enquiries

service@sanlaminvestments.com

0860 100 266

Important information

- **You may not convert or switch an existing unit trust investment with us into a tax free unit trust.**
- Transfer of this tax free unit trust between product providers will not be allowed until 1 March 2017.
- There may be a delay should your investment exceed the annual or lifetime limits.
- Please read all the information in this form carefully, including the terms and conditions in section 11, and ensure you understand it.
- The investment will only be finalised once we receive the fully completed, dated and signed form, with all the necessary supporting documents. This includes your **verified bank account details, Financial Intelligence Centre Act 38 of 2001 (FICA), and Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS)** requirements, if applicable. Your funds also need to reflect in our bank account. and we require proof of deposit if you do not provide the cash reference number.
- In terms of the Financial Intelligence Centre Act (FICA), we as the accountable institution, may not establish a business relationship or conclude a single transaction with you unless we have taken steps to identify and verify you. We will therefore not invest your funds in the market until we have met the necessary regulatory requirements.
- Please initial the bottom of each page as well as any changes made on this form.
- Any writing/instruction outside of the allocated fields will not be processed.
- If you are taking out this investment on behalf of someone else (e.g. a third party or minor), please complete your details in Annexure A and ensure the required documents, as listed in Annexure B, accompany this application form. Application forms for minors must be signed by the parents or legal guardians, irrespective of who the payer of the investment is (e.g. grandparents).
- When we refer to the investor, we mean the 'legal owner'. Please refer to 11.5 of the terms and conditions.

Do you have an existing tax-free unit trust with us? Yes No

If 'yes' please supply the investor code: ☐☐☐☐☐☐☐☐

1. Investor details (all fields are compulsory)

Please note: the following details must be completed in the name of the registered investor, regardless of who the payer is.

Title: Mr Mrs Miss Other (please specify): _____

Surname: _____

Full name(s): _____

ID number: ☐☐☐☐☐☐☐☐☐☐☐☐☐ Date of birth: ☐☐ ☐☐ ☐☐☐☐ (D D M M Y Y Y Y)

Country of birth: _____

Residential address: _____

_____ Postal code: _____

Postal address: _____

_____ Postal code: _____

Telephone (h): ( ) ( ) _____ e.g. (+27) (21) 555 5555

Telephone (w): ( ) ( ) _____ e.g. (+27) (21) 555 5555

Cell: ( ) ( ) _____ e.g. (+27) (21) 555 5555

Fax: ( ) ( ) _____ e.g. (+27) (21) 555 5555

Email address: _____

Occupation: _____

Source of income
Please specify your regular source of income:

☐ Salary ☐ Inheritance ☐ Bonus ☐ Pension or Provident fund lump sum
☐ Savings ☐ Other (Specify): _____

2. Investor classification: (only the following parties need to complete this section)

(indicate with an X)

☐ Sanlam Group:
Pay code: _____

☐ Ora

☐ Sanlam Private Wealth (SPW)

☐ Sanlam Private Wealth (SPW): Portfolio Managers
BDA number: _____

3. Tax status of investor (compulsory)

Nationality / citizenship: _____

Please specify any other nationality / citizenship: _____

Primary country of residence for tax purposes: _____

Tax reference number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
(in the case of a minor, the income tax number is only required if the minor is a registered taxpayer)

Are you a registered tax payer of any country other than your primary country of residence? Yes No

If '**Yes**' please complete the information below:

Country/Countries of tax residence	Tax Reference number(s)

4. Source of funds for this investment

(please specify where the funds for this investment come from)

Source of funds (compulsory): ☐ Salary ☐ Inheritance ☐ Savings
☐ Bonus ☐ Other (please specify): _____

5. What is your communication preference?

Send my statements and correspondence to me by: ☐ Email ☐ Post

Send sms notifications when transacting on my account Yes No

I want to receive marketing information Yes No

Note:

- You will receive a quarterly statement from us, via email or post, depending on your communication preference.
- If no correspondence preference is selected, the default method of communication will be email if the email address is provided.
- We only send sms notification for certain transactions.
- All standard business correspondence (e.g. statements, letters) will be in English.
- You will receive marketing material from us unless you opt out above.

6. Investor banking details

The details specified below will only be used when selling unit trusts and for income distribution (interest and/or dividend) payments.

- Please supply us with proof of bank details (e.g. cancelled cheque or bank statement not older than 3 months).
- We will only make payments into the account of the registered investor. We cannot make payments to third parties, even if the third party account is a parent / grandparent / guardian of a minor.
- We are unable to make payments into credit cards, money market and bond accounts.
- Useful tip: accurate information always facilitates prompt payment from us.

Name of account holder: _____

ID number: ☐☐☐☐☐☐☐☐☐☐☐☐☐

Bank name: _____

Bank account number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Branch name: _____

Type of account:

☐ Current ☐ Savings ☐ Transmission

Branch code (6-digit): ☐☐☐☐☐☐

7. Ways to pay

- **Electronic transfers:** These may take up to two days to reflect in our bank account.
- **Cheque deposits:** All cheques must be endorsed as non-transferable and deposited directly into Sanlam Collective Investments' bank account.
- **Once-off debit orders**
- **Recurring debit orders**

Note:

- Please note that contributions to the tax free unit trust will be limited to R 30 000 per annum and R 500 000 over a lifetime.
- For **cheque deposits** and **electronic transfers**, please **supply a proof of deposit** if you did not provide a cash reference number.
- We do not accept cash deposits.
- All deposits must be in South African Rand or we will return your funds.
- Your transaction will only be processed when your funds reflect in our bank account and when we have received all the relevant documents.
- There may be a delay between when you deposit the funds and when it reflects in our account.

Sanlam Collective Investments' bank account details:

Account holder:	Sanlam Collective Investments (RF) Pty Ltd
Bank name:	ABSA
Branch:	Sanbel
Branch code:	632005
Account number:	01 02300 234 1
Reference:	Identity number

8. Investment instruction

Please specify the fund(s) you would like to invest in, and how much you would like to invest. Fund minimums apply (see our Minimum Disclosure Documents (fund fact sheets).

A full list of our funds for this product and Minimum Disclosure Documents (fund fact sheets) is available on www.sanlamunittrusts.co.za. If you are unsure about which funds to invest in or which suit your needs, please speak to your broker or Sanlam financial adviser.

** If you do not specify a fund class, your investment will be allocated to a default class.*

Unit trust fund(s)	Class*	Lump sum deposit (you deposit)	Lump sum debit order collection (we collect)	Monthly debit order collection	Income distribution (indicate with an X) Reinvest	Payout
1.		R	R	R	☐	☐
2.		R	R	R	☐	☐
3.		R	R	R	☐	☐
4.		R	R	R	☐	☐

Initials: _____

9. Debit order instructions

- We accept payments from third party accounts (e.g. grandparent investing on behalf of a grandchild).
- The investment remains the property of the registered investor, regardless of who made the payment.
- If the debit order is paid from a third party account, the following documents must accompany this form:
  - **Individuals**: A copy of the third party's identity document, a utility bill less than 3 months old plus proof of banking details (cancelled cheque or a copy of a bank statement, not older than 3 months) that includes a bank logo and date stamp.
  - **Non-individuals**: A letter from the legal entity stating the list of authorised signatories and proof of banking details (cancelled cheque or a copy of a bank statement, not older than 3 months).
- We do not draw funds from credit cards, money market or bond accounts.
- Please allow 3 - 4 business days' notice to process debit orders.
- Monthly debit orders will automatically be cancelled if funds are returned from the bank after 3 consecutive occasions.

Investment options:

Please deduct the total investment amount, as indicated in section 8, as follows:

☐ Debit order: ☐☐ ☐☐ ☐☐☐☐ (D D M M Y Y Y Y)

☐ Monthly debit order: on the ☐☐ (D D) day of each month starting ☐☐ ☐☐☐☐ (M M Y Y Y Y)

(if you don't specify the day of the month, we will default deductions to the 1st day of each month)

Annual increase: _____ % Annual increase date: ☐☐ ☐☐☐☐ (M M Y Y Y Y)

Please pay this debit order:

☐ from my own account specified in section 6 **or** ☐ from the following third party account:

Full names and surname of account holder: _____

Bank account holder ID / entity registration number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
(if other legal entity please supply the entity registration number)

Address of bank account holder: _____

_____ Postal Code: _____

Bank name: _____

Bank account number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Branch name: _____

Type of account:

☐ Current ☐ Savings ☐ Transmission

Branch code (6-digit): ☐☐☐☐☐☐

I instruct and authorise Sanlam or its agents to draw direct debits against my bank account as per the instruction in section 8 and 9.

Signature of bank account holder / authorised signatory: _____

Second signature: _____
(if applicable)

10.Financial adviser

10.1 Broker / Sanlam financial adviser details (if applicable)

Only one broker/adviser is applicable per investor code.

Full name(s): _____ Code: ☐☐☐☐☐☐

Surname: _____ Biblife code (if applicable): ☐☐☐☐☐☐

Identity number: ☐☐☐☐☐☐☐☐☐☐☐☐☐

Contact telephone number: _____ Email: _____

Commission instruction*:

I wish to appoint the broker / financial adviser whose details appear above as my preferred intermediary. I agree to pay a negotiable initial advice fee (exclusive of VAT), applied to each contribution and deducted before the investment is made:

☐ Pay the full initial advice fee applicable (to the maximum explained in the Minimum Disclosure Documents (fund fact sheets))

☐ Pay part of the initial advice fee _____%

☐ No initial advice fee

Please note that this initial advice fee excludes the manager's initial fee as explained in the Minimum Disclosure Documents (fund fact sheets).

Ongoing advice fee:

☐ Ongoing financial advice fee: _____% per annum (negotiable up to a maximum of 1%, excluding VAT).

Signature: _____

Signature of investor / authorised signatory/(ies) (compulsory)

Please note

- This annual advice fee is based on the daily market value of the investment portfolio, paid to the broker / financial adviser monthly, in arrears from the sale of units (unit reduction).
- This is not part of the normal annual management fee charged by Sanlam.
- To cancel the ongoing advice fee, please complete an **Investor Details Update form**, available from www.sanlamunittrusts.co.za

10.2 Declaration by broker / Sanlam financial adviser

Sanlam financial adviser:

Financial advice

It is the adviser's responsibility to complete the advice documents for this transaction and forward them, with this application form, to Sanlam.

FICA declaration

I confirm that the investor recorded in this application, or the person action on their behalf, confirmed his / her identity and address with original, acceptable FICA documents (see Annexure B). Copies of these documents are attached.

Does this application replace the whole or part of an existing product? Yes No

If 'Yes' please submit a completed AEB2040 form with the FAIS documents.

_____

Signature of Sanlam financial adviser

Broker:

FSP license

I declare that I am a licensed financial services provider or a representative of a financial service provider. I am authorised to sell unit trusts.

FSP license number: ☐☐☐☐☐☐☐☐

FICA declaration

I confirm that I have identified the investor of this application, as well as the person acting on their behalf (if applicable). I have verified their identity in line with the requirements of the Financial Intelligence Centre Act, 38 of 2001 ("FICA"), and any legislation, regulations or guidelines related to it (see Annexure B).

I will keep a record of the verification documents as required in terms of FICA. I will make available, on request, copies of these documents as well as details of the verification procedures followed.

_____

Signature of broker

11. Terms and conditions

Sanlam Group is a full member of the Association for Savings & Investment SA (ASISA).

11.1 About unit trusts

- When you invest in a unit trust (also called a collective investment scheme), your money is pooled with the money of other investors. This pool of money is used to buy a portfolio of assets, such as shares (equities), bonds or listed property. As an investor, the value of the units you own is calculated by taking the number of units you own and multiplying them by the latest ruling price per unit. Forward pricing is used. Details of what each fund invests in, as well as its risk profile, are specified in the Minimum Disclosure Documents (fund fact sheets).
- The price per unit (excluding money-market type funds) goes up and down according to the value of the underlying assets in the relevant portfolio. Neither your capital nor the return of your investment is guaranteed for any unit trust fund investment. For information on unit trusts and how they work, along with our full range of funds and the relevant Minimum Disclosure Documents (fund fact sheets), please visit our website at www.sanlamunittrusts.co.za
- When you complete this form, you apply to buy units in the funds of your choice in line with the Trust Deed and mandate of the relevant funds. The Minimum Disclosure Documents (fund fact sheets), explain how each fund invests and what applicable fees will be charged.
- Unit trusts are generally medium to long-term investments. Past performance is not necessarily a guide to future performance. Unit trusts are traded at ruling prices and may engage in borrowing and scrip lending. Unit trust prices are calculated on a net asset value basis, which is the total value of all assets in the portfolio, including any income accrual, less any permissible deductions from the portfolio and divided by the units in the portfolio.
- For money market funds, the price of each participatory interest is aimed at a constant value. While a constant price is maintained, the investment capital is not guaranteed. A money market portfolio and short-term debt portfolio is not a bank deposit. The total return of the investment is primarily made up of interest received. The return may also include any gain or loss made on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield (expressed as a percentage of the interest and dividends earned for the day), but in the case of abnormal losses it can have the effect of reducing the capital value of the portfolio. Excessive withdrawals from the portfolio may place the portfolio under liquidity pressures, and in such circumstances, a process of ring-fencing the withdrawal instructions, and managed pay-outs over time, may follow.
- If funds for money market are deposited on a Saturday, Sunday or public holiday, investors will receive that specific day's price and earn interest from that day onwards.
- A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges. This could result in a higher fee structure for the fund of funds.
- A feeder fund is a portfolio that, apart from assets in liquid form, consists solely of participatory interests in a single portfolio of a collective investment scheme, which also levies its own charges, which could result in a higher fee structure.
- Portfolios that invest in international investments, or investments in foreign securities, could be accompanied by additional risks as well as potential limitations on the availability of market information.
- Income payment(s) will only be paid out to a client's bank account if the investment transactions (e.g. debit orders and deposits) used to purchase units have been cleared by the bankers on the income reinvestment date. If the units have not cleared, income payment(s) will be automatically reinvested.

11.2 Fees and charges

- A schedule of fees and charges and maximum commissions is available from the Minimum Disclosure Documents (fund fact sheets):
  - The following charges are levied against the portfolio: brokerage, auditors' fees, service fees, applicable taxes, custodian fees, bank charges, and trustees' fees.
  - These fees are charged to the client: Sanlam manager's fees as well as broker advice fees.
- Commission and incentives may be paid and if so, will be included in the overall costs. The fund manager may borrow up to 10% of the portfolio to bridge insufficient liquidity.
- Monthly debit orders will automatically be cancelled if funds are returned from the bank after 3 consecutive occasions. If a debit order or direct debit is returned by the bank due to insufficient funds being available or for any other reason, the units purchased for that transaction will be reversed (at no cost to the client) and the client's unit trust account will be debited with the units allocated.
- The client will be liable for any bank charges incurred as a result of a direct debit or debit order being rejected or returned by the bank.

11.3 Transaction cut-off times

- Please make sure you send us your completed instruction (including supporting documents) before the transaction cut-off time. The SA business day transaction cut-off times for our funds are:
  - 13:00 for money market funds and,
  - 15:00 for all other funds.
- We can only process your instruction once we have received the correct and accurately completed form and the required supporting documents. If an instruction is issued incorrectly, is unclear, incomplete, or if the supporting documents are not received by the cut-off time, the processing of the transaction will be delayed.
- Your transaction will be priced using the ruling price of the fund for the day the transaction is processed i.e. the day we receive all of the required information. Any loss will be for the investor's account.
- Any interest earned on:
  - money deposited for investment in a fund after the specified cut-off time,
  - incorrect deposits or,
  - deposits for applications with outstanding requirements, will not be paid to the client as we are unable to transfer the money into the fund(s) account.
- If a debit order collection date falls on a non-business day, we will collect it on the first available business day thereafter.

11.4 Conflict of Interest

All actual and potential Conflicts of Interest are managed, reported and disclosed in line with the Managers Conflicts of Interest and Outsourcing Policy which is available on request, or on the Sanlam website www.sanlamunittrusts.co.za

11.5 Ownership, information security and instructions

- The legal owner of the investment is the person in whose name the investment is registered, regardless of who the payer is. If the legal owner is a minor, we will only accept instructions from their legal guardian.
- We will only release information to, and act on instructions from, the investor, the authorised signatory or the appointed financial intermediary.
- We can only process your instructions once we have received the correct and accurately completed form and required supporting documents. If an instruction is issued incorrectly, is unclear, incomplete, or if the supporting documents are not received by the cut-off time, the transaction may be delayed. Any loss will be for the investors' account.

11.6 Unclaimed assets and how they affect you

- As a member of the Association for Savings and Investment SA (ASISA), we follow ASISA's Unclaimed Assets standard. An unclaimed asset is any unit trust investment on which there have been no transactions for ten years, or in the case of a deceased estate, more than three years have passed since we have received the notice of death. Our policy is to continue reinvesting all income distributions (interest) and redemption payments until the unit trust is sold, regardless of the time frame.
- According to ASISA's Unclaimed Assets standard, we follow a process of tracing investors or beneficiaries on any unclaimed assets. Any reasonable administrative and costs incurred to trace the investor may be recovered from the value of the portfolio. Tracing will cease where the value of the unit trust investment is less than R1000 and the costs of tracing exceeds the benefit of tracing. More information on the ASISA Standard on Unclaimed Assets and the processes is available on www.asisa.org.za or from our client service centre on 0860 100 266.
- Please note that to prevent your investment becoming an unclaimed asset it is your responsibility to inform us of any change in your personal information.

11.7 Update your personal details

It is your responsibility to keep us informed of any changes in your banking details, personal information or current identification information (e.g. change of address, change of surname and contact details). If any of your details have changed, you will need to complete an **Investor Details Update form** available from www.sanlamunittrusts.co.za

11.8 Making changes to your investment

Unit trusts are a flexible investment option, which means that you can make changes to your investment as your personal circumstances change. This means you can sell some or all of your units, and make additional investments, subject to the annual and lifetime limits. As changes to your investment could impact your original investment goals, please speak to your financial adviser or broker.

11.9 Complaints

We want to give you outstanding client service, but sometimes things go wrong. If you are dissatisfied with our service, or any of our products have disappointed you, we would like to hear about it. Please get in touch:

- Telephone: 0860 100 266
- Email: complaints@sci.sanlam.com
- Complete a complaint form online at www.sanlamunittrusts.co.za
- Visit your nearest Sanlam office.

Your views are very important to us. When we receive your complaint, a competent team, specifically trained to handle and resolve complaints, will investigate it and try to resolve it as soon as possible in a fair manner.

If the complaint has not been resolved to your satisfaction, you may refer it to the Sanlam Arbitrator. The Sanlam Arbitrator is an impartial person that settles disputes between dissatisfied clients and Sanlam.

Sanlam Arbitrator contact details:
Fax: +27 21 957-1786
Email: arbitrator@sanlam.co.za

11.10 How we process your personal information

- We collect personal information about you to offer you the best service. We will not share this information outside of the Sanlam Group, its associated groups or agents, without your explicit consent. In order to provide you with an effective service, we may be required to share this information with our administrators or agents who perform certain services for us (e.g. mail houses who post your statements on our behalf), members of the Sanlam Group, your financial adviser or broker, as well as with any regulatory bodies as the law requires. We may share your information with foreign regulatory bodies if required.
- Your information is used for administrative, operational, audit, marketing, research, legal and record keeping purposes. We will take all reasonable steps necessary to secure the integrity of any personal information which we hold about you and to safeguard it against unauthorized access. If you don't consent to us using your personal information, there may be delays or some instructions might not be carried out. You can have access to your information at any time and ask us to correct any information we have in our possession. Please feel free to write to us to obtain a copy of this information. We keep relevant documents for a period of five years or more as required by the law. If you consent to us retaining your personal information for periods of longer than 5 years, we will restrict access to your information. It will only be processed for storage or for purposes of proof (with your consent).

12. Investor declaration

1. I confirm that I have the authority and am legally competent to enter into and conclude this transaction, with any legal assistance that may be required.
2. I declare that I understand that this application is a Tax Free Unit Trusts, and I am aware of the resultant tax implications of exceeding the annual contributions limit.
3. I am aware of the annual and lifetime contribution limits, and I understand it is my responsibility to adhere to them.
4. I understand that this application is subject to the Sanlam Collective Investments Scheme Deed (the Deed) and that this application, read together with the Deed, constitutes the entire agreement between Sanlam and myself. A copy of the Deed is available upon request.
5. I certify that the information I have provided about my country of citizenship and country of tax residence is correct.
6. In terms of the Prevention of Organised Crime Act (No 121 of 1998), I confirm that the funds for this investment come from a legitimate source. I further agree to answer any questions on the source of the funds used for investment and to provide additional information if required.
7. I am aware of and consent to all costs and charges relating to this investment. I understand that there is no guarantee with regards to the capital investment. I am aware that there are further allowable deductions from the fund (e.g. an annual management fee) that may impact the value of the investment.
8. I confirm that I am familiar with the content and I understand the relevant Minimum Disclosure Document(s) (fund fact sheet(s)).
9. I understand that the cost of buying units may include an initial upfront fee plus Value Added Tax (VAT) which may consist of Sanlam's manager's fee as well as a broker advice fee. This is additional to the annual management fee charged by Sanlam.
10. I confirm that the risk profile of the investment has been explained to me and I understand that it is my obligation to familiarise myself with and accept the risks associated with this investment.
11. I accept full responsibility for informing Sanlam of any changes in my personal information (e.g. change of address, change of surname and contact details).
12. I have read and understood the contents of this application form and annexures and I agree to its terms and conditions.

Signature of investor: _____ Date: D D M M Y Y Y Y

***Authorised signatory:** _____ Date: D D M M Y Y Y Y

*Authorised signatory/(ies) acting on behalf of the investor (e.g. parents / guardians of a minor).
***Please refer to Annexure A and B for additional information / documentation required.**

Important information

Sanlam Group is a full member of the Association for Savings and Investment SA. Collective investment schemes are generally medium to long-term investments. Please note that past performances are not necessarily an accurate determination of future performances, and that the value of investments / units / unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager, Sanlam Collective Investments (RF) Pty Ltd, a registered and approved Manager in Collective Investment Schemes in Securities. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Actual investment performance of the portfolio and the investor will differ depending on the initial fees applicable, the actual investment date, and the date of reinvestment of income as well as dividend withholding tax. Forward pricing is used. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. The performance of the portfolio depends on the underlying assets and variable market factors. Performance is based on NAV to NAV calculations with income reinvestments done on the ex-div date. Lump sum investment performances are quoted. The portfolio may invest in other unit trust portfolios which levy their own fees, and may result is a higher fee structure for our portfolio. All the portfolio options presented are approved collective investment schemes in terms of Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). International investments or investments in foreign securities could be accompanied by additional risks as well as potential limitations on the availability of market information. The Manager has the right to close any portfolios to new investors to manage them more efficiently in accordance with their mandates. The portfolio management of all the portfolios is outsourced to financial services providers authorized in terms of the Financial Advisory and Intermediary Services Act, 2002. Standard Bank of South Africa Ltd is the appointed trustee of the Sanlam Collective Investments Scheme.

Sanlam

Annexure A

Additional information required in terms of FICA

Each person acting on behalf of the investor will need to complete the sections below. In the event that more than one person is authorised to act on behalf of the investor, copies of this section can be made as required and must accompany the fully completed application form.

The information required is mandatory to meet legislative requirements and therefor the application will not be processed without receiving the additional information for each applicable party.

Title: Mr Mrs Miss Other (please specify): _____

Capacity (e.g. parent, guardian etc): _____

Surname: _____

Full name(s): _____

ID number: _____

Country of birth: _____

Registered address: _____

_____ Postal code: _____

Postal address: _____

_____ Postal code: _____

Telephone (h): ( ) ( ) _____ Telephone (w): ( ) ( ) _____
e.g. (+27) (21) 555 5555 *e.g. (+27) (21) 555 5555*

Cell: ( ) ( ) _____ Fax: ( ) ( ) _____
e.g. (+27) (21) 555 5555 *e.g. (+27) (21) 555 5555*

Email address: _____

Occupation: _____

Tax status

Nationality / citizenship: _____

Please specify any other nationality / citizenship: _____

Primary country of residence for tax purposes: _____

Tax reference number: _____

Are you a registered tax payer of any country other than your primary country of residence? Yes No

If 'Yes' please complete the information below:

Country/Countries of tax residence	Tax Reference number(s)

I certify that the information I have provided above is true and correct.

***Authorised signatory:** _____ Date: D D M M Y Y Y Y

** Authorised signatory acting on behalf of the investor (e.g. parents / guardians of a minor, and all persons authorised to act on behalf of the investor).*

Initials: _____

Sanlam

Annexure B

Financial Intelligence Centre Act 38 of 2001 (FICA) Requirements

The Financial Intelligence Centre Act (FICA) was introduced in 2001 with the aim of preventing criminal activities and the financing of terrorism. It requires banks, as well as other institutions, to obtain and verify certain client information. It applies to all clients of financial institutions such as individuals, third party investors (e.g. parents / grandparents / guardians of a minor, and all persons authorised to act on behalf of the investor).

Investor / persons acting on behalf of investor:

In terms of the FICA requirements, the investor and the person(s) authorised to act on behalf of the investor must submit the documents specified below with the application form:

1a. SA Natural Persons (SA resident with SA tax number)

- ☐ A copy of a bar-coded ID document or a copy of a South African Smart Card* identification document issued by the Department of Home Affairs
- ☐ Proof of residential address (not older than 3 months)

** If a Smart Card is used as an identification document, please ensure that we receive a clear copy of the back and the front of the Smart Card.*

Important: If your green bar-coded ID document is not available, please provide us with a copy of either a SA passport, SA driver's license or SA temporary ID document along with a letter explaining why the green bar-coded ID document is not available.

1b. Minors (under the age of 18 years)

- ☐ A copy of a minor's bar-coded ID document **or** a copy of a South African Smart Card identification document issued by the Department of Home Affairs **or** a copy of the minor's birth certificate (only to be used if ID has not yet been issued)
- ☐ A copy of a bar-coded ID document **or** a copy of a South African Smart Card identification document issued by the Department of Home Affairs for **parents** or **guardian(s)**.
- ☐ Proof of residential address for **parents** / **guardian(s)** (not older than 3 months)
- ☐ Proof of guardianship (if applicable)

1c. Persons acting on behalf of the investor

(e.g. an authorised Financial Services Provider with a discretionary mandate), in addition to the above documents in respect of the investor:

- ☐ A copy of the authority to act on behalf of the investor or mandate signed by the investor
- ☐ A copy of the authorised agent's bar-coded ID document or a copy of a South African Smart Card identification card issued by the Department of Home Affairs
- ☐ Proof of residential address (not older than 3 months)

Acceptable documents for verification of residential address:

Important:

- You can submit any one of the following documents as proof of residential address.

Initials: _____

Accepted documents not older than 3 months:

- [ ] A copy of your utility bill / rates and taxes
- [ ] Retail account, excluding loyalty or reward account statements
- [ ] A copy of a recent payslip or salary advice
- [ ] A copy of your bank, building society or credit card statement (no internet print-outs)
- [ ] A copy of your levy certificate issued by the body corporate, home owner's association or managing agent for properties in sectional title, cluster or share older block developments
- [ ] A recent letter of employment reflecting the employees' residential address
- [ ] A copy of your telephone or cell phone statement
- [ ] A copy of your MNET or DSTV account
- [ ] If you live in a rural area, an affidavit or proof from the tribal Authority Council
- [ ] A copy of your mortgage statement from your bank or other lending organisation e.g. SA Home Loans
- [ ] A copy of confirmation of residence from a retirement village/ retirement home on their letterhead if the investor is 55 years or older
- [ ] A copy of your long or short-term insurance policy, excluding Sanlam or Santam

Accepted documents not older than 12 months:

- [ ] A copy of your SABC TV license or SABC license card
- [ ] A copy of your SARS document (excluding e-filing documents)
- [ ] A copy of your motor vehicle license
- [ ] A copy of your lease or rental agreement
- [ ] An affidavit, where the investor resides with another person (e.g. spouse or landlord). The person confirming the address must also be identified and verified (refer to 1a. SA Natural Persons).