





Unit Trusts Additional Investment Form (existing investors)

Forms

Send forms and supporting documents to:

-  UTinstructions@sanlaminvestmentssupport.com
-  0860 724 467

General Enquiries

-  service@sanlaminvestments.com
-  0860 100 266

Important information

- Please read all the information in this form carefully, including the terms and conditions in Annexure A, 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.
- Any writing/instruction outside of the allocated fields will not be processed.

1. Investor details (all fields are compulsory)

Investor code:

Title: Other (please specify): _____

Surname / registered name of legal entity: _____

Full name(s): _____

ID / passport / entity registration number:

Contact telephone number: _____ Email address: _____

These contact details will only be used to process your additional investment instruction. Should your contact details change, you will need to complete an **Investor Details Update form**, available on www.sanlamunittrusts.co.za

2. Source of funds for this investment

Please advise where the funds for this investment comes from:(compulsory)

Salary Inheritance Savings Bonus Other (please specify): _____

3. Investor banking details

The details specified below will only be used when selling unit trusts (ad hoc and recurring withdrawals) 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.
- We are unable to make payments into credit cards, money market and bond accounts.

Name of account holder: _____

ID / passport / entity registration number:

Date of birth:
D D M M Y Y Y Y

Passport expiry date:
D D M M Y Y Y Y

Bank name: _____

Bank account number:

Branch name: _____

Type of account:

Current Savings Transmission

Branch code (6-digit):



4. 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-transferrable and deposited directly into Sanlam Collective Investments' bank account. The maximum amount that can be processed per cheque is R500 000. For amounts greater than this, please write additional cheques.
- **Once-off debit orders:** Once-off electronic collection is restricted to a maximum of R1 000 000 per debit. The alternative payment method for amounts exceeding R1 000 000 is an electronic fund transfer directly into our bank account.
- **Recurring debit orders**

Note:

- We do not accept cash deposits.
- All deposits must be in South African Rands 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:

Should you wish to make an **additional investment** in any of your **existing funds** reflected in your portfolio summary, you can use any one of the bank accounts below:

Bank name:	ABSA Bank	First National Bank	Standard Bank
Branch code:	632005	250655	051001
Account number:	4048794798	62007975610	272704121
Deposit reference:	Deposit reference number		

Your deposit reference number for the relevant fund(s) should be quoted as your deposit reference.

For **Sanlam Alternative Income Fund** and any **new funds** you wish to invest in, please only use the bank account below:

Bank name:	ABSA Bank
Branch code:	632005
Account number:	01023002341
Reference:	ID or passport number or investor code or entity registration number

Please supply proof of deposit with this instruction form.

5. 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)). 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 _____	<input type="checkbox"/>	<input type="checkbox"/>
2. _____	_____	R _____	R _____	R _____	<input type="checkbox"/>	<input type="checkbox"/>
3. _____	_____	R _____	R _____	R _____	<input type="checkbox"/>	<input type="checkbox"/>
4. _____	_____	R _____	R _____	R _____	<input type="checkbox"/>	<input type="checkbox"/>

Income payment(s) will only be paid out to a client's bank account if the investment transaction (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 been cleared, income payment(s) will automatically be reinvested.

6. Debit order instructions

- We accept payments from third party accounts (e.g. grandparent investing on behalf of a grandchild).
- The legal owner of the investment is the person in whose name the investment is registered, regardless of who the payer is.
- 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 once-off and recurring debit orders.
- Monthly debit orders will automatically be cancelled if funds are returned from the bank after 3 consecutive occasions.



From:

Unit trust fund and class:

Total monthly amount (R)

To:

Unit trust fund(s) and classes:

Amount (R)

or

%

1. _____

2. _____

3. _____

- Fund minimums apply to the switch-in amounts.
- You may be liable for any difference in initial fees when switching between a money-market type fund and equity-type fund, or from any fund where the initial fee is lower.
- If no class is specified, the switch will be allocated to a default class.
- If your switch date occurs on a non-business day, you will receive the next business day's price.
- No funds may be switched if the funds have not been cleared by the bank (for investments and once-off debit orders, this will take 15 calendar days; for recurring debit orders, this will take 28 calendar days). Please take this into consideration in your choice of your regular switch inception date.

8. Financial adviser

8.1 Broker / Sanlam financial adviser details (if applicable)

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 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
- This annual advice fee is not applicable to funds / classes where a trailer fee is already included in the service fee, as explained in the Minimum Disclosure Documents (fund fact sheets).

8.2 Preferred broker / financial adviser appointment

I confirm that I wish to appoint the above broker / financial adviser as my preferred financial intermediary on all my Sanlam unit trust funds. All future commission, trailer and ongoing financial advice fees (if applicable) must be paid to this newly-appointed broker / financial adviser until further notice.

I am aware that the financial intermediary, who previously introduced me to Sanlam unit trusts, will now be replaced with this new appointment. I also understand that the above appointed (preferred) new broker / financial adviser will now receive the commission on the recurring contribution(s), ad hoc investments, trailer and ongoing financial advice fees (if applicable) that was previously paid.

Signature of investor / authorised signatory(ies): _____



8.3 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 acting on their behalf, confirmed his / her identity and address with an original, acceptable FICA document. 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 licence

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.

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

9. Investor declaration

1. I / We confirm that I / we have the authority and am / are legally competent to enter into and conclude this transaction, with any legal assistance that may be required.
2. I / We 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 / ourselves. A copy of the Deed is available upon request.
3. In terms of the Prevention of Organised Crime Act (No 121 of 1998), I / we confirm that the funds for this investment come from a legitimate source. I / we further agree to answer any questions on the source of the funds used for investment and to provide additional information if required.
4. I am / We are aware of and consent to all costs and charges relating to this investment. I / We understand that there is no guarantee with regards to the capital investment. I / We am / are aware that there are further allowable deductions from the fund (e.g. an annual management fee) that may impact the value of the investment.
5. I / We confirm that I am / we are familiar with the content and I / we understand the relevant Minimum Disclosure Document(s) (fund fact sheet(s)).
6. I / We 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.
7. I / We confirm that the risk profile of the investment has been explained to me / us and I / we understand that it is my / our obligation to familiarise myself / ourselves with and accept the risks associated with this investment.
8. I / We accept full responsibility for informing Sanlam of any changes in my / our personal information (e.g. change of address, change of surname and contact details).
9. I / We have read and I / we understood the contents of this application form and Annexure A and I / we 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, and all persons authorised to act on behalf of the investor).

Authorised signatory details

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

Capacity: _____

Surname: _____

Full name(s): _____

ID or passport number:

Contact telephone number: _____ Email address: _____

Important notes and Terms and Conditions

Please read all the information in this annexure carefully and ensure you understand it. The Annexure A section does not have to be returned with your completed additional investment form.

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.
- 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 or alternatively you can call us on 0860 100 266.
- 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.

Fees and charges

- A full list of our funds, a schedule of fees and charges and maximum commissions is available from the Minimum Disclosure Documents (fund fact sheets) available on www.sanlamunittrusts.co.za
 - The following charges are levied against the portfolio: brokerage, auditors' fees, performance fees, service fees, applicable taxes, custodian fees, bank charges, trustees' fees and trailer fees (trailer commission is paid by Sanlam to financial advisers on a monthly basis; it forms part of the annual service charge, which is a fixed percentage per annum that is calculated and deducted daily from the accrued income in the portfolio).
 - 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 monthly debit order being rejected by the bank.

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:
 - 11:00 for Sanlam Alternative Income Funds
 - 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 ie 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 in 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.

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.
- We permit ringfencing for large withdrawals in terms of Notice 573 of the Collective Investment Schemes Control Act. Ringfencing is the separation of assets and the delayed sale of units in a unit trust fund, in the event of a large sale of units within the fund, subject to certain conditions. This ensures that the sale of a large number of units will not force us to sell the underlying investments at a price in the market which could have a negative impact on other investors. We may delay paying the proceeds of the sale of units. If your sell instruction is affected by this ringfencing, the payment and the value of your withdrawal could be impacted. In the event of this, we will contact you to discuss the process, where applicable.

Unclaimed assets and how they affect you

- 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.



Complaints

If you are dissatisfied with our service, please contact us at:

- 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.

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).

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 in 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 according to their mandate. 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.