



IMPORTANT INFORMATION

1. Please complete all the relevant sections and sign section 14. Investors in Shari'ah-compliant unit trusts must sign section 8 as well.
2. The completed form and supporting documentation (see below) can be **scanned and emailed to uttransactions@oldmutual.com**. Illegible and incomplete forms may lead to delays. **Contact our Service Centre at 0860 234 234 if you have any queries.**
3. The Effective Annual Cost (EAC) is a standard industry measure for your information and to facilitate comparing the cost of an investment over specific periods. (Visit www.oldmutualinvest.com for more information and to access the EAC illustrator.) The EAC of your investment will be confirmed in writing once your investment has been processed.
4. Your switch will be completed once we have received the completed form and supporting documentation and the sale of units have been effected and the units are available for reinvestment into the new fund(s). Differences in pricing times between funds may lead to delays if the earliest applicable cut-off time is missed (e.g. if switching from money market funds to funds that invest in shares).
5. **You can register via www.oldmutualinvest.com to view and/or transact on your portfolio.**
6. Should you use an intermediary, and the initial charge of the fund you are switching to be higher than what you paid on your original investment, you may incur the difference.
7. It is important to provide a cellphone number, as transaction notifications are only sent via sms.

SUPPORTING DOCUMENTATION REQUIREMENTS

Buying and selling requests require at least proof of identity (e.g. bar-coded ID/passport). Please refer to the document entitled "Supporting Document which may be required" (available on www.oldmutualinvest.com) for further information. The Financial Intelligence Centre Act (FICA) requires that the investor and all related parties are identified and verified before the investment is processed. We cannot process your application without the relevant information.

PROCESSING TIMES

- We process switches out of a fund and into another fund in two stages.
- To process an exit from a Money Market Fund, we need all the information by 13h00.
- For switches on all other funds, the cut off time is 15h00.
- If we receive information after these cut-off times, we process the switch on the next working day.
- Switches into Money Market Funds are processed over two working days. Units switched into a Money Market Fund will reflect after 13h00 on the second working day.

Please complete this form using block letters and tick (✓) where appropriate.

APPLICATION TO BUY UNITS

I hereby apply for the number of units that can be purchased by the investment amount referred to below. All transactions are subject to the conditions of the relevant Trust Deed(s).

Do you already have an Old Mutual Unit Trusts investment? No Yes

If Yes, please provide your unit trust number

Does this application to buy units include a Money Market Unit Trust Fund? No Yes

1(a). INVESTOR'S DETAILS

I am investing: For myself On behalf of someone else Please also complete section 1(b)

State relationship

INDIVIDUAL IN WHOSE NAME INVESTMENT IS HELD

Title and surname

Full first names

Gender: Male Female

Marital status: Single Married Divorced Widowed Other

Marital status type: Civil Marriage in Community of Property Civil Marriage with Accrual Civil Marriage without Accrual Other



1(a). INVESTOR'S DETAILS CONTINUED

Proof of Identity:

Please provide copy(s) of identification document(s) with this form

Table with 5 columns: Type of Identification (ID or Passport) Refugee, Country of issue (ID or passport), ID/Passport number, Issue date, Expiry date of passport

Other [] State type eg. Social security number [] Country of citizenship: []

Country of birth: [] Country of residence: [] Country of nationality: []

NAME(S) OF INSTITUTIONAL INVESTOR IN WHICH NAME THE INVESTMENT IS HELD

Company/entity name (if applicable) []

Full name of authorised representative []

Contact details:

Cellphone [] (For eg. South Africa +27)

Telephone (Home) [] (For eg. South Africa +27)

Telephone (Work) [] (For eg. South Africa +27)

E-mail Address []

Old Mutual Unit Trusts' preferred method of communication is e-mail

Preferred method of communication E-mail [] Post []

Residential address

My address [] OR Care of (c/o)* address [] Care of (c/o)* Name []

* Care of: If you do not have a residential address of your own and require for your post to be directed to the care of this person

Address []

[] Postal code []

Country []

Postal address, if different from residential address

My address [] OR Care of (c/o)* address [] Care of (c/o)* Name []

* Care of: If you do not have a residential address of your own and require for your post to be directed to the care of this person

Address []

[] Postal code []

Country []



2. SWITCH EXISTING ACCOUNT BALANCE

Unit trust minimums apply. If no selection is made, distributions are automatically reinvested.

FROM (fund name)	CONTRACT NUMBER	TO (fund name)	UNITS or RAND VALUE		
			All (✓)	Specify number	Rand value

3. CHANGES TO MONTHLY INVESTMENT PLANS

Unit trust minimums apply. If no selection is made, distributions are automatically reinvested. Please allow 10 days' notice to amend debit order instructions. If no changes are indicated below, current debit orders will continue as per current instructions.

Cancel existing debit order/s

UNIT TRUST NAME	ACCOUNT NUMBER (if existing)

Amend existing debit order/s

UNIT TRUST NAME (Current monthly investment)	Transfer TO (unit trust name)	MONTHLY INVESTMENT AMOUNT	DISTRIBUTIONS (✓ to action)	
			Pay out	Reinvest*
TOTAL			R	

Please select only one debit order date for your contract

1 3 7 15 20 27

Commencing month of your debit order

Please allow at least 10 days' notice.

Please select a percentage increase: 5% 10% 15% or %

You can increase your debit order on the anniversary date of your investment contract to counteract the effects of inflation on your investment.

4. INCOME VERIFICATION

We require that you confirm your source of income and source of funds for this transaction in order for us to process your investment.

Source of income: Salary Bonus Inheritance Retirement benefit Other

Source of funds for this transaction



5. TAX RESIDENCY DETAIL

As a financial institution we are obliged to comply with international agreements signed by our government aimed at combatting tax evasion. In terms of these agreements, we are required to collect information regarding where you are resident for tax purposes including the related tax reference numbers. If you are resident for tax purposes in a country other than South Africa, certain of your information will be reported to SARS who will automatically share this information with the participating countries where required.

Each country has its own rules for whether a person is resident for tax purposes or not. It is possible to be resident for tax purposes in more than one country. Depending on the rules of the country, tax residency may be determined by factors such as where you permanently live, where you were born, or if you live and work in the country for more than half the year. If you are a US citizen or hold a US passport or green card, you will also be considered resident for tax purposes in the US even if you live outside the US, unless you have given up your citizenship.

Please answer the following questions and complete your tax reference number(s) in the table below, along with details of your identifications and any other nationality or citizenship, providing identification for each country for which you are a resident for tax purposes.

	Yes	No	Country of tax residence	Income tax reference number (TIN) <small>(* mandatory - If you do not have an Income Tax reference number please select reason code (A/B/C) in table below)</small>	Foreign ID/passport of country	ID type
Are you a resident for Tax purposes in South Africa?						
If YES please include your South African Income Tax Number						
Are you a citizen and/or tax resident of the United States of America?						
If "Yes", please provide the following information						
Are you a resident for tax purposes in any other country?						
If "Yes", please provide the following information						
Country 1						
Country 2						
Country 3						

TIN reason code table

Reason	Description	Please tick (✓)	Why is TIN unobtainable
A	The country/jurisdiction does not issue TINs to its residents		
B	The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN if you have selected this reason)		
C	No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)		

I (Full Name) , ID/Passport number

certify that the information provided above is correct. If I am a tax resident of any country other than or in addition to South Africa, I have stated this above. I undertake to advise Old Mutual Unit Trust Managers (RF) (Pty) Ltd within 30 days should information contained in this form change.

Signature

Date **D D M M C C Y Y**

6. DECLARATION FOR DIVIDEND WITHHOLDING TAX PURPOSE

This note applies to the investor who has already signed an Old Mutual Unit Trusts Declaration by Beneficial Owner Form (Declaration Form) as you are subject to a different rate of tax on local dividends as result of either a double tax agreement (DTA) or as you represent a legal entity that is exempt from Dividend Withholding Tax (DWT) (Note: natural individuals residing in South Africa are subject to the normal rate of Dividends Withholding Tax and would not be required to complete the [Old Mutual Unit Trusts Declaration by Beneficial Owner Form](#). You may have already submitted the Declaration Form based on your indication above. Please note that it is your responsibility to ensure that the fund you are currently invested in is listed on the last Declaration Form you submitted. You may need to submit an updated Declaration Form if the fund you are investing in was not listed on the form you sent us previously (as it was launched after the date you signed). We apologise for any inconvenience caused. This is a SARS requirement. We may only apply the applicable Dividend Withholding Tax Exemption or Reduced Rate to the funds listed on the latest Declaration Form you have submitted.



10. INSTRUCTION FOR PAYMENT OF ADVISER FEES (If applicable)

Note: Fees to the adviser can only be applied if this section is fully completed for all fees agreed.

INITIAL ADVISER FEE

An initial adviser fee has been agreed as follows (subject to the maximums for each unit trust, stipulated on the unit trust fund fact sheet). The applicable amount will be deducted prior to the purchase of units.

% incl. VAT (max. 3.45% incl. VAT) for equity/multi asset unit trusts and all Shari'ah managed unit trusts, which is R (incl. VAT)

% incl. VAT (max. 0.69% incl. VAT) for interest bearing unit trusts, which is R (incl. VAT)

(Note: If % and rand amount differ, the % holds.)

ANNUAL ADVISER FEE

In addition, you may elect to pay an ongoing annual adviser fee. This fee is negotiated between yourself and your adviser or broker, and is over and above the initial adviser fee stipulated above.

Yes No

If Yes, specify percentage . % incl. VAT (max. 1.15% p.a. incl. VAT) of your discretionary (non-retirement savings) unit trust portfolio.

Note that this instruction overrides all existing annual adviser fee agreements.

A from Fund (one unit trust only) UT (unit trust account number)

OR

B proportionally across all my unit trusts.

This annual fee is calculated as a percentage of the value of your discretionary or tax-free unit trust portfolio(s). All unit trust retail classes which make up the invested portfolio are included in this calculation. The annual adviser fee is deducted monthly, through the sale of units from the nominated unit trust/s. This is thus a capital gains tax event. If this fee is being paid from a single unit trust and there is at any time an insufficient number of units in the unit trust, the fee will automatically be deducted from your Money Market Fund, failing which, the largest unit trust in your portfolio. Where investments are held in more than one class in the same unit trust, the fee will be deducted from the class open to new business. You will receive confirmation of the implementation of this fee, any adjustments made to the annual percentage or to the unit trust, as well as the cancellation thereof. This fee is based on an agreement between the client and the Financial Planner. You need to take into account whether your Planner is VAT registered. Old Mutual Unit Trusts is not a party to the agreement and will cancel the fee on the written instruction of either party. The fee will further be automatically cancelled by a change in the appointed Financial Planner. Old Mutual Unit Trusts will change any erroneous instructions received, but will not rectify prior payments based on erroneous instruction.

Date

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Signature of investor

11. DECLARATION BY ADVISER/BROKER

I, the undersigned, hereby declare and warrant that I am duly authorised to render financial services in respect of this product. All parties concerned have been identified and verified and all relevant documentation has been obtained and appropriate procedures have been applied in accordance with FICA (Act 38 of 2001). I confirm that all personal information is true and correct and there are no anomalies to my knowledge.

Name of introducer

Branch

Intermediary/Broker code

Tel. no.

Introducer's email address

Signature of introducer



12. PROTECTION OF PERSONAL INFORMATION

Old Mutual would like to offer you ongoing financial services and may use your personal information to provide you with information about product or services that may be suitable for your financial needs.

Please indicate here if you do not wish to receive this.

We may use your information or obtain information about you for the following purposes:

- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who renders services to us.

These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

You also have the right to complain to the Information Regulator, whose contact details are:

<http://www.justice.gov.za/inforeg/index.html>

Tel: 012 406 4818

Fax: 086 500 3351

Email: inforeg@justice.gov.za

You may access the personal information that we hold and request us to correct any errors or to delete this information. To view our full privacy notice and to exercise preferences, visit our website on www.oldmutualinvest.com.

13. DISCLAIMER

We aim to treat our clients fairly by giving you the information you need in as simple a way as possible to enable you to make informed decisions about your investments.

- We believe in the value of sound advice and so recommend that you consult a financial adviser before buying or selling unit trusts. You may however, buy and sell without the help of a financial adviser. If you do use a financial adviser, we remind you that they are entitled to certain negotiable adviser fees or commissions.
- You should ideally see unit trusts as a medium to long term investment. The fluctuations of particular investment strategies affect how a fund performs. Your fund value may go up or down. Therefore, we cannot guarantee the investment capital or return of your investment. How a fund has performed in the past does not necessarily indicate how it will perform in the future.
- Our cut-off time for client instructions (e.g. buying and selling) is at 15:00 each working day for all funds, except the Money Market Funds, which is at 13:00. These are also the times we value our funds to determine the daily ruling price (other than at month-end when we value the Old Mutual Index Funds and Old Mutual Multi-Managers Fund of Funds ranges at 17:00 close). Daily prices are available on our public website (www.oldmutualinvest.com) and in the media.
- The daily ruling price is based on the current market value of the fund's assets plus income minus expenses (NAV of the portfolio) divided by the number of units in issue.
- The fund fees and costs that we charge for managing your investment is accessible on the relevant fund's minimum disclosure document (MDD) or Table of fees and charges, both available on our public website (www.oldmutualinvest.com), or from our contact centre (0860 234 234).
- Additional information on this proposed investment can be obtained, free of charge, from our public website or our contact centre.
- Funds may borrow to pay client disinvestments and may engage in scrip lending. A process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed should excessive withdrawals from a fund place the fund under liquidity pressures.
- Old Mutual Unit Trust Managers (RF) (Pty) Ltd has the right to close a portfolio to new investors in order to manage it more efficiently in accordance with its mandate.
- Old Mutual Unit Trust Managers (RF) (Pty) Ltd is a registered manager in terms of the Collective Investment Schemes Control Act 45 of 2002.
- Old Mutual is a member of the Association for Savings & Investment South Africa (ASISA).

Money Market Funds:

A Money Market Fund is not a bank deposit account. Its unit price aims to be constant but investment capital is not guaranteed. The total return is primarily made up of interest (declared daily at 13:00) but may also include any gain/loss on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield, but in the case of abnormal losses, it can have the effect of reducing the capital value of the fund. The published yield is calculated using the average of the fund's previous seven days' net income (and assumes all income was reinvested). This figure is then annualised, which is the weighted average compound growth rate. A process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed should excessive withdrawals from a fund place the fund under liquidity pressures.

Income Funds:

Income funds derive their income primarily from interest-bearing instruments as defined. The published yield is a current yield and is calculated daily. The value of underlying assets of Income funds are marked to market on a daily basis.

Fund of Funds:

A fund of funds is a portfolio that invests in other funds in order to meet the investment objective of the fund of funds. Fund of funds can invest in local, foreign or offshore funds which levy their own charges, and may result in a higher fee structure.

Feeder Funds:

A feeder fund is a portfolio that invests all of its capital in a single underlying fund. This underlying fund can be a local, foreign or offshore fund and levy its own charges which may result in a higher fee structure.

Third-Party Named Funds (co-branded):

Old Mutual Unit Trust Managers (RF) (Pty) Ltd is the manager of Adviceworx, Old Mutual Multi-Managers and Public Investment Corporation SOC Limited suites of co-branded funds and retains full legal accountability.

Funds holding foreign assets:

Some funds hold assets in foreign countries and therefore may have risks, in these countries, regarding liquidity, the repatriation of funds, political and macro-economic situations, foreign exchange, tax, settlement and the availability of information.



14. DECLARATION

Signed by Investor or appointed person acting on behalf of the Investor as completed on Page 3 of this form.

- I agree to accept the number of units sold to me by virtue of this application and I warrant that I have full power and authority to enter into and conclude this transaction, with the necessary assistance where such assistance is a legal requirement.
- I am aware that this product offers no cooling-off rights.
- I know that the cost of buying units may include an initial charge plus VAT, depending on the amount invested and whether or not I use an intermediary, and that there are no guarantees on my capital.
- I acknowledge that there are further allowable deductions from the unit trust/s (e.g. an annual service fee) that impact on the value of my investment. I am satisfied that the facts provided are accurate and complete. I am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s.
- I acknowledge that Old Mutual Unit Trust Managers (RF) (Pty) Ltd may borrow up to 10% of the portfolio to bridge insufficient liquidity.
- I have read and fully understood all the pages of this application form.
- I acknowledge that I am responsible for ensuring that my contact details are up to date and in the event of my assets being declared unclaimed, Old Mutual Unit Trust Managers (RF) (Pty) Ltd will take action to trace me. All such costs shall be borne by me and maybe deducted from the value of my investment on an ongoing basis or once I have been located.
- I hereby authorise Old Mutual Unit Trust Managers (RF) (Pty) Ltd to debit the account mentioned above with the monthly amount/lump sum specified.
- I further authorise Unit Trust Managers (RF) (Pty) Ltd to accept instructions from me via facsimile (please delete if not applicable).
- We aim to treat our clients fairly by giving you the information you need in as simple a way as possible to enable you to make informed decisions about your investments.
- I am aware that I may view the Effective Annual Cost (EAC) of my investment on www.oldmutualinvest.com. Once my investment has been processed, Old Mutual Unit Trust Managers (RF) (Pty) Ltd will confirm the EAC to me in writing.
- I have read and am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s (Minimum Disclosure Document).
- I warrant that all the information given in this form, and in the additional documentation specifically requested by Old Mutual Unit Trust Managers (RF) (Pty) Ltd, as well as in any documentation which will be or has been supplied and signed by me in connection with this form, is true and correct and as per my instructions, whether in my handwriting or not.
- I undertake to advise Old Mutual Unit Trust Managers (RF) (Pty) Ltd within 30 days should information contained in this form change.
- I understand that Old Mutual Unit Trust Managers (RF) (Pty) Ltd may be legally obliged to disclose information in this form and in any other documentation supplied in connection with this contract to the South African Revenue Services and other legal authorities.

Signed at (place) on (date)

D	D	M	M	C	C	Y	Y
<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 contracting party Signature of contracting party

Signature of legal guardian/parent (if applicable) of contracting party Signature of authorised person (on behalf of contracting party)

Supporting documentation which may be required

CLIENT TYPE	FICA IDENTIFICATION REQUIREMENTS
Minors	<ul style="list-style-type: none"> • Copy of valid green bar-coded identity document or identity card of parent(s)/legal guardian • Copy of birth certificate/identity document of minor • Copy of a valid passport for foreign nationals • Proof of Residential address - less than 3 months old, of parent(s)/legal guardian as well as minor (if different) • If a grandparent is the investor, we will require a copy of the Identity document of that grandparent; proof of residential address as well as the documents for the parent(s)/legal guardian of the minor.
Adults	<ul style="list-style-type: none"> • Copy of the valid green bar-coded identity document or identity card or passport • Proof of residential address, - less than 3 months old or a valid rental agreement or letter from residence owner confirming residence • Old Mutual Third Party Affidavit (only in exceptional instances)
Persons acting on behalf of another natural person	<p>Both the person acting on behalf of the client and the client must be verified</p> <ul style="list-style-type: none"> • Copy of valid green bar-coded identity document or identity card or passport for the person acting on behalf of the client - less than 3 months old. • Proof of address for person acting on behalf of the client - less than 3 months old. • Proof of authority to act on behalf of the entity or client, eg: <ul style="list-style-type: none"> o Power of attorney o Mandate o Resolution duly executed by authorised signatories o Letter of executorships/authority from the Master of the High Court o Court order o Trust deed



CONTACT DETAILS

Old Mutual Unit Trust Managers (RF) (Pty) Ltd

(Registration no. 65/08471/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa

PO Box 207, Cape Town 8000, South Africa

Telephone no.: +27(0)21 503 1770

Helpline: 0860 234 234

Internet address: www.oldmutualinvest.com

Email: unittrusts@oldmutual.com

Complaints may be directed to the Client Relationship Manager at the above address. Our complaints process is available via our website www.oldmutualinvest.com or by contacting 0860 234 234.

Compliance Department: +27(0)21 503 1770

Visit www.oldmutualinvest.com for unit trust information, prices and news. Log in to view your portfolio online.

Clients who select email as their preferred correspondence method benefit from an enhanced communication offering.

Old Mutual Investment Administrators (Pty) Ltd

(Registration no. 1988/003478/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa

PO Box 5408, Cape Town 8000, South Africa

Telephone no.: +27(0)21 503 1770

Compliance Department: +27(0)21 503 1770

Professional indemnity cover and fidelity insurance cover are in place.

Old Mutual Investment Administrators (Pty) Ltd is a third party administration and service provider to Old Mutual Unit Trust Managers (RF) (Pty) Limited and is a licensed financial services provider.