





















8. ACCEPTANCE OF ADVICE

I am solely responsible for my investment choices and their associated outcomes, and acknowledge that I have entered into this transaction without obtaining financial advice as that is my preference. As a result no initial charge will be levied on any investment of R500 (the general unit trust minimum) or more.

OR

I hereby confirm that, where applicable, the relevant intermediary (adviser or broker) has satisfied me that he/she is authorised to render financial services in respect of this product.

Do you want to appoint this intermediary as your Preferred Servicing Intermediary (PSI) for all your future Old Mutual financial services needs?

- YES, I appoint and give the PSI access to information on all my existing Old Mutual financial services products.
- NO, I will complete an Intermediary Appointment Note (IAN) selecting my servicing intermediary of preference per category of Old Mutual financial services product.

9. 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 interest bearing, equity/multi asset unit trusts and all Shari'ah managed 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 

D	D	M	M	C	C	Y	Y
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Signature of investor



**10. 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.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of introducer	Branch	Intermediary/Broker code	Tel. no.
<input type="text"/>		<input type="text"/>	
Introducer's email address		Signature of introducer	

**11. 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](mailto: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](http://www.oldmutualinvest.com).

**12. 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](http://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](http://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).



## 12. DISCLAIMER CONTINUED

### **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.



13. 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](http://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.
- I take note that in some instances, income may be reflected as "interest income" but accept that such income is fully Shari'ah compliant and has been approved as such by the Shari'ah Supervisory Board.

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



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](http://www.oldmutualinvest.com)

Email: [unittrusts@oldmutual.com](mailto: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](http://www.oldmutualinvest.com) or by contacting 0860 234 234.

Compliance Department: +27(0)21 503 1770

Visit [www.oldmutualinvest.com](http://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.