



**IMPORTANT INFORMATION**

- This Tax Free Investment is offered to individuals in possession of a South African identity number and document only (i.e. not for trusts, companies, etc.). You may invest for yourself or on behalf of others, for example, your children. "Tax free" means that you will not pay income tax on the interest earned in the portfolio, or dividend withholding tax on the dividends earned in the portfolio, and when you eventually sell, you will pay no capital gains tax on the growth of the value in your portfolio (section 12T of the Income Tax Act). You can invest up to R36 000 each year, until your total investment reaches R500 000 which is the lifetime limit that you are allowed to save in a tax free account. If you go over these limits you will be taxed at 40% of the extra amount by SARS.
- Please complete all the relevant sections. Investors in Shari'ah-compliant unit trusts must sign section 4 as well.
- The completed form and supporting documentation (see below) can be scanned and emailed to [uttransactions@oldmutual.com](mailto:uttransactions@oldmutual.com). Illegible and incomplete forms may lead to delays. Contact the Old Mutual Unit Trust Client Service Centre at 0860 234 234 if you have any queries.
- 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](http://www.oldmutualinvest.com) for more information and to access the EAC illustrator for this additional investment.) The EAC of your investment will be confirmed in writing once your investment has been processed.

**PROCESSING TIMES**

The same day's price will be applied to transaction requests submitted by 15h00 (13h00 for all transactions involving money market funds) on any working day, provided that all supporting documents are provided and all FICA requirements\* have been met. Transaction requests received after these times will be processed the next available working day, once all requirements have been met, with the same cut-off times applying.

\* In line with FICA, Old Mutual Unit Trust Managers (RF) (Pty) Ltd has adopted a risk based approach to establish and verify the identity of individuals or entities it enters into business transactions with. This verification process may require for additional documentation. In the event of this, there may be a delay in processing your transaction instruction and in some instances this may result in the same day's price not being applied to instructions submitted by 15h00. The transaction will be applied once all additional verification processes have been completed.

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).

Please provide your existing Tax Free Investment product account number

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

**1. INVESTOR'S DETAILS**

**INDIVIDUAL IN WHOSE NAME INVESTMENT IS HELD**

Title and surname

Full first names

ID Number

I confirm that my current Personal Details and Tax Residency Detail are unchanged since my last transaction on this portfolio. Yes  No   
If NO, I confirm I have completed the Old Mutual Unit Trusts Client Details Update form [\[click here to complete form\]](#) which I will submit with this investment instruction.

I confirm that all existing Adviser Fee instructions as per my original investment instruction remain unchanged. Yes  No   
If NO, I have revised the fees with my Adviser and stipulated on the Intermediary Appointment Note form in Section D, which I will submit.

**2. ADDITIONAL LUMP SUM INVESTMENT**

Old Mutual Unit Trusts is under no obligation to accept below minimum investments and reserves the right not to debit or to cease debiting your account under certain circumstances. If no selection is made, distributions are automatically reinvested. To view the Effective Annual Cost (EAC) of your investment, visit [www.oldmutualinvest.com](http://www.oldmutualinvest.com).

Please debit my bank account with \*  R  on

\* The transaction reference you will view on your bank statement for this instruction will be OM UNITTRU followed by your unit trust fund account number.

Please [click here](#) to view the full range of Old Mutual Unit Trust funds available to you for investment.

UNIT TRUST NAME	LUMP SUM	MONTHLY	DISTRIBUTIONS ( ✓ to action)	
			Pay out	Reinvest (If no choice is made, we will default to reinvesting distributions.)
TOTAL	R	R		



OLD MUTUAL UNIT TRUSTS TAX FREE INVESTMENT  
ADDITIONAL & MONTHLY INVESTMENT AMENDMENT FORM

2. ADDITIONAL LUMP SUM INVESTMENT CONTINUED

CHANGES TO YOUR TAX FREE MONTHLY INVESTMENT PLAN

Unit trust minimums apply. 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.

New debit order

Select your unit trusts

UNIT TRUST NAME	MONTHLY	DISTRIBUTIONS ( ✓ to action)	
		Pay out	Reinvest <small>(If no choice is made, we will default to reinvesting distributions.)</small>
TOTAL		R	

Cancel all existing debit orders to this portfolio

OR

Amend existing debit order as per table below

UNIT TRUST NAME <small>(Current monthly investment)</small>	TO (unit trust name)	MONTHLY INVESTMENT AMOUNT <small>(R3 000 maximum)</small>	DISTRIBUTIONS ( ✓ to action)	
			Pay out	Reinvest <small>(If no choice is made, we will default to reinvesting distributions.)</small>
TOTAL		R		

3. 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

Industry/Nature of Business

What position do you hold?

4. OLD MUTUAL SHARI'AH-COMPLIANT FUND RANGE

I agree that any income deemed to be non-permissible by the Shari'ah Supervisory Board will be paid to the charitable trust elected by the Shari'ah Supervisory Board in line with the principles of Shari'ah and the supplemental deed of the unit trust. I acknowledge that this does not form part of my income and will not reflect on my tax certificate.

Date 

D	D	M	M	C	C	Y	Y
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>

Signature of investor



**5. DECLARATION BY ADVISER**

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).

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

**6. 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).

**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.



7. 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 legal guardian/parent (if applicable) or authorised person 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>



## OLD MUTUAL UNIT TRUSTS TAX FREE INVESTMENT ADDITIONAL & MONTHLY INVESTMENT AMENDMENT FORM

### CONTACT DETAILS

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

Registration no.: 65/08471/07

VAT no.: 4230116479

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.