UNIT TRUST

Tax Free Savings Additional Application Form

Important information

Please complete all relevant sections of this form, and send the required documents to 27fouradmin@prescient.co.za. If your investment amount received without an application form and supporting documentation, it will not be processed until the required documentation is received. Should the documentation not be received within 30 days the amount received will be paid back to the investor and 27four will not be held liable for any losses incurred during this period. Interest will only be calculated from day 2 of the amount being received.

Please note the annual and lifetime limits when making an additional contribution in your Tax Free Savings Account.

Cut off times for receiving instructions are 13:00 (SA) except for the Money Market Funds where the cut off time is 11:00 (SA).

27four Collective Investments (RF) Pty Ltd "27four" is authorised as a Manager in terms of the Collective Investment Schemes Control Act.

Complete the form and submit documents (if any details have changed)

- ☐ Proof of your deposit or your electronic fund transfer
- ☐ If applicable, a completed "Acting on Behalf of the Investor form" plus the supporting documents referred to therein

Provide your personal details

Client Number	
Full Name	
ID or Passport number (if foreign national)	

Banking details of investor (if changed)

Account holder		Bank	
Account number		Type of account	
Name of branch		Branch code	

Signature of account holder

Note:

- The account holder must have a South African bank account.
- No payments will be made to credit cards, market-linked securities and/or third party bank accounts.
- Per the regulations in terms of Section 12T(8) of the Income Tax Act, where a tax free investment is in the name of a minor, payments may only be deposited into a bank account that is held in the name of that investor.

Complete if you have a financial advisor

If you have a financial advisor, please review this section.

Name of financial services provider (FSP)

FSP license number

Name of financial advisor

Date of birth

Email address

Please specify below if you would like the existing initial fee to apply to the additional lump sum contribution or indicate the fee that should be applied to the additional contribution.

☐ Apply the existing initial fee to this transaction

OR

☐☐☐ Maximum 3.0% (excluding VAT) deducted prior to the investment being made. Where the annual fees are more than 0.5%, initial fees are capped at 1.5%. If it is agreed that no initial fee is payable, insert 0%.

The ongoing fee structure will follow the initial application.

By signing this form you agree that above negotiated fee will be paid on this and all future transactions unless otherwise specified.

Source of funds invested

Specify the source of funds. We reserve the right to request documentary proof (e.g., income statement, bank statement, etc). This information is required by legislation and we need it in order to process your investment. Select one of the options:

☐ Salary ☐ Bonus/company profit ☐ Investment proceeds ☐ Sale of assets ☐ Inheritance Other

Other (specify)

Select your method of payment

1. Lump sum

Amount R

Please note that any bank charges associated with cash deposits will be recovered from your investment account.

☐ **Electronic / internet transfer**
Electronic internet transfers may take up to two business days to appear in the bank account. An investment may only be made upon receipt of documentation and funds into the account.

☐ **Electronic collection**
A once-off debit from your bank account is restricted to R1 million per day. A 60-day clearing period will be in place for electronic collections. Withdrawals will only be processed after 60 days.

Collection date:

2. Regular debit order

I/we hereby authorise 27four to deduct the stated amount for the investment from the bank account provided in your application form or below. I agree to pay bank charges and costs incurred by this debit order. Any debit order amendment must be received in writing by the manager prior to the 7th day of the month in order for it to be acted upon in the following month.

Monthly debit order amount R _____ To be collected on ☐ the 1st of the month ☐ or on the 15th of the month

Commencement date: _____ Annual escalation % _____

3. Banking details for debit order deduction/electronic collection (if different from investor's bank details):

Account holder _____ Bank _____

Account number _____ Type of account _____

Name of branch _____ Branch code _____

Signature of account holder

Your investment details

You must allocate your lumpsum and/or monthly debit order into one or more of the below unit trusts. Indicate the rand amount per unit trust below.

Unit Trust Portfolio	Unit Trust Class	Investment amount lumpsum (min R 5 000)	Debit order (min R 500)	Reinvest distributions (if "Yes" ✓)

*Should you elect to have your distributions paid out, they will be paid into the bank account specified in this application. All distributions below R1 000 will automatically be re invested.

Authorisation and declaration

1. I have read and fully understood all the pages of this application form and agree to the Terms and Conditions.
2. I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
3. I authorise 27four to deduct any debit orders, electronic collections, any applicable taxes and also to pay all fees.
4. I understand and agree that no part of the services provided by 27four constitutes a solicitation, recommendation, guidance or proposal, nor does it constitute financial, tax, legal, investment or other advice.
5. I understand that 27four will accept instructions from my FSP only if duly appointed and authorised in writing by me. 27four will not be held liable for any losses that may result from unauthorised instructions given to 27four by my FSP.
6. I authorise 27four to accept and act upon instructions by e-mail and hereby waive any claim that I have against 27four and indemnify 27four against any loss incurred as a result of 27four receiving and acting on such communication or instruction.
7. I consent to my personal information being processed in accordance with the Terms and Conditions.

Full name			
Signed at		Capacity	
Date			

Signature of investor / legal guardian

*Please note, if signing on behalf of the investor please provide proof of authority and supporting verifying documentation.

Contact

27four Collective Investments (RF) (Pty) Ltd

5 Cavendish Street Claremont Cape Town 7708	P O Box 44467 Claremont, Cape Town	Tel: 021 671 2173 27fouradmin@prescient.co.za www.27fourplatform.com

Compliance department

Compliance Officer	Charl Schmahl
Physical Address	5 Cavendish Street, Claremont, Cape Town, 7708
Telephone	+27 21 671 2173
E-mail	compliance@27four.com

Complaints

Please do not hesitate to contact us if you are not satisfied with this investment or the services received from 27four. A complaint must be submitted to the Compliance Officer. 27four will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof. Should you wish to lodge a complaint regarding the services being provided, an e-mail can be sent to complaints@27four.com or alternatively you can obtain our complaints policy, conflict of investment management policy from the compliance department (address above).

If an investor is not satisfied with the response from 27four or if an investor has a complaint about the advice given by the Financial Advisor, he/she has the right to address his/her complaint in writing to the Ombud for Financial Services Providers at the address below. The Ombud is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

P O Box 74571	Tel:	+27 12 470 9080
Lynnwood Ridge	Fax:	+27 12 348 3447
0040	E-mail:	info@faisombud.co.za

Notes:

1. The annual management fee is the fee charged by 27four for managing or administering the fund. The annual management fee is ex-VAT.
2. ASISA is the Association for Savings and Investments South Africa.
3. The ASISA classification is when ASISA classifies portfolios that are registered with the FSCA according to where they invest, either being locally or off-shore, and what they invest in (e.g. shares or bonds).
4. The Benchmark is an index or measure which is used to calculate the rate of return that a portfolio needs to achieve.
5. Regulation 28 of the Pension Funds Act 24 of 1956 determines investment limits that are considered suitable for retirement savings purposes. Some Portfolios are managed to comply with these limits.

Investment portfolio	Fund classification	Investment objective	Risk rating	Regulation 28 compliant	Income distribution	Annual management fee	Fee class
27four Diversified Income Fund	South African - Multi Asset - Income	The 27four Diversified Income Fund is a low-risk multi-managed unit trust portfolio focusing on income generating assets. It aims to provide relative capital stability and optimal income returns. In order to achieve its investment objectives, the fund will utilise a combination of underlying funds investing directly in fixed income securities, listed property and other income generating securities in both South Africa and internationally.	Cautious	Yes	January/April/ July/October	0.50%	A7
27four Stable Fund of Funds	South African - Multi Asset - Low Equity	The 27four Stable Fund of Funds is a low risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally. The primary objectives are capital protection and income generation.	Cautious	Yes	March/June/ September/ December	0.63%	A7
27four Balanced Fund of Funds	South African - Multi Asset - Medium Equity	The 27four Balanced Fund of Funds is a moderate risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally. Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.	Moderate	Yes	March/ September	0.63%	A7
27four Asset Select Fund of Funds	South African - Multi Asset - High Equity	The 27four Asset Select Fund of Funds is a moderately high risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally.	Moderately Aggressive	Yes	March	0.63%	A1
27four Shari'ah Income Fund	South African - Multi Asset - Income	The 27four Shari'ah Income Fund is a low risk multi-managed, Shari'ah compliant unit trust portfolio focusing on income generating assets. It aims to provide relative capital stability and optimal income returns. In order to achieve its investment objectives, the fund will utilise a combination of funds investing and direct investments in fixed income securities, listed property and other Income generating securities that are Shari'ah compliant in both South Africa and internationally, which have a fixed maturity date and either have a predetermined cash flow profile or are linked to benchmark yields.	Cautious	Yes	March/June/ September/ December	0.50%	A1
27four Shari'ah Balanced Fund of Funds	Since January 2013: South African - Multi Asset -High Equity. Prior: South African - Multi Asset - Medium Equity	The 27four Shari'ah Balanced Fund of Funds is a moderate risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, Islamic income and commodity products both locally and internationally. Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.	Moderate	Yes	March	0.80%	A1

27four Global Equity Feeder Fund	Global - Equity - General	The 27four Global Equity Feeder Fund is a high risk multi-managed, global equity unit trust portfolio that feeds directly into the 27four Global Equity Fund of Funds. Suitable for investors with a long-term investment horizon. The investment objective of the fund is to generate excess returns above its benchmark by strategically allocating assets across investment themes, regions, countries, sectors and currencies through expert equity fund selection and portfolio construction processes.	Aggressive	No	March	0.63%	A1
27four Shari'ah Active Equity Fund	South African - Equity - General	The 27four Shari'ah Active Equity Fund is a high-risk unit trust portfolio that invests in SA listed Shari'ah compliant shares. Suitable for investors with a long-term investment horizon. The primary objectives are capital growth and income generation through dividends. Volatile movements in the value of capital in the short to medium-term are to be expected.	Aggressive	No	March	1.13%	A7