LIVING ANNUITY POLICY

Additional Contribution

Important information

Complete all relevant sections of this form and submit it to retirement@prescient.co.za.

When adding an additional amount into your existing living annuity, your policy anniversary date and the frequency of your income payments will remain the same.

If you have selected a percentage level of income, we will adjust the percentage increase of your income after the additional contribution has been made.

You may only change the percentage and frequency of your income payments on your next policy anniversary date.

We will only process your instruction once we receive all the required documents and the transfer amount reflects in our product bank account. Instructions received before 13:00 (SA time) on a business day will be processed on the same day. Any instruction received after 13:00 on a business day will be processed on the next business day. Instructions in respect of a money market portfolio must be received by 11:00.

Product bank account details

Transfers to be made into the following account:

Account name	27four Living Annuity
Account number	6211 833 7337
Bank	FNB
Type of account	Current
Reference number	Your South African ID number or passport number (if foreign national) and country of issue

Provide your personal details

Policy Number

Full Name

ID or Passport number (if foreign national)

Additional contribution details

Estimated transfer amount

Transferor 1 ☐ Pension fund ☐ Provident fund ☐ Retirement Annuity fund ☐ Transfer from Living Annuity Policy

Name of Transferring Fund / Insurer

FSCA Registration Number | Contact number

Estimated transfer amount

Transferor 2 ☐ Pension fund ☐ Provident fund ☐ Retirement Annuity fund ☐ Transfer from Living Annuity Policy

Name of Transferring Fund / Insurer

FSCA Registration Number | Contact number

Select your investment options below for your additional contribution:

Investment portfolio	Investment portfolio class	Investment amount (in Rands)	Investment amount (in percentage)

Provide your bank details

South African bank account in the name of the Investor:

Account holder | Bank

Account number | Type of

Name of branch | Branch code

Tax information

Your Living Annuity Policy income payment (if applicable) may be affected by your contribution.

Would you like to withdraw from the same investment portfolio(s) as you currently do? ☐ Yes ☐ No

- If you would like to change which investment portfolio(s) you draw your income from, select one of the following options below (this automatically replaces your existing annuity income allocation).
- You may only change the investment portfolio(s) from which you want to withdraw your income. Your percentage income and payment frequency may only be changed on your anniversary date.
- Your additional contribution form and transfer amount must reflect in our bank account by the 15th of the month in order for this to be processed.

☐ Annuity income to be withdrawn proportionately across all investment portfolios after the switch.

☐ Annuity income to be withdrawn from the investment portfolio(s) (complete the section below).

If there is insufficient money in the selected portfolios below, we will withdraw your income proportionately. Portfolio you would like to withdraw your income from:

Investment portfolio	Percentage (%)

Complete if you have a financial advisor

Name of financial services provider (FSP)

FSP license number

Name of financial advisor

Contact number

Email address

Indicate the negotiable fee that you would like us to pay to your advisor for this investment:

Initial fee ___ % Maximum 1.5% (excluding VAT) deducted prior to the investment being made. If it is agreed that no initial fee is payable, insert 0%.

Annual ongoing fee ___ % Maximum 1.0% (excluding VAT) of the investment account. If no annual fee is payable, insert 0%.

I, the appointed Financial Advisor for this investment application declare that:

1. I have established and verified the identity of the investor/s (and persons acting on behalf of the investor/s) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA). I will keep records of such identification and verification.
2. I am licensed in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS) to provide financial services in respect of this investment.
3. I have read and understand the most recent Terms and Conditions of this investment and have explained them to the investor/s.
4. I have made the disclosures required under the FAIS Act to the investor/s, and have explained all the fees and charges that are payable.
5. I will periodically review the investor/s' investment/s in return for the annual advisor fee.
6. I am aware that the investor/s may instruct the Administrator at any time in writing to cancel the fee payment to me.

Signature of financial advisor

Commencement Date:

Authorisation and declaration

1. I confirm that all information provided on this form is correct.
2. I have not received advice from the Administrator and/or 27four Life regarding this instruction.
3. I confirm that my appointed financial advisor may have access to my investment details via the secure section of the Administrator's website or via a secure electronic channel at my financial advisor's request.
4. I have read, understood and agree to the latest Terms and Conditions which I understand may have changed since my original investment.

Investor / Mandate Intermediary

Full name

Signed at

Date

Signature of investor

Investment option brochure

Investment portfolio	Fund classification	Investment objective	Risk rating	Annual management fee	Fee class
27four Money Market Fund	Money Market	The 27four Money Market Fund is a cautious, local money market unit trust portfolio. The investment objective is to obtain high levels of interest income over time whilst maintaining capital preservation and liquidity.	Conservative	0,40%	A2
27four Diversified Income Fund	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	0,50%	A7
27four Stable Fund of Funds	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	0.63%	A7
27four Balanced Fund of Funds	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	0.63%	A7
27four Asset Select Fund of Funds	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	0.63%	A1
27four Global Equity Feeder Fund	Global Equity	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	0.63%	A1
27four Shari'ah Income Fund*	Multi Asset - Income (Shari'ah)	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	0.50%	A1
27four Shari'ah Stable Fund	Multi Asset - Low Equity (Shari'ah)	The 27four Shari'ah Stable Fund is a low risk multi-managed, multi-asset class life pool portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, both locally and internationally, Islamic income and commodity products. The primary objectives are capital protection and income generation.	Cautious	0,80%	B7

27four Shari’ah Balanced Fund of Funds	Multi Asset - Medium Equity (Shari’ah)	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	0.80%	A1
27four Shari'ah Wealth Builder Fund	Multi Asset - High Equity (Shari'ah)	The 27four Shari'ah Wealth Builder Fund is a moderately high risk multi-managed, multi-asset class life pool 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 long-term investment horizon. The primary objectives are moderate to aggressive capital growth and income generation.	Moderately Aggressive	0,80%	B7
27four Shari’ah Active Equity Fund	SA Equity (Shari'ah)	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	1.13%	A7
Agrarius Shari’ah Fund	Asset-Backed Sukuk	The Agrarius Shari’ah Fund is an innovative investment opportunity designed for those seeking a balanced approach to financial growth within the medium spectrum, all while adhering to Shari’ah principles. This specialised portfolio, crafted by the expertise of 27four, is tailored to prioritise capital preservation through strategic investments in the realm of the agricultural sector value chain.	Moderate	0.10%	A1
Symmetry 27four GoodYield Credit Fund	SA Fixed Income	The Symmetry 27four GoodYield Credit Fund is an ethical, Shari’ah compliant private credit fund investing in secured, asset-based lending opportunities in South Africa. The primary objectives are to preserve capital and generate consistent income through private credit investments.	Moderate	1.58%	A8