



RSA

OLD MUTUAL INVEST
ADDING LUMP SUM INVESTMENTS
OR ADDING/CHANGES TO REGULAR
INVESTMENTS

(For customers without an adviser or broker)

Old Mutual Life Assurance Company (South Africa) Limited, registration number 1999/004643/06
(Old Mutual), a licensed Financial Services Provider.
Old Mutual Investment Services (Pty) Ltd, registration number 1996/00452/07 (OMIS),
a licensed Administrative Financial Services Provider.

Existing contract number

Grid for existing contract number

Investment plan number (e.g. OMINV/2)

Grid for investment plan number

Please print in block letters using black or blue ink.

Please hand in the completed application form at any Old Mutual branch or fax to: 086 060 7500/9500.

IMPORTANT NOTES

- 1. We must receive all completed instructions on any business day before 16:00 (South African time). We will process instructions received after 16:00 pm on the next business day.
2. If you fail to comply with the above requirements it may, at the discretion of Old Mutual Life Assurance Company (South Africa) Limited, result in the rejection of this instruction, with delays in processing the request.
3. Annual and lifetime allowance (Tax Free Plan only):
South African Revenue Services (SARS) has placed an annual and lifetime limit on contributions into tax free investments. If at any point you exceed these limits, SARS will levy a tax of 40% on your over contribution.
Some examples that may exceed these limits are:
a) If you have already set up the maximum regular investment and you decide to invest an additional lump sum.
b) If you have already set up the maximum regular investment and your selected annual increase percentage causes the regular investment amount to exceed the maximum annual allowance.
c) If you start your investment later in the tax year, you could select a higher regular investment to reach the maximum annual allowance.
Old Mutual will monitor your contributions in an effort to assist you in not exceeding these limits. Your regular investments may have to be adjusted at the start of each tax year and/or during the tax year to ensure that these limits are not exceeded. However, this remains your responsibility. If you have a tax free product(s) with product providers other than Old Mutual, it is also your responsibility to ensure that you do not exceed these limits across all these tax free products.
d) If you have invested your full tax allowance for this tax year, you may set up a regular investment or lump sum investment if you are within three months of the next tax year.
4. Investment Charge (Tax Free Plan only)
An investment charge of 5% of each regular investment will apply if you add a regular investment or decrease your regular investment to below the minimum of R350 per month (or the equivalent for other frequencies). This minimum may be increased yearly as determined by Old Mutual. The charge will also start to apply if the minimum, as increased by Old Mutual, becomes greater than your regular investment at the time.

SECTION 1 DETAILS OF CONTRACTING PARTY

Form fields for contracting party details including Title, Surname/Name of institution, First names/Contact person, Previous surname, Identity number/Institution registration number, Company registration date, Passport number, Country of issue of passport, Date of birth, Income tax number, Residential address, Postal address, Telephone, Fax, and Email address.



## SECTION 4 INVESTMENT FUND DETAILS

### FUND SELECTION:

If your regular investment is between R150 and R349 you will only have access to the Old Mutual Moderate Balanced Fund (Tax Free Plan only).

Please select the appropriate box for investment fund options.

4.1  pay into existing investment fund(s)

OR

4.2  must be invested in the following investment fund(s)

The table below must only be completed if 4.2 has been selected.

INVESTMENT FUND DETAILS FOR OLD MUTUAL INVEST PLANS		
LIFE: Tax Free Plan and LISP: Flexible Plan	Lump sum %	Regular %
<b>OLD MUTUAL FUNDS</b>		
Old Mutual Albaraka Balanced Fund B1 Class		
Old Mutual Albaraka Equity Fund B1 Class		
Old Mutual Balanced Fund B1 Class		
Old Mutual Core Diversified Fund B1 Class		
Old Mutual Dynamic Floor Fund B1 Class		
Old Mutual Flexible Fund B1 Class		
Old Mutual Global Equity Fund B1 Class		
Old Mutual Global FTSE RAFI All World Index Feeder Fund B1 Class		
Old Mutual High Yield Opportunity Fund B1 Class		
Old Mutual Interest Plus Fund B1 Class		
Old Mutual Investors' Fund B1**		
Old Mutual Investors' Fund B7*		
Old Mutual Maximised Interest Fund (LIFE)*		
Old Mutual Maximum Return Fund of Funds B1 Class		
Old Mutual Moderate Balanced Fund B1 Class		
Old Mutual Money Market Fund B1 Class		
Old Mutual Multi-Managers Aggressive Balanced Fund of Funds B4 Class**		
Old Mutual Multi-Managers Balanced Fund Of Funds B4 Class**		
Old Mutual Multi-Managers Cautious Fund of Funds B4 Class**		
Old Mutual Multi-Managers Defensive Fund of Funds B4 Class**		
Old Mutual Multi-Managers Enhanced Income Funds Of Funds B4 Class**		
Old Mutual Multi-Managers Maximum Return Fund of Funds B4 Class**		
Old Mutual Multi-Managers Money Market Fund B4 Class**		
Old Mutual Rafi 40 Tracker Fund B1		
Old Mutual Real Income Fund B1 Class		
Old Mutual SA Quoted Property Fund B4 Class		
Old Mutual Stable Growth Fund B1 Class		
Old Mutual Top 40 Fund B1 Class**		
Old Mutual Top 40 Life Fund *		
Old Mutual Top Companies Fund B1 Class**		
Prudential Inflation Plus Fund B Class		

\*Available under the LIFE: Tax Free Plan only.

\*\*Available under the LISP: Flexible Plan only

- For detailed fund descriptions, please visit [www.oldmutual.co.za](http://www.oldmutual.co.za).
- The above fund list is correct as at the date of this form, but may change in future.
- The minimum allocation for each selected fund is R100.00.

Existing contract number

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## SECTION 5 LEGAL DECLARATIONS/INSTRUCTIONS/CONFIRMATIONS FOR MY TAX FREE PLAN

### MY WARRANTY

I warrant that all the information I have provided to Old Mutual in connection with this application, whether in my own handwriting or not, is true and correct.

#### I have been given, read and understood:

The fund fact sheets of the underlying investment funds that I selected.

### MY DECLARATIONS

#### I understand and agree that

1. All the information that I gave to Old Mutual, whether telephonic, electronic or written, will form the basis of this application.
2. No statement that I (or anyone else) make is binding on Old Mutual, unless it is in writing and is accepted by Old Mutual and made part of the plan.
3. Old Mutual is entitled to delay the payment of any disinvestment or the processing of switches if any party holding assets on Old Mutual's behalf or any of their partners delay the payment of the proceeds to Old Mutual. If a restriction is placed on the sale of assets in the underlying investment fund, which can happen from time to time, the same restriction will apply to my underlying investment fund. This can significantly delay the processing of disinvestments or switches.
4. I am responsible to disclose all important facts. If I do not do this, the Plan may be invalid and I will only be paid back the amounts that I have paid, minus fees or any currency and investment losses.
5. Old Mutual will not have any obligations until I am informed that Old Mutual has accepted my application unconditionally and I have paid the first amount payable/investment amount.
6. I must keep Old Mutual informed of my contact details so that they can trace me to make payment to me when due.

### MY RIGHTS

7. I have the right to ask for and receive copies of this application form within a reasonable time.
8. I have the right to ask for and receive past investment performance information, bearing in mind that past investment performance does not indicate future performance.

### DECLARATIONS ABOUT MY CONTRACT WITH OLD MUTUAL

9. I will not receive interest or any returns on funds that I deposited in any account of Old Mutual (in whichever way) before Old Mutual has accepted this application. Old Mutual will invest my first amount payable after it has received it and has accepted this application. This will take place at the first investment opportunity and at the price applicable at that time.
10. The value of the Plan is based on the disinvestment value of all investment options. The effective date and disinvestment value of each investment option depends on the terms and conditions of the investment options I have selected.

### SIGNATURE AND ACCEPTANCE

#### I confirm that

- I have read and understood the description of the products and the charges and fees payable.
- Old Mutual may change the charges from time to time. The actual charges on my plan will be those that apply on the date that these charges are deducted.
- My financial adviser has satisfied me that he/she is authorised to give me financial services for this product.
- My selected investment funds do not provide any guarantee, unless such a guarantee is specifically shown in the fund fact sheet.

I, the undersigned contracting party, confirm that I have read the declaration, instructions and confirmations and understand their implications.

Signed at (place)  on (date) 

D	D	M	M	Y	Y	Y	Y
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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)

Existing contract number 

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## SECTION 6 LEGAL DECLARATIONS/INSTRUCTIONS/CONFIRMATIONS FOR MY FLEXIBLE PLAN

### MY WARRANTY (LEGAL PROMISE)

I warrant that all the information I have provided to Old Mutual Investment Services (OMIS) in connection with this application, whether in my own handwriting or not, is true and correct.

### I have been given, read and understood:

The fund fact sheets of the underlying investment funds that I selected.

### MY DECLARATIONS

#### I understand and agree that:

1. All the information that I give to Old Mutual Investment Services (OMIS), whether telephonic, electronic or written, will form the basis of this application.
2. No statement that I (or anyone else) make is binding on OMIS, unless it is in writing and is accepted by OMIS and made part of the plan.
3. OMIS is entitled to delay the payment of any disinvestment or the processing of switches if any party holding assets on OMIS's behalf or any of their partners delay the payment of the proceeds to OMIS. If a restriction is placed on the sale of assets in the underlying investment fund, which can happen from time to time, the same restriction will apply to my underlying investment fund. This can significantly delay the processing of disinvestments or switches.
4. I am responsible to disclose all important facts. If I do not, the plan may be invalid and I will only be paid back the amounts that I have paid, minus fees or any currency and investment losses.
5. OMIS will not have any obligations until I am informed that OMIS has accepted my application unconditionally and I have paid the first amount payable.
6. I must keep OMIS informed of my contact details so that they can trace me to make payment to me when due.
7. OMIS will keep the assets invested in my elected funds. I will be entitled to any growth, and suffer any losses as a result of this. OMIS holds both professional indemnity and fidelity fund cover.

### MY RIGHTS

8. I have the right to ask for and receive copies of this application form.
9. I have the right to ask for and receive past investment performance information, bearing in mind that past investment performance does not indicate future performance.

### MORE ABOUT THE ROLE OF OLD MUTUAL INVESTMENT SERVICES AND THE FLEXIBLE INVESTMENT PLAN

10. **Timing:** OMIS will invest my investment amount on the next business day after OMIS has received it and has accepted my application.
11. **Ownership and custodianship:** Although I own the assets, the underlying unit trust funds that make up my plan will always remain in the name of OMIS's independent custodian, who will hold the assets on my behalf.
12. **Advice:** Old Mutual Investment Services has not given me advice about this investment and should not give me advice in the future.
13. **Termination:** Old Mutual Investment Services may end my plan if the value of the underlying unit trust funds falls below the minimum limit Old Mutual Investment Services sets from time to time. If this happens, I authorise Old Mutual Investment Services to sell all my unit trust funds and to deposit the proceeds (less any fees that Old Mutual Investment Services has not yet recovered) into my bank account that is on record with Old Mutual Investment Services.
14. **Cash account:** If I give an instruction to Old Mutual Investment Services to invest in an underlying investment fund that is temporarily closed for investments and switches, or the investment is refused for any reason, Old Mutual Investment Services will keep my money in a cash account until I instruct otherwise.
15. Old Mutual Investment Services will pay interest on my money held in its cash accounts once it transfers the money to the investment fund of my choice, as required by the Financial Advisory and Intermediary Services Act Code for Administrative Financial Services Providers.

### OMIS TIME STANDARDS

- "Day" means a weekday, not including Saturday, Sunday or official public holidays in South Africa.
- "Time" means South African Standard Time.
- OMIS is dependent on the service standards of the unit trust management company to complete the transactions as described below.
- OMIS's physical address or fax number given in the Application Form will be the address for all communication in terms of this Plan. OMIS will notify you to change its physical address or fax number, and the change will become effective when you receive the notice.
- Any switching form, repurchase form or instruction must be correctly addressed to Old Mutual Investment Services' physical address.

If you sent a fax and we receive it before 16:00 on the day, we consider that date to be the implementation date. If we receive the fax after 16:00, we consider the next day to be the date of implementation. If you send a fax on Saturday, Sunday or official public holiday in the South Africa, we consider the next day to be the implementation day.

### Additional investments

- Instructions and the investment amount must reach OMIS before 16:00 on a day. If we receive it after 16:00, the transaction will take place on the next day. The purchase of units will take place on the next day after the instruction and the investment has been received.

### Switching between underlying investment funds – general

- All switch transactions have two components, namely the switch out of the old underlying investment fund and the switch into the new underlying investment fund.
- These two components are not transacted simultaneously; the second part is only transacted after the completion of the first.
- You may switch at will between the various underlying investment funds, subject to the provisions of the trust deeds of the unit trust funds and relevant legislation. If you have chosen an underlying investment fund that has had a restriction placed on the sale of its underlying assets, which can happen from time to time, that same restriction will apply to the underlying investment fund in which you have invested. This may significantly delay the processing of switches and other benefit payments to you.
- Only switch instructions on a properly completed Switching Form, signed by you or your duly authorised representative, will be acted upon.
- You must ensure that the underlying investment fund into which a switch is requested, is available. If you request a switch into an underlying investment fund that is not available, Old Mutual Investment Services will process that portion of the switch that is possible and will not process the balance.
- Switching from non-unit trust funds will be subject to the provisions applying to the specific funds as contained in the contract between Old Mutual Investment Services and the providers of the funds, as well as any rules that Old Mutual Investment Services may impose

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**External switches – switching between unit trust management companies**

- OMIS must receive the correctly completed Switching Form before 16:00 on a day (day 1).
- The units in the old fund are repurchased at the ruling price applicable on the next day (day 2).
- The units in the new fund are purchased on the day after we have received the funds from the unit trust management company from which you switched.
- The funds are received on day 3 with the new units being purchased at day 4 ruling prices.
- The transaction will reflect on your statement on day 5.
- The actual date/price at which the new units are acquired depends on when we receive the money from the unit trust management company from which you switched.
- There is therefore no guarantee at which price the switch into the new fund will take place.

**Internal switches – switching within the same unit trust management company**

- OMIS must receive the correctly completed Switching Form before 16:00 on a day (day 1).
- The units in the old fund are repurchased at the ruling price applicable on the next day (day 2).
- The units of the new fund are purchased on the same day (day 2).
- The transaction will reflect on your statement on day 3.

**Repurchases**

- Money from your plan will never be redeemed without a correctly completed Repurchase Form signed by you or your duly authorised representative.
- OMIS must receive the correctly completed Repurchase Form before 16:00 on a day (day 1).
- Units are repurchased at the ruling price on the following day (day 2).
- Confirmation of prices and of credit passed to OMIS’s trust bank account is received by 16:00 on day 3.
- Your bank account is credited on day 4. You will only see the amount reflected in your account on day 5, with a transaction date of day 4.
- OMIS does not make payments into offshore bank accounts or to third parties and will only pay in South African currency.

I will deal with OMIS through my financial adviser or broker whose name appears under section 5 of this form.

**MY INSTRUCTIONS**

**I instruct Old Mutual Investment Services:**

1. That I do not wish to receive statements more than once a year, because I can access the information either electronically or through my adviser.
2. That I do not wish to receive annual financial statements from the unit trust companies unless I specifically ask for these.
3. To withdraw any repurchase or switch instruction I may have given, if a unit trust company invokes a ring-fencing situation.

**SIGNATURE AND ACCEPTANCE**

**I confirm that:**

- I have read and understood the description of the products and the charges and fees payable..
- OMIS may change the charges from time to time. The actual charges on my plan will be those that apply on the date that these charges are deducted. I will be given three months written notice if there is to be a change in charges.
- My financial adviser confirmed that he or she is authorised to give me financial services for this product.

I, the undersigned contracting party, confirm that I have read the declaration, instructions and confirmations and understand their implications.

Signed at (place)  on (date) 

D	D	M	M	Y	Y	Y	Y
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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)

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