



RSA

OLD MUTUAL INVEST

ADDING LUMP SUM INVESTMENTS OR ADDING/CHANGES TO REGULAR INVESTMENTS

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

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

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Adviser code (if applicable)

(e.g. PFA: A123456
BROKER: 78870)

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Please print in block letters using black or blue ink.
Please fax the completed application form to: 0860 000 201.
This application form has been checked for completeness and accuracy by:

Name

Telephone number

Email address

IMPORTANT NOTES

- We must receive all completed instructions on any business day before 16:00 (South African time). We will process instructions received after 16:00 on the next business day.
- 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.
- 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.
- 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

Title Mr Ms Mrs Other Initials

Surname/Name of institution

First names/Contact person

Previous surname (if applicable)

ID number/Institution registration number Company registration date

Passport number (where no South African ID number is available)

Country of issue of passport

Date of birth Income tax number

Are you a South African resident Yes No

Residential address Postal code

Postal address Postal code

Telephone (Work) Code No.

Telephone (Home) Code No.

Cellphone

Fax Code No.

Email address

SECTION 5 INTERMEDIARY DETAILS (IF APPLICABLE)

Intermediary code	<input type="text"/>	Sales centre code	<input type="text"/>
Distribution channel	<input type="text"/>	External reference number (Broker's proposal number)	<input type="text"/>
Name of adviser	<input type="text"/>		
Telephone (W)	Code <input type="text"/>	No.	<input type="text"/>
Fax	Code <input type="text"/>	No.	<input type="text"/>
Cellphone number	<input type="text"/>		
Email address	<input type="text"/>		

Please complete the Adviser Remuneration Sharing Form if remuneration is to be split among two or more advisers/brokers.

Please tick this box if the Adviser Remuneration Sharing Form is used and submit this form with this application.

SECTION 5 ADVISER'S DECLARATION

I declare that:

- I understand and accept the debarment provisions under FAIS.
- I have explained to the contracting party that it may not be in their best interest to replace an insurance plan. I have explained the meaning and implications of the assurance replacement to the contracting party. I am fully aware of the consequences of the replacement of an investment.
- I attach the RPAR if applicable.
- I have told the contracting party about all advice fees, charges and fees on the investment.
- I understand that all advice/adviser fees are inclusive of VAT where applicable.
- If the contracting party cancels this contract, Old Mutual/OMIS may recover advice fee/fees paid to me.
- I have established and verified the identity of the customer as required by law, (for independent brokers) or
- I have completed the Old Mutual FICA addendum and attached supporting documents such as a copy of the ID and proof of address (e.g. a utility bill) (for Old Mutual employees).
- I am duly authorised to give financial services for this product.

Adviser signature(s)

ADVICE FEE RATES

TAX FREE AND FLEXIBLE PLAN (LUMP SUM)

As-and-when advice fee

Indicate what percentage (0-100%) of the allowable as-and-when advice fee (0-3% (excluding VAT) of each amount payable) is agreed with the adviser.

This fee is only for as-and-when advice fee, ongoing advice fees are paid in terms of your original application form and existing contract.

The sum of the scaling of the as-and-when advice fee and the ongoing advice fee must not equal to more than 100%.

TAX FREE AND FLEXIBLE PLAN (REGULAR INVESTMENTS)

As-and-when advice fee

Indicate what percentage (0-100%) of the allowable as-and-when advice fee (0-3% (excluding VAT) of each amount payable) is agreed with the adviser.

This fee is only for as-and-when advice fee, ongoing advice fees are paid in terms of your original application form and existing contract.

Existing contract number

SECTION 7 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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- 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)

Existing contract number

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ANNEXURE

THIS DOCUMENT IS FOR CALCULATION PURPOSES ONLY. THIS PAGE MUST BE COMPLETED AND DISCLOSED TO THE CONTRACTING PARTY. DO NOT SUBMIT THIS PAGE WITH THE REST OF THE APPLICATION.

DISCLOSURES REGARDING COSTS AND ADVICE FEES

- All premium charges and advice fees are shown below.
- The as-and-when advice fee and the ongoing advice fee work together in that the maximum of both cannot be charged. If a higher as-and-when fee is negotiated, then the ongoing advice fee must reduce accordingly, and vice versa. The sum of the scaling of the as-and-when advice fee and the ongoing advice fee must not equal to more than 100%.
- Ongoing advice fees at the current selected rate on your plan will remain unchanged and will also be paid to the adviser.
- You're administration charges are not shown here. The basis for the administration charges remains unchanged and also applies to the new investments you make into your plan.
- Investing in investment funds that are different to those you are currently invested in, may result in a change to your plan charges.
- Your plan charges are calculated with reference to the spread of investment funds that you invest in. If the ratio of external investment funds to Old Mutual funds is increased as a result of your changes, your charge will increase. If this ratio is decreased, the plan charge will decrease. If, as a result of this investment, you move from one investment fund to a multiple of investment funds, this may also impact your charges.
- 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.

ADVICE FEES AND INVESTMENT CHARGES

AS-AND-WHEN ADVICE FEE (LUMP-SUM)

The maximum as-and-when advice fee (as a percentage of the amount payable) is 3% (excluding VAT) for Tax Free and Flexible Plans.

The sum of the scaling of the as-and-when advice fee and the ongoing advice fee must not equal to more than 100%. (Refer to the section on Advice Fee Rates above for more detail.)

Please enter the percentage of the maximum advice fee that applies to this investment below:

Please enter the as-and-when advice fee that applies below:

A. Amount payable	R <input type="text"/>	
B. As-and-when advice fee	R <input type="text"/>	(0% - 3% (excluding VAT) of the amount payable)
C. Net investment amount	R <input type="text"/>	

AS-AND-WHEN ADVICE FEE (REGULAR INVESTMENTS)

Please enter the as-and-when advice fee that applies below:

A. Amount payable	R <input type="text"/>	
B. Less: as-and-when advice fee	R <input type="text"/>	(0% - 3% (excluding VAT) of the amount payable)
C. Net investment amount	R <input type="text"/>	

Existing contract number

