

February 2017

Dear Adviser

Retirement Annuity and Tax Free Investment Plan cut-off times for the current tax year

Please take note of the cut-off times for PSG Wealth Retirement Annuity and Tax Free Investment Plan investments that need to be met to ensure these instructions are processed for inclusion in the current tax year, ending 28 February 2017. Missing the cut-off dates means that instructions will only be processed for inclusion in the following tax year which starts on 1 March 2017:

- All application and additional contribution forms, as well as online submissions, must be received by Friday 24 February 2017 before our cut-off times. Instructions must be complete and include proof of deposit.
- Funds must reflect in our bank account by Friday 24 February 2017. This means that electronic fund transfers must be made 48 hours before.
- Direct debit instructions (collections) must be received by Wednesday 22 February 2017 before our cut-off times. The maximum amount allowed for a direct debit is R1 million per day.
- Our cut-off times are 08h30 for money market and life funds, and 10h30 for other unit trust funds.

Please contact us if you have any questions

If you have any queries, please contact your investment specialist or your dedicated client service team.

Kind regards



Cindy Tshabalala
Head of Client Service