

February 2019

Dear Adviser

**Transaction cut-off times for the 2018/2019 tax year**

Please take note of the cut-off times for contributions to PSG Wealth Retirement Annuity and PSG Wealth 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 2019.

Missing the cut-off dates means that instructions will only be processed for inclusion in the following tax year, which starts on 1 March 2019.

**Important dates for application forms, additional contribution forms and online submissions**

Date	Item
26 February 2019	<ul style="list-style-type: none"><li>Final date for receipt of direct debit instructions (collections)</li></ul>
25 February 2019	<ul style="list-style-type: none"><li>Final date for receipt of completed application and additional contribution forms.</li><li>Final date for funds to reflect in our bank account; this means that electronic fund transfers must be made 48 hours before this date.</li></ul>

**Additional important information**

- The maximum amount allowed for a direct debit is R1 million.
- We will only process instructions if they are complete and without any outstanding requirements, including proof of deposit. Our cut-off times are 08h30 for money market and life funds, and 10h30 for other unit trust funds.

**Need more information?**

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

Kind regards



**Cindy Tshabalala**  
Head of Client Service