

1. INSTRUCTION DETAILS

Name of contact person responsible for this instruction	<input type="text"/>
E-mail address	<input type="text"/>
Contact number	<input type="text"/>

2. IMPORTANT INFORMATION

- PSG Invest (Pty) Ltd, an authorised administrative financial services provider, is the Administrator of this investment.
- It may be in your best interest to obtain advice before concluding this transaction. It is suggested that you approach a Financial Adviser in this regard.
- By concluding this transaction on your own, you acknowledge that you have done so of your own accord and not based on the advice of the Administrator.
- All instruction forms can be obtained from the Client Services Department at 0860 774 774 or at www.psg.co.za
- Please complete all relevant sections of this instruction form.
- Please take note that the Administrator will only process this instruction when all required information and documentation has been received. The Administrator may request further information or documentation if required.
- Please submit instructions for processing to instructions@psg.co.za or fax to 011 996 5499.
- For enquiries, please e-mail clientservice@psg.co.za or contact one of our consultants on 0860 774 774.
- Please ensure that you read the terms and conditions applicable to your investment, which are available from the Client Services Department, as these may have changed since your original investment date.

3. INVESTOR DETAILS

Name of Investor	<input type="text"/>
Identity/Registration number	<input type="text"/>

4. CONSOLIDATION DETAILS
INVESTMENTS TO TRANSFER

DESTINATION INVESTMENT NUMBER

<input type="text"/>

Cut-off time for transactional requests is **10h30 for that day**. For **Money Market and Life Portfolios**, the cut-off time is **08h30 for that day**. Instruction received after cut-off will be processed the following day.

5. RECURRING CONTRIBUTION INVESTMENT DETAILS

Recurring investment amount via Debit order (R500 minimum)	R	<input type="text"/>
Debit order start date		<input type="text"/>
Withdrawal frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly	
Escalation (per year)	<input type="text"/>	%

DESTINATION FUND NAME(S) FOR RECURRING CONTRIBUTION	FUND CLASS	PERCENTAGE
		%
		%
		%
		%
		%
Total		100%

Please note that the debit order details provided above will replace any existing debit order on the destination investment. Existing debit order(s) on investment(s) being transferred will not automatically be added to an existing debit order on the destination investment. If no new debit order details are provided above, the active debit order on the destination investment will be retained.

6. RECURRING WITHDRAWAL

Withdrawal amount R Escalation (per year) %

Withdrawal frequency Monthly Quarterly Half-yearly Yearly

Income payment date

Please note that we cannot guarantee payments on specific dates, but will endeavour to pay the income as close to this date as possible.

SOURCE FUNDS FOR WITHDRAWAL

FUND NAME(S)	FUND CLASS	AMOUNT	PERCENTAGE
			%
			%
			%
			%
			%
Total			100%

- If the selected day falls on a weekend or public holiday it will be effective on the proceeding business day.
- The Administrator must receive the instruction 7 working days before the required date of payment for payment to take place on that day.
- Cut-off time for transactional requests (excluding Money Market) is 10h30 for that day. Money Market and Life Portfolios is 08h30 for that day.
- All payments are made electronically to the bank account of the registered investor only.
- No payments will be made to credit card accounts or market linked accounts.

Voluntary Investment Plan

Please note that the recurring withdrawal details provided above will replace any existing recurring withdrawal on the destination investment. Existing recurring withdrawal(s) on investment(s) being transferred will not automatically be added to an existing recurring withdrawal on the destination investment. If no new recurring withdrawal details are provided above, the active recurring withdrawal on the destination investment will be retained.

Living Annuity

Please note that investments can only be consolidated when the frequency of all the investments are "Monthly".
 The rand value of the annuity will be added together and form the new annuity amount that the client will be paid monthly.
 The consolidation date will be the new anniversary date of the consolidated investment, and no changes to the annuity will be allowed for a period of 12 months after the consolidation.

7. PREFERRED FEE FUND

You may choose to have your on-going Investment Administration fee and on-going Financial Advisory Fee for all portfolios in your investment, deducted from a specific fund instead of proportionately from each fund. This will be known as your Preferred Fee fund.

Do you require a Preferred Fee fund? Yes No

FUND NAME	FUND CLASS

- If the balance in the Preferred Fee fund is insufficient, the Administrator will deduct the fees proportionally from the remaining portfolio.

8. ONGOING FINANCIAL ADVISORY FEE

Ongoing Financial Advisory fee	<input type="text"/>	% excl. VAT
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Important to note: The Administrator reserves the right to vary the fees, the frequency thereof and investment minimums from time to time subject to prior notice. Should the fee block above not be completed, the current fee on the existing investment will be retained

9. DECLARATION AND AGREEMENT BY INVESTOR

- The above answers and any additional statements made, whether by my hand or not, are true and complete and are to form the basis of the contract with the Administrator.
- No statement, whether made by myself or any other person, shall be binding on the Administrator unless provided in writing to the Administrator and made part of the investment contract.
- I accept the terms and conditions, as set out in the investment documentation relevant to the product I am invested in, as the relevant terms and conditions applicable to this investment.
- I confirm that the Administrator may accept signed instructions by fax or e-mail. As a result I hereby waive any claim that I may have against the Administrator and indemnify the Administrator against any loss incurred as a result of the Administrator receiving and/or acting upon such communication. Furthermore, the Administrator will not be held responsible for any failure, malfunction or delay of any network or electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of application forms and/or transactions. The Administrator will not be liable to make good or compensate any investor or third party for any damages (whether direct or consequential), losses, claims or expenses resulting therefrom. The Investor and any third party indemnify the Administrator accordingly.
- I have not received any advice from the Administrator in respect of this application/instruction.
- Trusts (if applicable): I hereby declare that the instruction is in accordance with stipulations in the trust deed.
- I hereby state that the FICA documentation in possession of the Administrator is up to date. I accept that it is my responsibility to provide the Administrator and my Financial Adviser with up to date FICA documentation as required by the Financial Intelligence Centre Act, 38 of 2001. I indemnify and hold the Administrator harmless against any loss or damage which I may suffer as a result of any obligations imposed on the Administrator by this law.

10. STANDARD TERMS AND CONDITIONS

- This instruction form may only be signed by the Investor or by a registered investment manager/discretionary Financial Services Provider acting on behalf of the Investor. Where this instruction form is signed on behalf of the Investor, the signatory warrants that he/she has authority to do so, that the information contained herein is correct in all respects and that he/she indemnifies the Administrator against any and all damages and/or loss arising from such event.
- In the event that the Investor is not a natural person, a resolution from the legal entity giving the signatory/(ies) authority to sign on behalf of the legal entity, may be required. In the event that the signatory/(ies) is/are not duly authorised, the signatory/(ies) indemnify the Administrator against any and all damages and/ or loss arising from such an event.
- The Administrator will not be liable for any loss incurred by the Investor due to incorrect information being supplied by the Investor.
- The Administrator reserves the right to withhold processing on any unclear, incomplete or ambiguous instructions received from the Investor.
- Should this instruction form be faxed or emailed to the Administrator the responsibility to make sure the instruction was received will rest with the investor. A fax or email confirmation receipt in the hands of the sender will not qualify as sufficient proof of receipt.
- The Administrator will not be liable for any damages or losses arising out of the Administrator's processing an instruction received from the Investor or its mandated Financial Adviser or failure to action this instruction due to circumstance beyond its control.
- The Administrator will at all times endeavour to deliver in the timeframes provided for in terms of the terms and conditions, however this may be extended due to unforeseen circumstances which the Administrator has no control over.
- Please note that, where applicable, any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax. Please ensure that you discuss this with your appointed Financial Adviser or a tax consultant.
- For preservation funds: In terms of the Income Tax Act Number 58 of 1962, a member of a preservation fund is entitled to one withdrawal prior to retirement. By transferring an amount to an existing preservation fund or consolidating two or more existing preservation fund investments, the member hereby understands and agrees that any previous withdrawal made from any one of the investments will constitute his/her once off withdrawal prior to retirement. Where a member has not made a pre-retirement withdrawal from any of the investments, one withdrawal from the consolidated investment may be made. This shall constitute the member's once-off withdrawal prior to retirement and the member shall not be entitled to another withdrawal before retirement. Benefits that originate from public sector funds cannot be amalgamated with benefits that originate from private sector funds.
- The necessary FICA documentation, as required, must be supplied before any instructions will be processed, unless we have your current documents on record.
- Where applicable, the investment might be underwritten by PSG Life Limited.
- If your investment is invested in a portfolio linked to a specific period, it might take longer to action the switch out of that fund or there might be surrender penalties. Please refer to your original investment document or contact our client services department to confirm if there are any exceptions, penalties or conditions linked to your investment portfolios that might delay the switch instruction.
- If your investment is invested in a market related portfolio, the Administrator cannot take any responsibility for market movements between the time you have requested the portfolio switch and the finalisation thereof, if actioned within the standard turnaround time.
- Balances that remain in a fund following a 100% switch out/rebalance out/withdrawal from this fund will not automatically follow the original transaction to the required destination fund or bank account. Such residual balances may be caused by reinvested distributions or the release of units that were reserved for another transaction at time of instruction. You/your financial adviser may send a written request to the administrator to reprocess this instruction in order for future residual balances to be cleared.

11. SIGNATURES

I/ We, the undersigned and legal owner/s, confirm that all information provided on this instruction form is correct, and that I/ we acknowledge and accept the terms and conditions relevant to this investment and accept the implications thereof. The Investor understands that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), his Financial Adviser must be mandated by a licensed Financial Services Provider ("FSP") as a representative with the necessary FAIS sub - categories to act on the Investor's behalf and that it is also the Investor's responsibility to determine whether his Financial Adviser has the necessary authorisation. (FSB toll free number: 0800 110443). The Investor understands and confirms that the Administrator is entitled to act on his Financial Adviser's instructions, whether in written or electronic format, as if they were the Investor's own instructions. The Investor hereby indemnifies the Underwriter and/or Administrator against all losses or damage, which he may sustain, as a result of transactions entered into on the basis of this delegation of authority by the Investor to the Financial Adviser. If a Financial Adviser is not mandated as required by the Financial Services Board, the Administrator is obliged by law to decline any instructions from such Financial Adviser. The Administrator may and will accept instructions on the strength of the Investor's signature. The Investor hereby authorises the Administrator to obtain information from the appointed FSP, Financial Adviser or administrative assistant where the Investor has failed to include such information in the application or transaction form. This authorisation is subject to the Administrator obtaining documentary proof where necessary.

Signed at (place) this day of 20

Signature of Investor/ Authorised Signatory

Signature of Financial Adviser

12. CONTACT DETAILS

1st Floor, Roland Garros, The Campus, 57 Sloane Street, Bryanston, 2191
 PO Box 61295, Marshalltown, 2107
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