

1. IMPORTANT INFORMATION

- PSG Invest (Pty) Ltd, an authorised administrative financial services provider, is the Administrator of this investment.
- This form is to be used in order for the Investor to withdraw from his/her investment.
- It may be in your best interest to obtain advice before concluding this transaction. Should you complete and submit this document yourself, this transaction may not be appropriate to your personal circumstances.
- Please ensure that you read the Terms and Conditions applicable to your investment as this may have changed since your original investment. This is available from the Client Services Department at 0860 774 774 or at www.psg.co.za.
- All instruction forms can be obtained from the Client Services Department at 0860 774 774 or at www.psg.co.za.
- Please take note that the Administrator will only process this application when all required information and documentation is received and once the money reflects in the relevant the Administrator's bank account, where relevant.
- 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.

2. CONTACT DETAILS

Investment number	<input type="text"/>		
Title	<input type="text"/>		
Surname	<input type="text"/>		
First name(s) or	<input type="text"/>		
Full registered name of Company or Trust	<input type="text"/>		
Identity number/ Registration number	<input type="text"/>		
Physical address	<input type="text"/>		Postal code <input type="text"/>
Postal Address	<input type="text"/>		Postal code <input type="text"/>
Home Tel	<input type="text"/>	Work Tel	<input type="text"/>
Cell phone	<input type="text"/>	Fax	<input type="text"/>
E-mail address	<input type="text"/>		

Where a trust is the owner, please advise if all beneficiaries in terms of the trust deed are natural persons. Yes No

3. TAX DETAILS (FOR COMPULSORY FUND WITHDRAWALS)

Please note that payments in respect of divorce orders will require a New Business Application Form for re-investment, or a separate Notification of Withdrawal form if a cash payment is required.

Income tax reference number	<input type="text"/>	Revenue Office	<input type="text"/>
If no tax number is provided, reason	<input type="checkbox"/> Site	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Other (please specify): <input type="text"/>
If no tax number is provided, reason	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporate	<input type="checkbox"/> Retirement Fund <input type="checkbox"/> Trust <input type="checkbox"/> Non-taxable organisation
Current Annual Salary	R <input type="text"/>		
Number of months employed outside RSA	<input type="text"/>		

Public Sector fund details, prior to transferring to the Administrator (only applicable for par (a) or (b) funds, for example Government Employees Pension Fund)

Pensionable Service start date	<input type="text"/>
Number of completed years membership prior to 1 March 1998	<input type="text"/>
Total number of completed years membership	<input type="text"/>

4. ONCE-OFF WITHDRAWAL INSTRUCTION

 Do you want to withdraw the entire investment? Yes No

If no, please complete the section below:

FUND NAME(S)	FUND CLASS	AMOUNT PER ONCE-OFF WITHDRAWAL	PERCENTAGE
			%
			%
			%
			%
			%
Total			100%

 Please tick if you would like to cancel your debit order
5. REASON FOR WITHDRAWAL

 Voluntary Investment Plan withdrawal

 Once off withdrawal prior to retirement (for Preservation Funds only)

 Emigration (for Retirement Annuities only)

 Discontinued Contributions (Retirement Annuities only)

 Divorce Order (for Retirement Annuities and Preservation Funds only)

 Living Annuity Commutation (for ELLAs only)
6. RECURRING WITHDRAWAL INSTRUCTION

 Withdrawal amount R Annual Escalation %

 Withdrawal frequency Monthly Quarterly Half-yearly Yearly

 Commencing on

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

Recurring withdrawal disinvestment choice:

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

7. INVESTOR BANK ACCOUNT DETAILS (FOR ALL WITHDRAWAL PAYMENT INSTRUCTIONS)

The Investor must keep the Administrator informed of any changes in the bank account details.

 Account holder name Account Current Transmission Savings

 Bank name Branch Code

 Branch name Account number

- All payments are made electronically to the bank account of the registered Investor only. No payments will be made to credit card or market linked accounts.
- EFT payments can only be made into transmission accounts, savings accounts and current accounts. Please attach a cancelled or certified copy of a cheque not older than 3 months or a certified copy of a recent bank statement not older than 3 months for verification purposes.

8. SECURITY CESSION DECLARATION (FOR VOLUNTARY FUNDS ONLY)

 Please confirm if the investment from which you requested a withdrawal has been ceded as security? Yes No

If 'Yes', please attach the written consent from the cessionary together with a copy of the original confirmation letter.

9. INVESTOR DECLARATION

- I declare that the information provided herein is to the best of my knowledge correct and applicable.
 - I have not received any advice from the Administrator in respect of this application/instruction.
 - I am fully aware of the respective fees charged.
 - I am aware that no Financial Adviser may request me to sign any written or printed form or document unless all details required to be inserted thereon by me or on my behalf have already been inserted.
 - I hereby state that the FICA documentation in possession of the Administrator is current and up to date. I accept that it is my responsibility to provide the Administrator and my financial adviser with updated FICA documentation as required. I accept that should the Administrator not be in possession of up to date FICA documentation the instruction will not be processed.
 - The Investor hereby indemnifies and holds the Administrator harmless against all demands, actions and proceedings which may be made or instituted against the Administrator, arising out of his/her election to use the fax or e-mail in dealing with the Administrator. Furthermore, any fax or e-mail report will not suffice as proof of receipt of this form unless confirmed in writing by the Administrator. The responsibility to make sure the instruction was received will rest with the Investor.
 - **Compulsory fund members:** I hereby declare that I have not made a pre-retirement withdrawal from this fund.
- I, the Investor and undersigned, hereby declare that I have read and understood the standard terms and conditions contained in the form and agree to be bound to these terms and conditions.

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 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. The Administrator shall not be held liable or responsible, for any reason, in the event that the Signatory/ies is/are not duly authorised and the legal entity/ ies and signatory/ies indemnifies the Administrator against any and all damages and/ or loss arising from such an event.
- Proceeds of the investment will only be paid into the investor's bank account. No third party payments will be allowed.
- In the event of death of the Investor, the proceeds will only be paid to the deceased estate on instruction from the executor of the deceased estate.
- Any change of information needs to be provided to the Administrator as soon as possible in order to ensure that all correspondence and instructions are dealt with appropriately.
- The Administrator reserves the right to withhold processing on any unclear, incomplete or ambiguous instructions received by the Investor.
- 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.
- Please note that 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 expert.
- 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.
- 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 advisor may send a written request to the administrator to reprocess this instruction in order for future residual balances to be cleared.

I, , the undersigned do hereby declare that we have read and understood the Standard Terms and Conditions as indicated above. 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

Signature of Financial Adviser

11. CONTACT DETAILS

1st Floor, Roland Garros, The Campus, 57 Sloane Street, Bryanston, 2191
 PO Box 61295, Marshalltown, 2107
 Sharecall: 0860 774 774
 Fax: +27 (0) 11 996 5499
 E-mail: clientservice@psg.co.za
 Website: www.psg.co.za