Investment Solutions Unit Trusts Limited
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PO Box 786055, Sandton, 2146
Contact centre number 0860 333 316
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Website www.investmentsolutions.co.za
Reg number 2001/015776/06

Investment Solutions
WITH CONFIDENCE

UNIT TRUST APPLICATION FOR AN **INDIVIDUAL INVESTOR**

GUIDE FOR INVESTING

STEP 1
Make an informed decision

- Read the **MINIMUM DISCLOSURE DOCUMENT/S** (fund fact sheet/s) and the **PORTFOLIO SUMMARY** available on our website or from your financial adviser to make sure you have chosen the right portfolio for your investment needs. If you are not sure which portfolio to choose, please speak to an accredited financial adviser.

STEP 2
Complete the application form

- You have to complete everything marked with an asterisk (*)
- Read and agree to the **TERMS AND CONDITIONS** and the **UNIT TRUST TAX INFORMATION SHEET FOR INDIVIDUALS,** which form part of this application form. You can access these forms on our website www.investmentsolutions.co.za or request them from us or your financial adviser.

STEP 3
Submit your documents

- **Email:** instructions@investmentsolutionsonline.co.za
- **Fax:** 011 263 6142
- **For assistance phone:** 0860 333 316
- If we receive your application form before 13h00 on a business day, we will process your application the same day
- If we receive your application form after 13h00 on a business day, we will process your application the next business day
- If you choose to phase in your investment, we will process your phase-in on the 10th of the month or on the next business day if the 10th is a non-business day.

What must you submit?

- Completed and signed **Unit Trust Application for an Individual Investor**
- Copy of your South African bar-coded **Identity Document** or **Smart ID Card**, valid **Passport** (if foreign national) or **Birth Certificate** (if minor)
- Copy of proof of your **Residential Address** less than three (3) months old (refer to the FICA Requirements on **page 11** for examples)
- Proof of your **Bank Details** (e.g. copy of a cancelled cheque or bank statement)
- Any other related documents (e.g. proof of authority if a person is acting on your behalf)
- All additional documentation and disclosures required in terms of FATCA (if applicable)
- Proof of payment if you are paying by electronic/internet transfer.

What happens next?

- We will process your application once we have received all the required documents
- You will receive an sms or email confirmation once your application has been processed
- You will receive a welcome letter and statement within five (5) business days of your application having been processed and your investment received.

INVESTOR DETAILS

Please provide us with your details.

Surname*

Title | First name*

Identity number* (passport number of foreign national)

D D M M Y Y Y Y

Date of birth / /

Country of birth*

Nationality*

Country of residence*

SA income tax number* (if registered for tax) Not registered for tax

PHYSICAL ADDRESS*

Unit number

Complex name

Street number

Street/farm name

Suburb/district

City/town

Country

Postal code

POSTAL ADDRESS (if different to physical address)

Postal code

Telephone number* (home) (work)

(cell) (fax)

Email address*

How should we communicate with you? Email Post

If you have no preference, we will send correspondence to your email address. If you have not provided an email address, we will send correspondence to your postal address.

REPRESENTATIVE DETAILS

Are you representing the investor or opening an investment for a minor?

Attach your proof of authority allowing you to represent the investor and your FICA documents (no proof of authority is required for the parent of a minor).

Title | First name*

Surname*

Identity number*

Legal capacity* Parent Guardian Curator Mandate Executor Power of Attorney

Residential address*

Postal code

Telephone number* (home) (work)

(cell) (fax)

Email address*

TAX REPORTING AND SELF-CERTIFICATION

We are committed to comply with the Foreign Account Tax Compliance Act (FATCA), the OECD Common Reporting Standards and any other intergovernmental agreement regarding the automatic exchange of information. This means that we must provide the South African Revenue Service with information about each client who is a citizen, resident or tax resident in the United States or any country other than South Africa.

SELF-CERTIFICATION

Complete and sign one of the following two declarations:

I, ____ (full name), hereby confirm that I am NOT a citizen, resident or tax resident in a country other than South Africa. I will inform Investment Solutions if my circumstances change and I become a citizen, resident or tax resident in any country other than South Africa.

D D / M M / Y Y Y Y

____
Signature of investor/legal representative **Date**

OR

I am a citizen of the following country/ies:

Country	Passport number*	Expiry date

***Attach a certified copy of each passport**

I am a tax resident in the following country/ies:

Country	Tax identification number

I, ____ (full name), hereby confirm that the above information is true and correct. I will inform Investment Solutions is my circumstances change.

D D / M M / Y Y Y Y

____
Signature of investor/legal representative **Date**

WITHHOLDING TAXES

Your tax residency will determine how we will deal with Dividends Tax, Withholding Tax on Interest (WTI) and the taxation of income from Real Estate Investment Trusts (REITs).

The taxation laws of a country will determine whether you are a tax resident in that country. If you have any questions about your tax residency, please contact your tax or financial adviser.

South African tax resident

You are a South African tax resident if you are physically present in South Africa for certain periods or if you are ordinarily resident in South Africa.

If you are a South African tax resident, your tax position is as follows:

- Dividends tax at the rate of 15% is payable on the amount of any dividend we pay to you. We will withhold the amount of tax payable and pay it over to SARS
- WTI does not apply to you
- Income from a REIT is part of your taxable income for purposes of normal income tax and will be taxed at your marginal tax rate.

Foreign tax resident

If you are a tax resident in a country other than South Africa, your tax position is as follows:

- Dividends tax at the rate of 15% is payable on the amount of any dividend we pay to you. You may qualify for a reduced* dividends tax rate
- WTI at a rate of 15% is payable on the amount of interest we pay you. You may qualify for a reduced* WTI rate
- Income from a REIT will not form part of your taxable income for purposes of normal income tax, but we will withhold dividends tax at the dividends tax rate that applies to you.

* You may qualify for a reduced dividends tax and/or WTI rate if the Agreement for the Avoidance of Double Taxation (DTA) between South Africa and your country of residence makes provision for a reduced rate. Please refer to the relevant DTA available under Treaties and Agreements on the SARS website www.sars.co.za and complete and sign the declaration below:

I, ____ (full name) declare in terms of the Income Tax Act 58 of 1962 as amended from time to time that:

☐ all the relevant requirements in terms of Article ________ of the DTA between South Africa and my country of residence have been met and that **dividends** paid to me are subject to a reduced **dividends tax rate** of _______%.

☐ all the relevant requirements in terms of Article ________ of the DTA between South Africa and my country of residence have been met and that **interest** paid to me are subject to a reduced **WTI rate** of __________%.

I further declare that:
- I am not a South African tax resident
- the information provided above is accurate and correct
- I undertake to immediately inform Investment Solutions in writing if my circumstances change.

______________________________	D D / M M / Y Y Y Y
Signature of investor/legal representative	**Date**

INVESTMENT DETAILS

Which portfolio(s) do you wish to invest in and how much do you want to invest?

Minimum contributions

• Lump-sum payment	R30 000 minimum
• Debit-order payment	R500 p.m.
• Combination of lump-sum and debit-order payment	Any lump-sum amount (e.g. R10 000) plus a minimum of R500 p.m. debit order

1. Select the portfolio(s) you wish to invest in from the list provided on page 6.
2. Select the type of contributions you want to invest into each portfolio i.e. by lump-sum payment, debit order, or a combination of both.
3. Indicate the amount you wish to invest in each portfolio.

Portfolios	Lump-sum payment only (minimum R30 000)	Debit order (minimum R500 p.m.)
	R	R
	R	R
	R	R
	R	R
	R	R
	R	R
Total	**R**	**R**

Source of funds*

*This information is required by the Financial Intelligence Centre Act 38 of 2001 to prevent money laundering.

Charges

Annual service charge

- We levy an annual service charge for the management of a portfolio
- The annual service charge (see below) is expressed annually but is calculated on the daily market value of assets and is payable daily
- From the annual service charge, we pay an investment management charge to the investment managers we appoint.

Financial adviser charges (if applicable)

- If your adviser does not indicate an initial adviser charge, 0% will apply
- The initial charge is a once-off charge which applies to all lump sums and debit orders
- If your adviser does not indicate an annual adviser charge, 0% will apply
- If your adviser indicates a percentage which is more than the maximum initial adviser charge, then the portfolio maximum will apply
- We will recover an amount equal to the annual charges by selling units in your unit trust portfolio
- The annual charge accumulates daily and is paid to your financial adviser monthly.

	INVESTMENT SOLUTIONS	ADVISER CHARGES		
Unit Trust Class A	Annual service charge (incl. VAT)	Maximum inital adviser charge (excl. VAT)	Initial adviser charge (excl. VAT)	Annual adviser charge (excl. VAT)
Investment Solutions Aggressive Passive Unit Trust	0.40% p.a.	3.00%		
Investment Solutions Conservative Passive Unit Trust	0.40% p.a.	3.00%		
Investment Solutions Enhanced Income Unit Trust Fund	1.00% p.a.	3.00%		
Investment Solutions Equity Fund of Funds[3]	0.57% p.a.	3.00%		
Investment Solutions Flexible Fund of Funds[3]	0.57% p.a.	3.00%		
Investment Solutions Global Equity Feeder Fund[4]	1.20% p.a.	3.00%		
Investment Solutions Global Fixed Income Feeder Fund[4]	1.25% p.a.	3.00%		
Investment Solutions Inflation Linked Bond Unit Trust Fund	1.14% p.a.	0.60%		
Investment Solutions Income Unit Trust	1.14% p.a.	0.60%		
Investment Solutions Institutional Equity Unit Trust	1.48% p.a.	3.00%		
Investment Solutions Multi-Manager Balanced Fund of Funds[3]	0.57% p.a.	3.00%		
Investment Solutions Performer Managed Unit Trust	1.14% p.a.	3.00%		
Investment Solutions Property Equity Unit Trust	1.48% p.a.	3.00%		
Investment Solutions Pure Fixed Interest Unit Trust	1.14% p.a.	0.60%		
Investment Solutions Real Return Focus Unit Trust	1.20% p.a.	3.00%		
Investment Solutions Stable Fund of Funds[3]	0.57% p.a.	3.00%		
Investment Solutions Strategic Global Balanced Feeder Fund[4]	0.00% p.a.	3.00%		
Investment Solutions Superior Yield Unit Trust	0.60% p.a.	0.60%		
Investment Solutions US Dollar Feeder Fund[4]	0.30% p.a.	1.50%		

Notes

1. We are allowed to deduct additional charges from the unit trusts including trustee charges, bank charges, audit fees, STT (Securities Transfer Tax), brokerage fees and VAT.
2. Unit prices are based on net asset value. The net asset value is equal to the total market value of all assets in the unit trust, including any income earned, less any deductions allowed from the unit trust, divided by the number of units issued.
3. A fund-of-funds portfolio only invests in other unit trusts which levy their own charges. This will result in higher charges for these unit trusts than the maximum annual service charge listed above.
4. A feeder-fund portfolio is a unit trust that, apart from having assets in the form of cash, is made up entirely of units in a single portfolio of a unit trust that levies its own charges, which could result in a higher fee structure for the feeder fund.
5. All charges were correct at the date of publication.
6. For more information, refer to the total expense ratios (TERs) in our **SCHEDULE OF FEES AND CHARGES** or the latest **MINIMUM DISCLOSURE DOCUMENT/S** (fund fact sheet/s) that are available on our website www.investmentsolutions.co.za or on request from us or from your financial adviser.

Do you wish to phase in your investment?

Our phase-in option allows you to invest a lump sum in the Investment Solutions Superior Yield Unit Trust (Class A) and switch (phase) this lump sum into other portfolios over your selected period.

- The minimum phase-in period is three months, and will be allocated in equal amounts over the selected period
- A phase-in happens on the 10th of each month. Where your investment happens after the 10th of the month, you can only phase in on the 10th of the following month
- Your documents must reach us by the 5th business day before the 10th of the month you would like to invest
- **When you invest into the Investment Solutions Superior Yield Unit Trust your financial adviser may only charge a maximum initial fee of 0.60%.**

Do you wish to use our phase-in option? ☐ Yes ☐ No

What is your phase-in period?

Phase-in period ☐ 3 months ☐ 6 months ☐ 9 months ☐ 12 months ☐ 24 months

Phase in the amount of R

Which portfolio(s) will you phase into?

Portfolios	Rand / Percentage amount		
	R	or	%
	R	or	%
	R	or	%
	R	or	%
Total	**R**	**or**	**%**

Attach proof of deposit.

PAYMENT DETAILS

How do you wish to pay for your investment?

☐ **Electronic/internet transfer**
This may take up to two days to appear in our bank account.

☐ **Once-off direct debit**
Complete the Once-off Debit Instruction section. Electronic collection is restricted to a maximum of R500 000 per direct debit, per business day. We will debit your account within two business days of receiving the application form. We have a 45-day clearance period on once-off debit deductions. **This means you cannot disinvest those units for the first 45 days of investment**.

☐ **Regular contributions**
Complete the Regular Debit Order Authorisation section. We have a 45-day clearance period on regular contributions. **This means you cannot disinvest those units for the first 45 days of investment.**

Investment Solutions Bank Account Details

Account name	Account number	Bank name	Universal/Branch code
IS Unit Trust Ltd - Inflow account	62472487753	First National Bank	250655 or 255005

Once-off Direct Debit Instruction

Attach proof of banking details. If this is not your bank account, attach the account holder's FICA documentation.

Units bought by direct debit can only be disinvested after 45 days.

Amount	R	Name of bank	
Branch code		Name of branch	
Country		Account holder	
Account number		Account type	☐ Current ☐ Savings ☐ Transmission

I hereby authorise Investment Solutions to debit the above bank account.

Signature of account holder

D D / M M / Y Y Y Y

Date

Regular Debit Order Authorisation

Attach proof of banking details. If this is not your bank account, attach the account holder's FICA documentation.

Units bought by direct debit can only be disinvested after 45 days.

Amount	R	Name of bank	
Branch code		Name of branch	
Country		Account holder	
Account number		Account type	☐ Current ☐ Savings ☐ Transmission

Commencing on ☐ 1st **OR** ☐ 15th of MM / YYYY

Annual increase date MM / YYYY   % increase p.a. ☐ 5% ☐ 10% ☐ 15% ☐ 20%

Frequency ☐ Monthly ☐ Quarterly ☐ Bi-annually ☐ Annually

Debit orders are applied on the 1st or 15th of each month. If the day you have chosen falls on a non-business day, we will apply the debit order on the next business day.

I confirm that each withdrawal from my bank account will be treated as though it was authorised by me personally.
I hereby authorise Investment Solutions to debit the above bank account.

____
Signature of account holder

D D / M M / Y Y Y Y
Date

INCOME DISTRIBUTION

What do you wish to do with your income distribution?

If you reinvest your income distributions, you will be issued with more units. If you do not choose one of the options below, we will reinvest your income into your current portfolio.

☐ Reinvest into my current portfolio

☐ Reinvest into a different portfolio (please list the portfolio(s) below)

Portfolio/s

☐ Pay funds into my bank account from the portfolio(s) below:

Portfolio/s

REGULAR WITHDRAWAL DETAILS

Do you wish to receive a regular withdrawal from your investment account? ☐ Yes ☐ No

We have a 45-day clearance period on direct debits and debit orders. This means that NO units can be disinvested for the first 45 days of investment. If you select a regular withdrawal, the first payment will only be made once these units have cleared.

Portfolio/s	Rand amount
	R
	R

Frequency of payments ☐ Monthly ☐ Quarterly ☐ Bi-annually ☐ Annually Starting date M M / Y Y Y Y

If you do not indicate your frequency of payments we will pay your regular withdrawals monthly.

Payments

- If we receive your instruction before 13h00 on the 20th of a month, we will process your payment within three (3) business days and make payment on the 24th (or the next business day if it's a non-business day). The payment may take up to two (2) days to reflect in your bank account
- If we receive your instruction after 13h00 on the 20th of a month, we will process your payment in the following month and make payment on the 24th of that month (or the next business day if it's a non-business day). The payment may take up to two (2) days to reflect in your bank account.

INVESTOR BANK ACCOUNT DETAILS

Attach proof of banking details.

This information is needed for your income distribution, regular withdrawals and/or once-off withdrawal.

Name of bank

Branch code Name of branch

Account holder Account number

Account type ☐ Current ☐ Savings ☐ Transmission

We cannot make payments into a third party's bank account. We can only make payment into your bank account which must be a South African bank account.

FINANCIAL ADVICE

Complete this section if you have a financial adviser.

May your financial adviser submit instructions on your behalf? ☐ Yes ☐ No

If yes, sign the declaration below.

Attach a certified copy of the discretionary mandate in which you allow your financial adviser to give instructions on your behalf. If you have selected "yes" and do not attach the mandate your application will be rejected.

- I confirm that I have entered into a discretionary mandate with my financial adviser
- I confirm that my financial adviser may give instructions on my behalf without first obtaining my consent. I authorise Investment Solutions to accept and act on all such instructions
- I confirm that my appointed financial adviser will have access to my investments in electronic format as made available by Investment Solutions from time to time.

Signature of investor

D D / M M / Y Y Y Y

Date

FINANCIAL ADVISER DETAILS

Practice name

Adviser name

FSP licence number

Adviser code

FAIS declaration

1. I declare that I/we am/are a licensed Financial Services Provider and have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and subordinate legislation thereto, to the investor.
2. I declare that I have disclosed all the charges related to this investment to the investor and understand that the investor may cancel my charges and appointment at any time in writing.
3. I confirm that all information provided herein is true and correct and I have read and understand the content of this form.

FICA declaration

I confirm that Investment Solutions Unit Trusts Limited is the primary accountable institution in terms of the Financial Intelligence Centre Act (FICA) and is responsible for the identification and verification of the investor. This application will only be processed on completion of such identification and verification.

Signature of financial adviser

D D / M M / Y Y Y Y

Date

INVESTOR DECLARATION

1. I confirm that all information and documentation either signed or provided herein is true and correct and I further understand that I am responsible for the correctness of all information provided by myself or on my behalf.
2. I have read and understand the contents including the **UNIT TRUST TAX INFORMATION SHEET FOR INDIVIDUALS**, which forms part of this application form and is available on your website www.investmentsolutions.co.za or from my financial adviser.
3. I have read and understand the latest **TERMS AND CONDITIONS,** which forms part of this application form and is available on your website www.investmentsolutions.co.za or from my financial adviser. I am aware that they may be amended from time to time.
4. Before completing this form, I read and understood the latest **MINIMUM DISCLOSURE DOCUMENT/S** (fund fact sheet/s) that were relevant to the investment portfolio/s of my choice.
5. I have read the **PORTFOLIO SUMMARY** that is available on your website www.investmentsolutions.co.za and I understand the information disclosed therein.
6. I understand all fees and charges applicable to this investment.
7. I have not received any advice from Investment Solutions in respect of this application.

Signature of investor

D D / M M / Y Y Y Y

Date

PROTECTION OF PERSONAL INFORMATION (POPI)

I know that Investment Solutions Unit Trusts Limited (you) will use my personal information to consider my application for an investment in a unit trust. If you accept my application, I agree that you may:

1. Process my personal information to administer my contract with you and for related purposes.
2. Give it (electronically or otherwise) to:
   a. A third party (you contract with to provide services to you) so that you can provide services or products to me;
   b. A third party (you contract with to provide services to you) so that you can confirm my personal information;
   c. Any person related to you (as described in the Companies Act) and your associates who provide services (like administration services) to you.

Please notify me of financial products that may suit my needs? ☐ Yes ☐ No

If yes, please note you can withdraw your consent in writing at any time.

Signature of investor

D D / M M / Y Y Y Y

Date

ANNEXURE A – TRANSACTION TIMELINES

Instruction	Cut-off time for receipt of instruction and all requirements	Business day to process	Business day to buy or sell	Business day for value
Contributions	**Before 13h00 on day 1**	Day 1	Day 1	Day 1
	After 13h00 on day 1	Day 2	Day 2	Day 2
Switches between Investment Solutions Portfolios[1]	**Before 13h00 on day 1**	Day 1	Day 1	Day 1
	After 13h00 on day 1	Day 2	Day 2	Day 2
Disinvestments[2]	**Before 13h00 on day 1**	Day 1	Day 1	Day 1
	After 13h00 on day 1	Day 2	Day 2	Day 2
Phase-ins	All phase-ins will be processed on the 10th of every month. If the 10th is not a business day the phase-in will be done on the next business day. Value will be given at the date of the actual transaction. All phase-in instructions together with all business requirements need to reach us by 13h00 on the 5th business day before the 10th of the month in which you choose to invest.			

1. When you switch between portfolios, we need to disinvest units from one portfolio and invest it in another. We can only invest the money for the switch when we have received it from the portfolio from which you are disinvesting.
2. We will disinvest from your portfolio(s) once you have met all requirements.

ANNEXURE B – FICA DOCUMENTS WE ACCEPT

Provide the following FICA documentation for the investor and the investor's representative (if applicable).

INVESTOR

- Identity document/Smart ID Card and proof of physical residential address. If your Identity Document is not available:
  - Valid reason why Identity Document could not be provided (in writing) **AND**
  - Valid passport (with no less than three (3) months to expiry)

REPRESENTATIVE (IF APPLICABLE)

- Identity Document/Smart ID Card, proof of physical residential address and document authorising person/s to act. If your Identity Document is not available:
  - Valid reason why Identity Document could not be provided (in writing) **AND**
  - Valid passport (with no less than three (3) months to expiry)

FOREIGN INDIVIDUAL

- Valid passport (with no less than three (3) months to expiry) **AND**
- Proof of physical residential address **AND**
- Document authorising person/s to act (if applicable)

We will accept the following as proof of residential address (not older than three months):

- Utility bill
- Current lease or rental agreement (less than one (1) year old)
- Bank statement
- Municipal rates and taxes invoice
- Mortgage statement
- Telephone/cellphone account
- Valid motor vehicle licence – current year
- Active Insurance policy or a current tax return (less than (1) one year old)
- Letter from bank manager, medical practitioner, accountant or attorney on a formal letterhead stating that they know you for three years and confirming physical address
- Correspondence from a body corporate or share-block association
- Payslip or salary advice – latest
- A statement of account issued by a retail store
- Valid e-toll account

If you do not have proof of residential address in your name, we will accept the following from your co-habitant:

An affidavit by your co-habitant or landlord confirming your residence. The affidavit must include a copy of the co-habitant's utility bill and must specify the following information:

- Your name and identity number
- The co-habitant's name, residential address and identity number
- The relationship between you and the co-habitant
- Confirmation that you stay at the co-habitant's residential address
- Signatures of both parties

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