

Living Annuity Annexure A

The M&G Living Annuity is underwritten by MandG Investments Life South Africa (RF) Ltd (Registration number: 2008/013338/06) (M&G Life) an approved long-term insurer. MandG Investments Unit Trusts South Africa (RF) Ltd (the Manager) is authorised as a Manager in terms of the Collective Investment Schemes Control Act (CISCA). Portfolio assets are managed by MandG Investment Managers (Pty) Ltd (Registration number: 2013/051515/07), which is an approved discretionary Financial Services Provider (#45199) for the MandG SA group (M&G Investments).

Our contact details

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International: +27 21 670 5101

Email: instructions@mymandg.co.za

Web: www.mandg.co.za

Postal address:

PO Box 23167

Claremont

7735

Physical address:

7th Floor, Protea Place

30 Dreyer Street

Claremont

How to complete this form

- Please indicate and sign the appropriate declarations under **Section 3**.
- Information written outside of the relevant fields will not be considered when processing your application.

Document checklist

This completed, signed and dated form

Proof of identity*

* Please refer to the FICA and Supporting Documentation Annexure for a list of documentation we will accept

What happens next

- Please e-mail a copy of this completed and signed Annexure A and supporting documentation to instructions@mymandg.co.za. We reserve the right to request additional documents, if required.
- Processing can only happen once all the necessary documentation has been received. Failure to do so will cause a delay in the funds being invested.
- You will be notified once your application has been successfully processed.

Important information

- **Daily cut-off times:** 11:30 for M&G Money Market Fund
13:30 for all other investment options

1 Existing investor details

Existing M&G investor number

First name and surname

2 Authorised individual's details

Please indicate under which capacity are you completing this form Authorised signatory Legal guardian

Title First name(s)

Surname Gender M F

Nationality Date of birth

ID number (Passport number if foreign national) Passport expiry date

Citizenship

Contact details

Residential address

Country Postal code

Postal address (If different to residential)

Country Postal code

Telephone + / - Cellphone + -

Email address

Tax details

Please indicate which country is your primary tax residency?

Passport number

Tax identification number (TIN) Please tick if this country does not issue a TIN number

Are you a passport holder, citizen, resident or tax resident in the USA? Yes No

Prominent Person Declarations

Please complete the below section. If you require more information refer to Appendix 1 at the back of the **Living Annuity Application Form**

Are you a Domestic Prominent Influential Person as defined in Schedule 3A of the Financial Intelligence Centre Act as amended? Yes No

Are you a Foreign Prominent Public Official as defined in Schedule 3B of the Financial Intelligence Centre Act as amended? Yes No

Are you a family member or known close associate of Domestic Prominent Influential Person's and/or Foreign Prominent Public Official's as defined in Schedule 3A and Schedule 3B of the Financial Intelligence Centre Act as amended? Yes No

3 Investor Declaration

By signing this form, you represent and warrant to M&G Life that:

- You have read and understood the investment overview/Policy Document.
- You understand that it is your responsibility to carefully consider on your own, or by seeking advice from an independent Financial Adviser, whether your chosen investment is appropriate for you.
You are not relying on any communication from M&G Life- whether written, oral or implied - as investment advice or as a recommendation to enter into the insurance policy.
- You are acting for your own account and you have made your own independent decision to enter into this investment, based on your own judgement and on advice from your Financial Adviser, where necessary.
- The source of any investment amount has been declared or all other aspect of a transaction relating to this investment complies with the Financial Intelligence Centre Act (FICA).
- You consent to M&G Life enquiring to verify the information in this application form and obtaining any other information concerning you and/or the source of the investment amount from any party.
- You declare that the origination of the investment amount is an approved retirement fund and warrant that the rules of the originating transferring fund allows you to purchase an annuity in your own name and for your benefit and that the benefits offered in terms of this policy coincide with the benefits in terms of the originating transferring fund.
- You authorise M&G Life to accept instructions by facsimile or e-mail and hereby waive any claim that you may have against M&G Life and indemnify M&G Life against any loss incurred as a result of M&G Life receiving and/or acting upon such communication.
- You accept the risk of communication method selected and understand that M&G Life shall not be liable in the event that communication was not received whether due to the failure, malfunction or delay of any networks or electronic or mechanical device or otherwise.
- The information in this form is true and correct. All material facts must be accurately disclosed. You are responsible for the accuracy and completeness of all answers, statements or other information provided on your behalf.
- Where this application is signed in a representative capacity, you have the necessary authority to do so, and this transaction is within your power.
- You have read, understood and agree to the latest Terms and Conditions which you understand may have changed since your original investment.
- You understand that the documents listed below form the entire agreement between you and M&G Life within the ambit of the LTIA, Income Tax Act 58 of 1962 and any other directives promulgated under those acts. You have read and understand the content of the documents and agree to be bound by the content of the following:
 - This application form
 - The terms and conditions of my living annuity investment
 - The Policy Document
 - Any declarations made by you

The above representations are considered by M&G Life to be material. As the investments are placed in underlying CIS portfolios, the following risk warning is being provided to you.

Risk warning

CISs are generally medium-to long-term investments. Past performance is not necessarily a guide to future investment performance. The prices in respect of participatory interests in a CIS portfolio are calculated on a net asset value basis. This means the price is the total net market value of all assets of the particular portfolio of the CIS divided by the total number of participatory interests in such portfolio of the CIS. Any market movements – for example in share prices, bond prices, money market prices or currency fluctuations – relevant to the underlying assets comprising the applicable CIS portfolio in which participatory interests are held may cause the value of such underlying assets to go up or down. As a result, the price of the participatory interests linked to your policy may go up or down. Participatory interests in CISs are traded at the ruling forward price of the day, meaning that transactions are processed during the day before you or the Manager of the CIS know what the price at the end of the day will be. The price and therefore the number of participatory interests involved in the transaction are only known on the following day. The CIS may borrow up to 10% of the scheme value, and it may also lend any scrip (proof of ownership of an investment instrument) that it holds to earn additional income. A M&G CIS may consist of portfolios comprising different asset classes and types that are subject to different fees and charges. Where applicable, the Manager of the CIS will pay your Financial Adviser an annual standard adviser fee, which is included in the overall costs of the CIS. A summary with all fees and maximum initial and ongoing adviser fees in respect of each CIS is available on our website. The Manager of the CIS may, at its discretion, close your chosen CIS to new investors and to additional investments by existing investors to make sure that it is managed in accordance with its mandate. It may also stop your existing debit order investment. The Manager makes no guarantees as to the capital invested in the CIS or the returns thereof. Excessive withdrawals from the CIS may place it under liquidity pressure and, in such circumstances, a process of ring fencing withdrawal instructions and managed pay outs over time may be followed. A money market fund is not a bank deposit account and The M&G Money Market Fund aims to maintain a constant price of 100 cents per participatory interest in such scheme. A Feeder fund may only invest in a single portfolio of a CIS which levy its own charges that could result in a higher fee structure for these funds. Foreign securities including foreign CISs may be included in underlying CIS portfolios. As a result, those CIS portfolios may face material risks. The volatility of the CIS may be higher and the liquidity of the underlying securities comprising the applicable portfolio of the CIS may be restricted due to relative market sizes and market conditions. The CIS's ability to settle securities and to repatriate investment income, capital or the proceeds of sales of securities may be adversely affected for multiple reasons including market conditions, macro-economic and political circumstances. Further, the return on the securities comprising a particular portfolio may be affected (positively or negatively) by the difference in tax regimes between the domestic and foreign tax jurisdictions. The availability of market information and information on any underlying sub-funds may be delayed. The investor acknowledges the inherent risk associated with the selected CISs and that there are no guarantees. M&G Investments is a member of the Association of Savings and Investments of South Africa.

Full name of investor or person authorised to sign on behalf of investor

Capacity

Signature of investor or person authorised to sign on behalf of investor

Place

Date

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