

Unit Trust Additional Investment Form

MandG Investments Unit Trusts South Africa (RF) Ltd (Registration number: 1999/005242/06) (the Manager) is an approved CIS management company (#29) under the Collective Investment Schemes Control Act, 2002. 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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Web: www.mandg.co.za

Postal address:

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Claremont

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Physical address:

7th Floor, Protea Place

30 Dreyer Street

Claremont

How to complete this form

- Please complete and sign the appropriate declaration under **Section 8**.
- Information written outside of the relevant fields will not be considered when processing your application.

By signing this application form, you confirm:

- You have viewed the latest product information on our **website** (Fact Sheet/Minimum Disclosure Document or CIS Fund Suite) and know the risks and fees associated with your investment choice.
- You have read and agree to the attached **Terms and Conditions** (also available on our **website**).
- If you are uncertain of your investment choice, please consider speaking to a Financial Adviser as the Manager is not authorised to provide financial advice.

Document checklist

- This completed, signed and dated form
- Proof of payment if we are not electronically collecting money from your bank account
- Proof of bank account (not older than three months)

What happens next

- Please e-mail a copy of this completed and signed form accompanied by the 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 documents have been received. Failure to do so will cause a delay in your 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
- **Debit orders:** Debit order instructions need to be received by the 20th day of the month to process instructions before the 1st working day of the following month.
- **Correspondence preferences:** The default method of communication will be email. If you prefer your correspondence via post, contact Retail Client Services on 0860 105 775 or on info@mandg.co.za.
- **Secure online access:** You will automatically be registered for online access. If you would like your access removed, contact Retail Client Services on 0860 105 775 or on info@mandg.co.za.
Please be advised that we will automatically collect any funds from your specified bank account when making additional investments via the Manager's secure online platform.

1 Existing investor details

Existing M&G investor number

First name and surname/Entity name
(e.g. company or trust name)

Authorised contact person

ID number/Entity registration number
(Passport number if foreign national)

2 Source of funds

Please indicate the source of this investment. We could request proof of this source.

Savings Retirement/insurance pay out Passive income (rental, dividends, interest) Trade/business Sale of assets

Winnings Gifts/inheritance/donations Child/spousal support payments Salary/bonus Tax refund

Other

3 Investment options

The Manager does not charge an initial fee. Should you agree to an initial fee with your Financial Adviser, this must be indicated under **Section 7**.

Would you like to phase-in your lump sum investment? Yes No

If yes, please indicate your total phase-in amount next to the Money Market Fund and complete the relevant **Phase-in Form** to select your chosen fund/s and phase-in period.

Please select the fund/s you wish to invest in from the table below. You must invest a lump sum of at least R10,000 and/or initiate a debit order of at least R500 per month.

M&G funds	Class	Annual management fee (excl. VAT)	Lump sum investment amount	Debit order amount	Income distributions	
					Payout	Re-invest
2.5% Target Income Fund	A	1.15%	R	n/a	<input type="checkbox"/>	<input type="checkbox"/>
5% Target Income Fund	A	1.00%	R	n/a	<input type="checkbox"/>	<input type="checkbox"/>
7% Target Income Fund	A	0.85%	R	n/a	<input type="checkbox"/>	<input type="checkbox"/>
Balanced Fund	A	1.00%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Dividend Maximiser Fund	A	1.00%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Enhanced Income Fund	A	0.65%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Equity Fund	A	1.00%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Bond Fund	A	0.45%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Income Fund	A	0.50%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Inflation Plus Fund	A	1.00%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Global Balanced Feeder Fund	A	0.50%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Global Bond Feeder Fund	A	0.50%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Global Equity Feeder Fund	A	0.50%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Global Inflation Plus Feeder Fund	A	0.50%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Global Property Feeder Fund	A	0.50%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Money Market Fund	A	0.25%	R	n/a	<input type="checkbox"/>	<input type="checkbox"/>
Property Fund	A	1.00%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Other			R	R	<input type="checkbox"/>	<input type="checkbox"/>

M&G banking details

Proof of payment will be required.

Bank name: Standard Bank

Account number: 070423822

Branch: Thibault Square

Name of account: M&G Inflow Account

Type of account: Business Current Account

Branch code: 020909

4 Lump sum investment option

Please indicate which payment method you will be using

Electronic/internet transfer Remember that we can only process your application once we have received your payment, and that electronic transfers may take up to 2 days to reflect in our bank account.

Electronic collection Due to banking regulations, we may collect a maximum of R1 000 000 per bank account, per day. No withdrawals can be processed within 45 days from the collection date. This is because you have up to 40 days to dispute an electronic collection with your bank. This is in keeping with the maximum South African banking turnaround time for disputing an electronic collection.

Please be advised that no cash deposits are allowed.

Electronic collection authorisation

The person paying the lump sum investment (not necessarily the same person as the investor) hereby authorises the Manager to deduct the amount specified in the Investment Options section of this form from his/her bank account (please supply us with the bank account details). If the bank account holder is an employer/legal entity, a letter of authority is required, granting us permission to debit the account.

Signature of bank account holder Place
 Date

5 Bank details

For lump sum investments/debit order collections

Name of bank account holder
 ID/Registration number of bank account holder (Only if this is different to the investor and/or the investor is a minor)
 Name of bank
 Branch name Branch code
 Account number
 Type of account Current/Cheque Savings

6 Debit order details

Please complete if you require a recurring debit order (not available on Target Income Fund and Money Market Fund Investments)

By signing below, the person paying for the debit order amount stated in the Investment Options section of this form authorises the Manager to deduct the amount on the 1st working day of the month from the bank account provided. He/she agrees to pay bank charges and costs incurred by this debit order. If the bank account holder is an employer/legal entity, a letter of authority is required, granting us permission to debit the account.

Start date Increase every year by 5% 10% 15% If other, indicate % %
 Signature of bank account holder Place
 Date

All debit order collections have a 45-day clearance period. This is because you have up to 40 days to dispute an electronic collection with your bank.

7 Financial Adviser

Where applicable, you the investor, hereby appoint the below-mentioned person as your Financial Adviser and authorise the payment of fees by the Manager to this Financial Adviser from your investment. These fees are negotiated between you and your Financial Adviser. The Manager has no involvement in this arrangement other than to pay the agreed fees from the investment as instructed by you on the following basis:

Ongoing adviser fee: Should you agree to an ongoing adviser fee, this will be paid via the regular repurchase of your units in accordance with Section 10.

Initial adviser fee: A maximum initial adviser fee of 3.0% (excluding VAT) may be charged and will be deducted before the investment is made. We suggest that if the ongoing adviser fee is more than 0.5% (excluding VAT), the initial adviser fee should not exceed 1.5% (excluding VAT).

M&G funds	Initial adviser fee (excl. VAT)	Ongoing adviser fee (excl. VAT)
2.5% Target Income Fund	%	%
5% Target Income Fund	%	%
7% Target Income Fund	%	%
Balanced Fund	%	%
Dividend Maximiser Fund	%	%
Enhanced Income Fund	%	%
Equity Fund	%	%
Bond Fund	%	%
Income Fund	%	%
Inflation Plus Fund	%	%
Global Balanced Feeder Fund	%	%
Global Bond Feeder Fund	%	%
Global Equity Feeder Fund	%	%
Global Inflation Plus Feeder Fund	%	%
Global Property Feeder Fund	%	%
Money Market Fund	%	%
Property Fund	%	%
Other	%	%

Financial Adviser information

I declare, in respect of the relevant South African laws, regulations, industry guidelines, common law and case law that:

- I am acting as the Investor's appointed Financial Adviser in accordance with a valid mandate concluded between myself and the Investor.
- I have verified the identity of the Investor and confirm his/her signature.
- I have made the necessary disclosures required by law under the Financial Advisory and Intermediaries Services Act, 37 of 2002 (FAIS Act).
- I am competent and accredited to provide investment advice in respect of the investment(s) reflected in this application form.
- I have read the application form and the terms and conditions of this investment and have explained them to the Investor. To the extent they apply to me, I agree to be bound by the contents of this application form.
- I will forward any and all Investor documents to the Investor as soon as I receive them.
- I have read and accepted the updated Financial Services Provider Terms & Conditions, which apply to me. I am aware that a copy of the updated Financial Services Provider Terms & Conditions is available on M&G's website (www.mandg.co.za/financial-adviser/terms-and-conditions/) and that I may request a copy thereof from the Manager.
- I have explained all fees relating to the investment to the Investor and I acknowledge that the Investor may instruct the Manager to cease paying the ongoing adviser fee at any time.
- I will assist the Investor with periodic reviews of his/her investments including, where applicable, annual income revisions, in return for the ongoing adviser fee.
- I acknowledge and agree that I will only act on the Investor's instruction when submitting any instructions to the Manager for the Investor, either via forms, in writing or via the Manager's secure online platform;
- I acknowledge and agree that the Manager and M&G Investments will not be held liable for loss or damage which may result from the Manager acting on any instructions submitted to the Manager by me or my office for the Investor, and I hereby indemnify the Manager and M&G Investments against all direct or indirect claims (including claims for consequential damages) which may be made against the Manager and M&G Investments in this regard. This indemnity does not extend to any claims in respect of loss or damage which results from any negligent or wilful errors or omissions committed by the Manager.

Existing M&G Adviser Number Existing FSP license number

Name of Financial Adviser

Name of Financial Services Provider

Signature of Financial Adviser

Place

Date

8 Investor Declaration

By signing this form, you confirm that:

- The Manager has:
 - Provided you with sufficient business information, confirmation of the required management company licence and confirmation of the areas of financial service that it is licensed to offer within M&G Investments.
 - Not done any financial or investment analysis for you. There is the risk that your chosen investment portfolio or fund may not be entirely appropriate for your circumstances.
- You understand that:
 - It is your responsibility to carefully consider on your own, or by seeking advice from a Financial Adviser should you choose to do so, whether your chosen fund's benchmark and terms and conditions are appropriate for your objectives, financial situation and particular needs.
 - The market value of your investment will fluctuate in line with the market values of the underlying securities of the funds. The investment is subject to any volatility in the underlying markets, including exchange rate fluctuations.
 - This application, together with the main trust deed, supplemental trust deed, fund fact sheets and/or Minimum Disclosure Document of your chosen unit trust fund/s constitute the entire agreement between you and the Manager.
- The source of any investment amount has been declared and any other aspect of a transaction relating to this investment complies with the Financial Intelligence Centre Act (FICA).
- Submissions made are in accordance with the provisions of the Income Tax Act (where applicable), and in accordance with the provisions of the international tax treaties whereby:
 - The information you provide in this form, including but not limited to your tax residency, is to the best of your knowledge and belief, accurate and complete; and
 - You undertake to forthwith inform M&G Investments in writing should the circumstances referred to in this declaration change.
- You are acting for your own account and you have made your own independent decision to enter into this investment.
- You are not relying on any communication from the Manager – whether written, oral or implied – as investment advice or as a recommendation to enter into the investment. You are not considering the information and explanations relating to the terms and conditions of an investment as investment advice or a recommendation.
- You have received no assurance or guarantee from the Manager regarding the expected returns of the investment.
- 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.
- Information relating to your account (including duplicate statements, valuations and other information that may be required from time to time) may be released to you or to the Financial Adviser indicated in this application (if applicable) either when requested by the Financial Adviser or directly via the Financial Adviser's access to the Manager's secure online platform.
- You have received the following information from either the Manager or your Financial Adviser and have read it:
 - The most recent version of the terms and conditions of this investment available on our website (www.mandg.co.za/personal-investor/terms-and-conditions/)
 - The Fund Fact Sheet/s or Minimum disclosure document/s (MDD) of your chosen unit trust funds
 - The risk warning (below)
- If you have appointed a Financial Adviser in respect of your investment with the Manager, you hereby acknowledge and agree that by appointing such Financial Adviser, you instruct and authorise the Manager to act on instructions received from your Financial Adviser and his/her office either via e-mail, in writing or via the Manager's secure online platform;
- If you have appointed a Financial Adviser in respect of your investment with the Manager, you hereby confirm that you have concluded a written agreement appointing your Financial Adviser, which agreement remains in force;
- If you have appointed a Financial Adviser in respect of your investment with the Manager, you hereby indemnify the Manager and M&G Investments against any direct or indirect claims (including claims for consequential damages) which may be made against the Manager and M&G Investments in respect of loss or damage which may result from the Manager acting on any instructions submitted to the Manager by yourself or via your Financial Adviser and his/her office. This indemnity does not extend to any claims in respect of loss or damage which results from any negligence or wilful errors or omissions committed by the Manager.
- You hereby acknowledge and confirm that in the event that you are a victim of a cybercrime (e.g. hacked, phished, pharmed, identity theft scams, malware, spoofed, keylogging, sniffing, invasion of privacy etc.) committed by a third party and an instruction is given to the Manager in your name, whether or not authorised or known by you, the Manager and M&G Investments will not be responsible for any loss or damage which may result from the Manager following such instruction and you hereby indemnify the Manager and M&G Investments against all direct or indirect claims (including claims for consequential damages) which may be made against the Manager and M&G Investments in this regard.
- You hereby consent to the Manager processing your personal information as described in the terms and conditions set out below.
- You have read and accept the Terms & Conditions contained in Section 11 of this form and also the most recent version of the terms and conditions of this investment available on our website (www.mandg.co.za/personal-investor/terms-and-conditions/).

Instruction in respect of adviser fees

If you have appointed a Financial Adviser in respect of your investment with the Manager, by signing this form, you hereby authorize and instruct the Manager to pay the ongoing adviser fee (as indicated in **Section 7**) in respect of the M&G Funds (indicated in **Section 7**) which you are investing in via the regular repurchase of your units to the extent required to settle the ongoing adviser fee on your behalf. By signing this form, you hereby authorize and instruct the Manager to pay the initial adviser fee (indicated in **Section 7**) in respect of the M&G Funds (indicated in **Section 7**) which you are investing in via the repurchase of your units to the extent required to settle the initial adviser fee on your behalf.

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

D	D	M	M	C	C	Y	Y
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M&G Unit Trusts

Collective Investment Scheme Fund Suite

Risk of not meaningful earning inflation-beating returns over time

Variability of returns over the short term

		HIGHER						LOWER			HIGHER					LOWER			HIGHER			LOWER					
		LOWER						HIGHER			LOWER					HIGHER			LOWER			HIGHER			LOWER		
Fund name	Income Funds			Multi-asset Funds			Property/Equity Funds			Global Feeder Funds					Target Income Funds												
	M&G Money Market Fund	M&G Income Fund	M&G Bond Fund	M&G Enhanced Income Fund	M&G Inflation Plus Fund	M&G Balanced Fund	M&G Property Fund	M&G Dividend Maximiser Fund	M&G Equity Fund	M&G Global Bond Feeder Fund*	M&G Global Inflation Plus Feeder Fund*	M&G Global Balanced Feeder Fund*	M&G Global Property Feeder Fund*	M&G Global Equity Feeder Fund*	M&G 7% Target Income Fund	M&G 5% Target Income Fund	M&G 2.5% Target Income Fund										
	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet										
Available in tax free	✓	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓	✓	✗	✗	✗										
Category/Sector	South African - Interest Bearing - Money Market	South African - Interest Bearing - Short Term	South African - Interest Bearing - Variable Term	South African - Multi-Asset - Income	South African - Multi-Asset - Low Equity	South African - Multi-Asset - High Equity	South African - Real Estate - General	South African - Equity - General	South African - Equity - General	Global - Interest Bearing - Variable Term	Global - Multi Asset - Low Equity	Global - Multi Asset - High Equity	Global - Real Estate - General	Global - Equity - General	Unclassified	Unclassified	Unclassified										
Risk profile	Low	Low	Low/Med	Low/Med	Low/Med	Med	Med/High	High	High	Low/Med (in underlying currency)	Low/Med (in underlying currency)	Med/High (in underlying currency)	High (in underlying currency)	High (in underlying currency)	Low/Med	Med	Med/High										
Benchmark	STeFi Call Deposit Index	STeFi Composite Index measured over a rolling 12-month period	FTSE/JSE All Bond Index	STeFi Composite Index measured over a rolling 36-month period	CPI + 5% p.a. (before fees) over a rolling 3-year period	ASISA South African Multi-Asset - High Equity Category Average	FTSE/JSE All Property Index (J803)	ASISA South African Equity - General Category Mean	ASISA South African Equity - General Category Mean	Bloomberg Global Aggregate Bond Index	Global Inflation	65% MSCI All Country World Index TR (Net), 5% FTSE EPRA/NAREIT Global REIT Index, 25% Bloomberg Global Aggregate Bond Index, 5% USD 1m Treasury Bill	FTSE EPRA/NAREIT Global REIT Index TR (Net)	MSCI All Country World Index TR (Net)	7% Income return p.a.	5% Income return p.a.	2.5% Income return p.a.										
Fund objective	To protect the capital of investors in an absolute sense, whilst providing income in excess of short-term bank deposit rates. Investors' capital remains highly liquid.	The Fund's objective is to maximise income while providing investors with relative capital stability. This is achieved by investing in a diversified portfolio of bonds in the South African market.	To maximise income while securing steady capital growth. This is achieved by investing in a diversified portfolio of bonds in the South African market.	To maximise total returns in excess of the benchmark over a rolling 36-month period, while seeking to protect capital and reduce volatility through active asset management.	The primary objective is to outperform CPI by 5% (before fees) over a rolling 3-year period. The secondary objective is to reduce the risk of capital loss over any rolling 12-month period.	To achieve steady long-term growth of capital and income by investing in a diversified combination of domestic and international assets, where the asset allocation is tactically managed.	To maximise long-term growth from investing in South African listed property markets.	To provide broad-based exposure to shares that offer value and medium- to long-term growth. There will be a bias towards companies offering high but sustainable dividend yields.	To provide broad-based exposure to shares that offer value and medium- to long-term growth.	The Fund's objective is to generate investment returns through exposure to global bonds and interest-bearing instruments over the medium term.	The Fund's objective, expressed in US dollar terms, is to outperform global inflation while preserving capital over the medium term.	The Fund's objective is to provide investors with capital growth over the long-term by investing in a diversified portfolio of global assets.	The Fund's objective is to provide investors with capital growth over the long-term by investing in a diversified portfolio of global property securities.	The Fund's objective is to provide investors with capital growth over the long-term by investing in a diversified portfolio of global equity securities.	The primary objective is to target an annual income return of 7%, with a secondary objective of growing capital invested.	The primary objective is to target an annual income return of 5%, with a secondary objective of growing capital invested.	The primary objective is to target an annual income return of 2.5%, with a secondary objective of growing capital invested.										
Annual Management Fee (excl. VAT)	A class	0.25%	0.50%	0.45%	0.65%	1.00%	1.00%	1.00%* (+ PF)	1.00%* (+ PF)	0.50%	0.50%	0.50%	0.50%	0.50%	0.85%	1.00%	1.15%										
	T class	N/A	N/A	N/A	0.60%	0.80%	0.80%	N/A	1.25%**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A										
Distribution frequency	Monthly	Monthly	Quarterly	Quarterly	Bi-annually	Bi-annually	Quarterly	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Quarterly	Quarterly	Quarterly										
Minimum investment amount	R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R10 000 lump sum	R10 000 lump sum	R10 000 lump sum										

*Denominated in ZAR

* The performance fee comprises 20% (excluding VAT) of any outperformance (after all fund fees and expenses) of the benchmark, measured over rolling three-year periods. M&G maximum total fee including Performance Fee (PF) is 2.25% (excl. VAT). For more information please visit mandg.co.za/performance-fees.

** There is no performance fee on the Dividend Maximiser Fund T Class

For more information on our unit trusts, visit mandg.co.za/personal-investor/our-funds