Useful information about your Additional Contribution Form

INVESTMENTS

Contact details
Email: admin@ppsinvestments.co.za
Tel: 0860 468 777 (0860 INV PPS)
Fax: 021 680 3680
Website: www.ppsinvestments.co.za

Cut off and timelines
- All complete and valid instructions received **before 14:00** on a business day will be processed on the **same day**.
- Instructions received **after 14:00** will be processed on the **next business day**.
- Investments will be processed and finalised within a maximum of **five (5) business days**.
- Any errors are to be reported within **fourteen (14) days** of your additional contribution confirmation being received.

Useful information
Please refer to our website www.ppsinvestments.co.za for:
- Product brochures and key benefits.
- Fund fact sheets (Minimum Disclosure Documents) for each of the available Investment Option(s).
- Financial Intelligence Centre Act (FICA) requirements.
- The Effective Annual Cost measure (EAC) is an new industry-wide disclosure standard. It can be used by investors and financial advisers to compare charges on most retail investment products, and their impact on investment returns, so that investors are placed in a better position to make informed decisions around investment choices. The EAC is a measure of the charges that an investor will likely incur in purchasing and holding a financial product, and does not attempt to measure the features of a financial product.
- The latest Product Terms, Conditions and Declarations.
- You can manage your investment, view balances, transact and download tax certificates on the PPS Investments Secure Online Services website (www.ppsisecure.co.za) or the PPS for Professionals mobile app for IOS or Android.

Consider getting financial advice
PPS Investments does not provide financial advice. However, we believe in the merits of good financial advice. If you are not comfortable making your own investment decisions, consider using the services of a PPS Investments accredited financial adviser.

Regulation 28 for retirement funds
If you have a retirement fund investment, Regulation 28 of the Pension Funds Act requires that your investment adhere to the following asset class limits; 75% equities, 25% property and 30% foreign. An additional contribution may affect the Regulation 28 compliance status of your investment. To ensure your instruction complies with Regulation 28, please use our online Regulation 28 Guide. Alternatively, contact your financial adviser or our Client Service Centre. This also applies to Customised Solutions.

Endowment Plan additional contributions
You can make additional contributions to your plan at any time. However, should these contributions exceed 120% of your annual contributions in the prior two-year period, your investment will enter an extended restriction period for another five years from the date of the exceeding contribution.

Bank account details
For all additional contributions, please transfer the investment amount into the relevant account. Payment to the incorrect bank account will lead to a delay in investment. All the accounts below are with First National Bank and are **cheque** accounts with the branch code: 250655.

Product	PPS Account Number	OPN Account Number	Minimum Lump Sum	Minimum Debit Order*
Retirement Annuity Fund	62269912377	N/A	R5,000.00	R500.00
Personal Pension RA Fund	62129792330		R5,000.00	R500.00
Investment Account	62133356239	62222723084	R1,000.00	R500.00
Tax Free Investment Account	62574169051	62574165083	R1,000.00**	R500.00**
Endowment - Individuals	62132655418	62222722523	R5,000.00	R500.00
Endowment - Corporate	N/A	62222722987	R5,000.00	R500.00

* Minimum debit order R200 per Investment Option

** Maximum contribution per tax year R36,000.00, maximum debit order R3,000.00.

Document checklist and supporting documents
Please send through these documents with your application form to admin@ppsinvestments.co.za or fax 021 680 3680:

☐ Proof of deposit.

☐ Should the bank account holder be a third party, we require proof of bank details (e.g. bank statement) not older than three (3) months clearly displaying the account holder's name and the bank's logo. Collection from a third party legal entity account requires a letter from the bank listing the authorised signatories of the account along with copies of their ID documents and 3 specimen signatures.

☐ If unit transfer - copy of current investment statement indicating Investment Option(s) and fund classes.

ADDITIONAL CONTRIBUTION FORM

INVESTMENTS

Please apply this additional contribution to my	
with the following Investment number (starts POL or INV)	

A CONTACT PERSON FOR OUTSTANDING REQUIREMENTS

Name and surname

Telephone number | Email

Capacity

B PERSONAL DETAILS OF INVESTOR

Title, full name and surname/Entity name

First name, surname and designation of contact person of entity

Identity or passport number / Registration number of entity | Tax number

Occupation (natural persons)/ Industry (legal entities)

C ADDITIONAL CONTRIBUTION LUMP SUM INVESTMENT DETAILS

Please indicate the method of payment below:

☐ Transfer from another Investment Platform / Retirement Fund. (Please complete section D)

Approximate transfer amount

☐ Electronic / internet transfers – Electronic transfers may take a few days to appear in the product's bank account. (Please complete section H)

Lump sum amount | **Date of deposit/transfer**

☐ Electronic collection by the Administrator – Electronic collection is restricted to a maximum of R1,000,000 per debit. An amount greater than this will require the Administrator to make multiple debits, which may result in additional transaction costs. The investment will be processed **one (1) business day** after the last debit is received. The reference on your bank account will be a combination of the abbreviated product name (PPS INV1) and a 12-digit client number e.g. PPS INV1 123456789012. (Please complete Section G and H)

Electronic Collection amount | **Date of Electronic Collection**

Source of funds for this investment (compulsory)

Salary ☐ Savings ☐ Business ☐ Gift / Inheritance ☐ Other ☐

Other (specify)

Phasing-in details

Lump sum investments can be made directly into the Investment Option(s) of your choice or can be phased in over a period of time. If this option is selected, all monies will be invested in the PPS Enhanced Yield Fund and will be phased into your selected Investment Option(s). Your investment will not be phased in unless specified below.

Please phase-in my investment over 3 months ☐ 6 months ☐ 12 months ☐

Phase-ins will be generated on the **9th of the month**, and priced on the **10th**. Should either of these days fall on a weekend or public holiday, the process will take place on the **following business day**.

Should you already have an active phase-in on your investment, please note that this additional contribution will be added to the PPS Enhanced Yield Fund. The above options will replace your existing phase-in.

D TRANSFERRING FUND DETAILS

- Please ensure that a copy of this completed application form is forwarded to the transferring fund before sending it to PPS Investments.
- Transfers can only take place where the Fund Rules of the transferring and receiving Funds specifically allow for transfers.
- If this is a unit transfer, please provide us with a statement from the current investment platform / MANCO and confirmation of which unit trusts are to be transferred.

Fund 1

Estimated transfer amount

Is this a unit transfer? ☐ Switch to Investment Option(s) selected in section "G" ☐

Registered name of the transferring fund

Transferring fund registration number

Investment/member number

Fund type Retirement Annuity ☐ Pension Fund ☐ Provident Fund ☐ Preservation Pension Fund ☐ Preservation Provident Fund ☐

Fund 2

Estimated transfer amount

Is this a unit transfer? ☐ Switch to Investment Option(s) selected in section "G" ☐

Registered name of the transferring fund

Transferring fund registration number

Investment/member number

Fund type Retirement Annuity ☐ Pension Fund ☐ Provident Fund ☐ Preservation Pension Fund ☐ Preservation Provident Fund ☐

If a partial unit transfer please specify the holdings to be transfered below:

Investment reference number	Investment Option	Class	Number of units

Switch to Investment Option(s) specified in Section "G" ☐

E DEBIT ORDER INVESTMENT DETAILS

- Maximum R3,000.00 for Tax Free Investment Account
- If not specified, debit order collection will be monthly on the first with no escalation. Please note: Annual escalation is not available on the PPS / OPN Tax Free Investment Account.
- If debit order cut-off for your specific collection date is missed, the debit order will commence on the same day of the following month.

☐ **Create a new debit order on an existing investment**

Debit order investment amount (minimum R500) **Commencement month**

Collection date 1st ☐ 7th ☐ 15th ☐ 28th ☐

Frequency Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Annual increase* 5% ☐ 10% ☐ 15% ☐ % ☐

Consider escalating your debit order amount annually in order to ensure your contributions are in line with inflation.

If not specified, debit order collection will be monthly on the first.
If cut-off for your specific collection date is missed, the debit order will commence on the same day of the following month.
The reference on your bank account will be a combination of the abbreviated product name and a 16 - digit investment number e.g. OPN INV1 POL1234567890123.

F BANK DETAILS FOR DEBIT ORDER/ONCE OFF COLLECTIONS

The following bank details will be used for the debit order/collection that applies to this instruction.
Should you wish to update your bank account details on other investments, please complete the Personal Details Amendment Form.

Account holder name

Bank

Account number

Branch

Branch code

Type of account

Current ☐ Savings ☐ Transmission ☐

Account holder ID number/Trust number/ Company registration number

Source of funds for this investment (compulsory)

Salary ☐ Savings ☐ Business ☐ Gift/Inheritance ☐ Other ☐

Please note additional documents may be required

- If the bank account holder is a third party individual, we require a copy of their ID documents with 3 specimen signatures.
- If bank account holder is a third party legal entity, we require a letter from the bank listing the authorised signatories of the bank account along with copies of their ID documents with 3 specimen signatures.

I, the undersigned, request and authorise PPS Investments to debit the bank account specified above.

Signature of bank account holder/ Authorised person for third party legal entity

Date

G INVESTMENT OPTION(S)

For a comprehensive list of available Investment Option(s), please refer to the Investment Option Schedule available on www.ppsinvestments.co.za or from the PPS Investments Client Service Centre.

Please ensure that the percentages completed in the debit order investment and lump sum investment column total 100%.

Investment Option (complete full Investment Option name and class)	Lump sum investment %	Debit order investment %
TOTAL	**100%**	**100%**

H FINANCIAL ADVICE FEES

I acknowledge that I have received financial advice from the financial adviser whose details are completed in the section J below. This is my appointed financial adviser and I agree to the payment of advice fees as follows:

Initial lump sum fee ☐ **Max. 3% (excl. VAT)**

Initial debit order fee ☐ **Max. 3% (excl. VAT)**

Ongoing fees per annum ☐ **Max. 1% (excl. VAT)**

Fees will be paid proportionately from all Investments Option(s) unless a specific Investment Option is indicated below:

A specific Investment Option

The Administrator will pay ongoing advice fees to your financial adviser on your behalf and will recover these fees from your investment. These fees will therefore accrue to the Administrator as an additional fee over and above the administration fee applicable to your investment in terms of PPS Investments' fee structure.

Policy Replacement

Is this proposal to replace the whole or any part of your existing policy with any Product Provider / Supplier (whether replacement is to occur immediately or to replace a policy discontinued within the past four months or within the next four months)?

Yes ☐ No ☐

Does this proposal constitute a replacement of an investment with a recurring premium that will lead to or has led to the levying / deduction of a termination charge (causal event charges and administration charges) of more than 15% of the replaced investment value? Refer to the definitions in Part 3 of the Regulations to the Long-Term Insurance Act, 1998 (commission regulations).

Yes ☐ No ☐

If "Yes" to either of the above questions, the financial adviser must discuss and complete the Replacement Policy Advice Record and attach it to this application form.

I CLIENT DECLARATION

I, ______________________________ , hereby confirm that:

- All information provided in this form and all other documents signed by me, whether in my handwriting or not, is correct
- I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf
- I will inform PPS Investments if any of the information supplied changes
- I have not received advice from PPS Investments or the Administrator

and I have read, understood and agreed to:

- The Product Terms, Conditions and Declarations which may change from time to time
- The Minimum Disclosure Documents (MDDs) of the chosen fund(s) including, but not limited to, the Total Expense Ratio (TER) and Transaction Cost (TC) applicable to my investment.
- The Effective Annual Cost disclosure available from my financial adviser, the PPS Investments website or from the Client Service Centre

Signature of investor/Authorised signatory

Date

J FINANCIAL ADVISER DETAIL AND DECLARATION

Financial adviser name

Financial adviser institution

Financial adviser code

FSP number

To ensure fair outcomes for investors, we (as the product supplier) are required to ensure appropriate sharing of responsibility between ourselves and you (the financial adviser). As such, we request that you provide the following assurance to us:

- I confirm that I have concluded the analysis necessary to provide appropriate advice (which is both suitable for the investor and takes into account their circumstances) with respect to the product suppliers products considered and selected.
- I declare that I am a licensed Financial Services Provider and have made the disclosures required in terms of the Collective Investment Schemes Control Act, No. 45 of 2002; the Financial Advisory and Intermediary Services Act, No. 37 of 2002; and all subordinate legislation to the investor.
- I confirm that I have met directly with the client or the person acting on behalf of the client recorded in this application, and confirm that he/she bears a likeness to the photograph on his/her identity document; and
- I have verified his/her identity with original acceptable documentation, copies of which are attached.
- I warrant that I have explained all fees to the investor, including but not limited to the Effective Annual Cost (EAC), that relate to this investment and I understand and accept that the investor may withdraw his / her authority for payment of advice fees in writing to PPS Investments.
- I declare that I have requested and recorded the policyholder's response with regards to replacement and that the client is aware of the possible detrimental consequences of the replacement of the policy.
- I further declare that I explained the following to the policyholder:
  - The meaning of replacement;
  - That a replacement is potentially prejudicial;
  - The levying / deduction of a termination charge; and
  - That where a replacement is considered, the policyholder is legally entitled to comprehensive information regarding the consequences of replacement.
  - I warrant that I have explained all fees to the policyholder, including but not limited to the Effective Annual Cost (EAC), that relate to this investment and I understand and accept that the policyholder may withdraw his / her authority for payment of advice fees in writing to PPS Investments.

Signature of financial adviser

Date

Print and sign

Need advice

Contact us

PPS House, Boundary Terraces, 1 Mariendahl Lane, Newlands, 7700
Website: www.ppsinvestments.co.za Email: clientservices@ppsinvestments.co.za