



PRUDENTIAL INCOME PORTFOLIOS VOLUNTARY INVESTMENT APPLICATION FORM- Individual

Managed Income options

Income level  2.5%  5%  7%  9% (subject to market conditions)

Please note that this is based on the original capital investment less all initial charges.

Income frequency  Delayed  Monthly  Quarterly  Half yearly  Yearly

Please note that all income will be paid in arrears. Income is funded via the income distributions from the underlying funds, unless there is insufficient income in which case the balance will be drawn from the underlying capital.

Monthly income: the correct completed application together with the investment funds must reach our offices by the 10th day of the month in order to receive an income the same month.

Delayed income: where this option has been chosen all income payments will be delayed until the appropriate instruction in writing from the applicant has been received.

Income payment date  
Preferred payment date:  25th day of the month  last working day of the month

Standard Income Option

Income Level

Income frequency  Delayed  Monthly  Quarterly  Half yearly  Yearly

Please note that this is based on the original capital investment less all initial charges.

Income is funded via the regular repurchase of units from the underlying funds.

Monthly income: the correct completed application together with the investment funds must reach our offices by the 10th day of the month in order to receive an income the same month.

Delayed income: where this option has been chosen all income payments will be delayed until the appropriate instruction in writing from the applicant has been received.

Income payment date  
Please select payment date:  25th day of the month  last working day of the month

Choice of funds for Standard Income Option only

Fund Name	% Allocation
Prudential Equity Fund	
Prudential Dividend Maximiser Fund	
Prudential Balanced Fund	
Prudential Inflation Plus Fund	
Prudential High Yield Bond Fund	
Prudential Global Value FoF	
Prudential Global High Yield Bond FoF	
Prudential Global Income Plus FoF	
Prudential Money Market Fund	
Prudential Enhanced SA Property Tracker Fund	
Prudential Enhanced Income Fund	

Applicant please initial: \_\_\_\_\_

### Financial advisor's details

Financial advisor's name: \_\_\_\_\_

Name of business/practice: \_\_\_\_\_

Telephone no. (w): \_\_\_\_\_

Personal assistant: \_\_\_\_\_

IFA code: \_\_\_\_\_

Prudential FSP consultant: \_\_\_\_\_ Code: \_\_\_\_\_

### Financial advisor's fees

The maximum initial fee is 2.5% (VAT exclusive) and the maximum annual fee is 1.0% (VAT exclusive)

Financial advisor's choice: Initial fee: \_\_\_\_\_ (VAT will be added to this %) Annual fee: \_\_\_\_\_ (VAT will be added to this %)

Please note:

The initial fee will be deducted from capital before the investment is processed. In the case of the Managed Income Option, the annual fee will be deducted from the income generated within the portfolios. Only if there is insufficient income will the balance be deducted from capital. In the case of the Standard Income Option, this fee will be levied via the regular sale of units from the underlying funds.

Signature of Financial Advisor: \_\_\_\_\_

Signature of Investor: \_\_\_\_\_

### Method of payment

Fees will be paid to the bank account held on file.

Applicant please initial: \_\_\_\_\_

Terms and conditions

1. Investments administered by Maitland Fund Services (Pty) Ltd (Maitland) on behalf of Prudential Portfolio Managers (Pty) Ltd (Prudential) are subject to these terms and conditions. Prudential will not be held liable for any losses incurred as a result of acts or omissions by any third party and/or product provider involved in the investment. In particular, Prudential cannot be held accountable for timing standards, practices and procedures of such third parties and/or product providers.
2. Prudential is authorised as a Discretionary Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act , No. 37 of 2002. The license number is 615.
3. Prudential undertakes to act on this investment application on receipt of the following at Prudential’s head office, Cape Town: (a) the investment monies and (b) a fully completed application and/or instruction form.
4. The investment is accepted on the basis that the details in respect of the investment given to Prudential are correct and that the funds will be received as indicated.
5. Any investments into unit trust funds are subject to the terms and conditions of the trust deeds of the relevant Collective Investment Schemes, and will be held in the name of Prudential Portfolio Managers Nominees (Pty) Ltd (Registration number 2008/015937) on behalf of and for the benefit of the investor.
6. Prudential shall process all investment instructions in accordance with these terms and conditions. It is recorded that, due to the nature of the business, and in particular as instructions are submitted by facsimile or electronically, there may be instances when Prudential does not process an instruction. Accordingly, the investor undertakes to notify Prudential should they not receive notification from Prudential that the instruction has been processed within 20 days from date of instruction, failing which Prudential shall not be liable for any alleged failure to process such instruction.
7. Prudential makes no representation, warranty, undertaking or guarantee of whatever nature concerning the investment. Prudential shall have no liability of any nature arising in respect of any claim, damages, loss or expense suffered directly or indirectly by the investor out of, or in connection with, this investment.
8. There is an inherent risk associated with this investment and values of units within unit trust funds fluctuate relative to the market values of the underlying securities comprising the portfolio. Prudential cannot be liable for any instructions executed in terms of the agreement, or not executed, where such instructions were unclear or ambiguous.
9. For all percentage withdrawal payments, the withdrawal payment will be based on the current market value of the investment on the date of withdrawal less any fees and charges levied in terms of this application form.
10. Prudential will not be held responsible, accountable or liable for loss or damage suffered by the investor due to delays in the processing of this application form or rejection of this application form, caused by the non-accreditation of the investor’s financial advisor.
11. In terms of the Financial Intelligence Centre Act, 2001 (“FICA”) Prudential requires a copy of the following documents
  - i. Identity document or passport to verify the investor’s identification number and full name;
  - ii. Copy of a utility bill or similar to verify the investor’s residential details;
  - iii. Copy of correspondence from SARS to verify the investor’s income tax number; and
  - iv. Copy of cancelled cheque or bank statement to verify the investor’s bank details.

12. The following administration fees are applicable to the lump sum investments:-

Initial fee	
Investment amount	Fee percentage (exclusive of VAT)
First R1 000 000	0.25%
More than R1 000 000	0.00%

Please note: initial fees are deducted from capital before the investment is processed.

Annual fees 0.25% (exclusive of VAT)

Managed Income Option: annual fees will be calculated on the market value of the unit trusts, and are levied monthly and deducted from income. Only if there is insufficient income will these fees be deducted from capital.

Standard Income Option: annual fees will be calculated on the market value of the unit trusts, and are levied monthly and deducted proportionally via the sale of units from the underlying funds.

These fees and charges can be amended by Prudential from time to time and Prudential undertakes to provide the client with the requisite notice with regards to these changes as may be required by legislation. Where applicable the fees/charges are subject to VAT.

13. Over and above the administration fees set out in 12 above, the underlying unit trusts levy an annual service charge. This charge is already contained in the daily unit price.

Applicant please initial: \_\_\_\_\_

Declaration by applicant

I/We, the undersigned,  
[name of applicant] do hereby confirm that:

1. For the purposes of the investments envisaged in this transaction: I/We will deal with Prudential on a fully discretionary basis.
2. I/We further authorise Prudential to accept such instructions by facsimile and hereby waive any claim which I/we may have against Prudential and indemnify Prudential against any loss incurred as a result of Prudential receiving and/or acting upon such facsimile instruction.
3. I/We accept that I/we am/are fully liable for the investment risk associated with my/our instruction to Prudential, and acknowledge that, in making my/our investment decision, no reliance has been placed on any financial advice that may have been given by Prudential.
4. I/We accept that all payments in respect of my/our investment will be made into my/our nominated bank account as stated in Section 2 of this application form.
5. I/We hereby authorise Prudential to exercise a vote in a ballot conducted by a Unit Trust Management Company on my/our behalf.
6. I/We acknowledge that Maitland will perform administrative functions for and on behalf of Prudential, which will reimburse Maitland for these services rendered.
7. I/We warrant that all the statements given in this application form, and in all documents which have been or will be signed by me/us in connection with this application, whether in my/our handwriting or not, are true and correct and shall form the basis of the investment with Prudential. I/We warrant that I/we am/are the beneficial owner(s) of the investment amount or that I/we am/are duly and validly authorised to invest the investment amount with Prudential, and that all monies deposited into the applicable Prudential account in respect of this investment were obtained from legitimate sources. I/We further warrant that in making and maintaining such investment, I/we have complied and will continue to comply with all relevant legislation, including, but not limited to money laundering and the Income Tax Act.
8. The funds invested in terms of this agreement are not the proceeds of any crime, as defined in the Proceeds of Crime Act 76 of 1996.
9. Provided that the investor's investment detail and statement of the particular investment is readily available electronically through the internet or call centre, I/we agree that it is not necessary for Prudential to issue written reports. Notwithstanding the foregoing, Prudential commits to provide written reports on my/our request.
10. I/We am/are not relying on any communication from Prudential, whether written, oral or implied for investment advice or as a recommendation to make the investment. Save for anything to the contrary referred to herein, I/we have not received from Prudential any assurance or guarantee as to the expected benefits, save that the benefit will be determined by reference to the value of the investment portfolio.
11. I/We hereby consent to Prudential making enquiries of whatsoever nature at any time, for the purpose of verifying the information disclosed in this application and consent to Prudential obtaining any other information concerning me/us and/or the source of funds from any party whatsoever.
12. I/We hereby authorise Prudential to invest the investment amount into the investment option chosen by me/us from time to time. Prudential shall manage all income and accruals, including cash and interest, arising from my/our investments from time to time so as to meet my stated income option.
13. I/we hereby authorise Prudential to furnish written reports to my duly appointed Financial Advisor.

Signed at \_\_\_\_\_ on this the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Signature of applicant \_\_\_\_\_

## Contact details

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Fax: +27 21 683 3592

unittrustoperations@prudential.co.za  
www.prudential.co.za

## Compliance department

Please do not hesitate to contact us if you are not satisfied with this investment or the services from the administrator. A complaint must be submitted to the Compliance Officer.

The contact address of the Compliance Officer is the same as the address above.

Prudential/the Administrator will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof.

## Complaints

If an investor is not satisfied with the response from Prudential or if an investor has a complaint about the advice given by the Financial Advisor, he/she has the right to address his/her complaint in writing to the Ombud for Financial Services Providers:

P O Box 74571  
Lynnwood Ridge  
0040

Tel: +27 12 470 9080  
Fax: +27 12 348 3447  
e-mail: info@faisombud.co.za

The Ombud is legally powered to investigate and adjudicate complaints in a fair, economical and expeditious manner.

## General

How did you hear about us? Please tick relevant option:

- Your financial advisor:
- By word of mouth:
- Website:
- TV:
- Magazine:
- Newspaper:
- Internet:
- Eat Out Sponsorship:
- Other: