

PRUDENTIAL UNIT TRUSTS (TAX-FREE) ADDITIONAL INVESTMENT FORM

TAX-FREE FORM

Prudential Portfolio Managers Unit Trusts Ltd (Registration number: 1999/0524/06) (the Manager) is an approved CISA management company (#29). Assets are managed by Prudential Investment Managers (South Africa) (Pty) Ltd (Registration number: 2013/051515/07), which is an approved discretionary Financial Services Provider (#45199) for the Prudential SA group (Prudential SA).

OUR CONTACT DETAILS

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YOUR INVESTMENT CHOICE

- You have viewed the latest product information on our website ([Fact Sheet/Minimum Disclosure Document or CIS Summary Sheet](#)) 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 an Independent Financial Adviser as the Manager is not authorised to provide financial advice.

WHEN AND HOW TO COMPLETE THIS FORM

- You are an existing Tax-free investor, and have made an informed decision to add funds to your Tax-free investment.
- 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 bank account (not older than three months)

WHAT HAPPENS NEXT

- Please scan and e-mail a copy of this completed and signed form, accompanied by the supporting documentation to the contact details listed above.
- Processing can only happen once all the necessary documentation has been received. Failure to do so will cause a delay in your funds being invested.
- You will be notified within 48 hours (2 business days) that your application has been processed successfully.

IMPORTANT INFORMATION

- Daily cut-off times:** 13:30 pm
- Debit orders:** Debit order instructions need to be received by the 20th of the previous 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 query@prudential.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 query@prudential.co.za. Please be advised that funds will automatically be collected by Prudential from your bank account when making additional investments via Prudential online.
- Contribution limits:** An individual may contribute up to a maximum of R36 000 per tax year or R500 000 over their lifetime into tax-free investment products. Any contributions above these limits will be taxed by SARS at 40% of the excess contribution value.

1. EXISTING INVESTOR DETAILS

Existing Prudential Investor Number

First name and surname

Authorised contact person

ID number

Source of funds

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

Purpose of investment

I am saving towards a goal Other

2. INVESTMENT OPTIONS

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

Prudential funds	Class	Annual management fee (excl. VAT)	Lumpsum investment amount (max: R36 000)	Debit order amount	Income distributions (tick)	
					Payout	Re-invest
Balanced Fund	T	0.80%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Dividend Maximiser Fund	T	1.25%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Enhanced Income Fund	T	0.60%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Enhanced SA Property Tracker Fund	T	0.55%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Global Balanced 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"/>
Inflation Plus Fund	T	0.80%	R	R	<input type="checkbox"/>	<input type="checkbox"/>
Property Fund	A	1.00%	R	R	<input type="checkbox"/>	<input type="checkbox"/>

Prudential banking details

If you prefer to do an electronic/internet transfer, you will find the bank account details below. We require proof of payment for this method and a reference with your ID number.

Bank name: Standard Bank
Name of account: Prudential Inflow Account
Account number: 070423822
Type of account: Business Current Account
Branch: Thibault Square
Branch code: 020909

3. 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. You need to make a separate deposit for each fund that you select.

Electronic collection Due to banking regulations, we may collect a maximum of R1 000 000 per bank account per instruction, per day. No transactions (withdrawals, switches, etc) 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

D	D	M	M	C	C	Y	Y

4. BANK DETAILS

For lump sum investments/debit order collections/withdrawals

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

Please note that no payments are allowed to be made to a bank account that is not in the name of the investor.

5. FINANCIAL ADVISER

Where applicable, you the investor, hereby appoint the below-mentioned person as your Financial Adviser and authorise the payment of fees to this Financial Adviser from your investment on the following basis:

Financial Adviser fees

These fees are negotiated between the investor and his/her Financial Adviser:

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 8.

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).

Prudential Funds	Class	Initial adviser fee (excl. VAT)	Ongoing adviser fee (excl. VAT)
Balanced Fund	T	%	%
Dividend Maximiser Fund	T	%	%
Enhanced Income Fund	T	%	%
Enhanced SA Property Tracker Fund	T	%	%
Global Balanced Feeder Fund	A	%	%
Global Equity Feeder Fund	A	%	%
Global Inflation Plus Feeder Fund	A	%	%
Inflation Plus Fund	T	%	%
Property Fund	A	%	%

Financial Adviser information

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

1. I am acting as the Client's appointed Financial Adviser.
2. I verify the identity of my Client and confirm his/her signature.
3. I have made the necessary disclosures under, among others, the FAIS Act.
4. I am competent and accredited to provide investment advice in respect of the investment(s) reflected in this application form.
5. I have read the application form and the terms and conditions of this investment and have explained them to the Client. To the extent they apply to me, I agree to be bound by the contents of this application form.
6. I will forward any and all Client documents to the Client as soon as I receive them.
7. I have explained all fees relating to the investment to the Client and I acknowledge that the Client may instruct Prudential to cease paying the ongoing adviser fee at any time.
8. I will assist the Client with periodic reviews of his/her investments including, where applicable, annual income revisions, in return for the ongoing adviser fee.

Existing Prudential Adviser Number Existing FSP license number

Name of Financial Adviser

Name of Brokerhouse

Signature of Financial Adviser

Place

Date

6. INVESTOR DECLARATION

By signing this form, you confirm that:

- You are not relying on any communication from Prudential SA as investment advice or as a recommendation to choose the investment.
- You have received no assurance or guarantee from Prudential SA regarding the expected returns of the investment.
- The information in this form is true and correct.
- Where this form 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 may be released to the Financial Adviser indicated in this form.
- You have received the following information from either Prudential 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.prudential.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)
 - Tax-free disclaimer (below)

Tax-free investment

- The tax-free product in terms of section 12T(8) of the Income Tax Act, 1962 are only open to natural persons that are South African residents.
- An individual may contribute up to a maximum of R36 000 per tax year or R500 000 over their lifetime into tax-free products. Any contributions above these limits will be taxed by SARS at 40% of the excess contribution value.
- All returns from such products will be free of all South African tax in the hands of the individual who owns them, subject to the SARS defined threshold.
- It is the responsibility of the individual investor to ensure these limits are met and the Manager bears no liability for any actions performed by the individual investor which may result in the limits being exceeded.
- No transfer may be done unless it is to another tax-free investment in the name of the investor. In terms of regulation, all transfers must be accompanied with a Transfer Certificate in the format prescribed by SARS.

Risk warning

Collective Investment Schemes (unit trusts) are generally medium-to long-term investments. Past performance is not necessarily a guide to future investment performance. Unit trust prices are calculated on a net asset value basis. This means the price is the total net market value of all assets of the unit trust fund divided by the total number of units of the fund. Any market movements – for example in share prices, bond prices, money market prices or currency fluctuations - relevant to the underlying assets of the fund may cause the value of the underlying assets to go up or down. As a result, the price of your units may go up or down. Unit trusts are traded at the ruling forward price of the day, meaning that transactions are processed during the day before you or the Manager know what the price at the end of the day will be. The price and therefore the number of units involved in the transaction are only known on the following day. The unit trust fund may borrow up to 10% of the fund value, and it may also lend any scrip (proof of ownership of an investment instrument) that it holds to earn additional income. A Prudential unit trust fund may consist of different fund classes that are subject to different fees and charges. A Collective Investment Scheme (CIS) summary with all fees and maximum initial and ongoing adviser fees is available on our website. The Manager may, at its discretion, close your chosen unit trust fund 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 fund or the returns of the fund. Excessive withdrawals from the fund may place the fund under liquidity pressure and, in such circumstances; a process of ring fencing withdrawal instructions and managed pay outs over time may be followed. 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 CIS funds may be included in unit trusts. As a result, those unit trusts may face material risks. The volatility of the fund may be higher and the liquidity of the underlying securities may be restricted due to relative market sizes and market conditions. The fund'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 security 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 fund and that there are no guarantees. Prudential SA is a member of the Association of Savings and Investments.

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

PRUDENTIAL UNIT TRUSTS COLLECTIVE INVESTMENT SCHEME SUMMARY SHEET



INFORMATION

RETURN VOLATILITY	LOW			LOW-MED			MED			MED-HIGH			HIGH			LOW-MED			MED-HIGH			MED			MED-HIGH		
	INCOME FUNDS			MULTI-ASSET FUNDS			PROPERTY/EQUITY FUNDS			GLOBAL FEEDER FUNDS			TARGET INCOME FUNDS														
FUND NAME	Prudential Money Market Fund	Prudential Income Fund	Prudential High Yield Bond Fund	Prudential Enhanced Income Fund	Prudential Inflation Plus Fund	Prudential Balanced Fund	Prudential Enhanced SA Property Tracker Fund	Prudential Property Fund	Prudential Dividend Maximizer Fund	Prudential Equity Fund	Prudential Global Bond Feeder Fund*	Prudential Global Inflation Plus Feeder Fund*	Prudential Global Balanced Feeder Fund*	Prudential Global Equity Feeder Fund*	Prudential 7% Target Income Fund	Prudential 5% Target Income Fund	Prudential 2.5% Target Income Fund										
AVAILABLE IN TAX FREE	X	X	X	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	X	X	X	X										
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 - 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 - Equity - General	Unclassified	Unclassified	Unclassified										
RISK PROFILE	Low	Low	Low/Med	Low/Med	Low/Med	Med	Med/High	Med/High	High	High	Low/Med (in underlying currency)	Low/Med (in underlying currency)	Med/High (in underlying currency)	High (in underlying currency)	Low/Med	Med	Med/High										
BENCHMARK	STeF Call Deposit Index	STeF Composite Index measured over a rolling 12-month period	BEASSA Total Return All Bond Index	STeF 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 (J253)	FTSE/JSE All Property Index (J803)	ASISA South African Equity - General Category Mean	ASISA South African Equity - General Category Mean	Bloomberg Barclays Global Aggregate Bond Index	Global Inflation	65% MSCI/All Country World Index TR (Net), 5% FTSE EPRAV NAREIT Global REIT Index, 25% Bloomberg Barclays Global Aggregate Bond Index, 5% USD 1m LIBOR	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 high-yield bonds in the South African market.	To maximise income while securing steady capital growth. This is achieved by investing in a diversified portfolio of high-yield bonds in the South African market.	To maximise total returns in excess of the benchmark over a rolling 36-month period. The primary objective is to protect capital and reduce volatility through active asset management.	The primary objective is to outperform CPI by 5% before fees over a 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 provide a total return equal to or better than the benchmark (after fees) while providing long-term capital growth.	To maximise long-term growth from investing in South African listed property markets.	To provide broad-based exposure to 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. There will be a bias towards companies offering high but sustainable dividend yields.	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 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.	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%	0.60%	0.75%	1.00%	1.00%	0.55%	1.00%	1.00%* (+ PF)	1.00%* (+ PF)	0.50%	0.50%	0.50%	0.85%	1.00%	1.15%											
	T CLASS	N/A	N/A	0.60%	0.80%	0.80%	0.55%	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	Quarterly	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	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. Prudential maximum total fee including Performance Fee (PF) is 2.25% (excl. VAT). For more information please visit prudential.co.za/performance-fees.
 ** There is no performance fee on the Dividend Maximizer Fund T Class

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

Before Prudential can enter into any transaction it is mandatory that we obtain and verify certain information from a client. Where the client is a legal entity, we need to identify the legal entity and its beneficial owners, controlling persons and authorised signatories, prior to entering into a transaction. We retain the right to contact you to request additional information/documentation should it be needed.

Please ensure that documents clearly show your full name, surname, identity number, issue date and photograph. If a smart card is used, ensure that we receive a clear copy of both the front and back of the smart card.

INDIVIDUALS	
1. South African issued identity document ("ID"), smart card or temporary ID/drivers licence/passport	<input type="checkbox"/>

MINORS	
1. Birth Certificate/Unabridged Birth Certificate	<input type="checkbox"/>
2. Proof of Identity of Parent or Guardian, Proof of guardianship (if not Parent), Annexure A – completed by Parent or Guardian	<input type="checkbox"/>

AGENT, AUTHORISED PERSONS	
1. Authorising resolution, power of attorney, court order, letter of executorship etc.	<input type="checkbox"/>
2. Identity document for each person authorised to act on behalf of the client	<input type="checkbox"/>