

STANLIB

Tax Free Savings Solution

A great tax shelter

Dear Client,

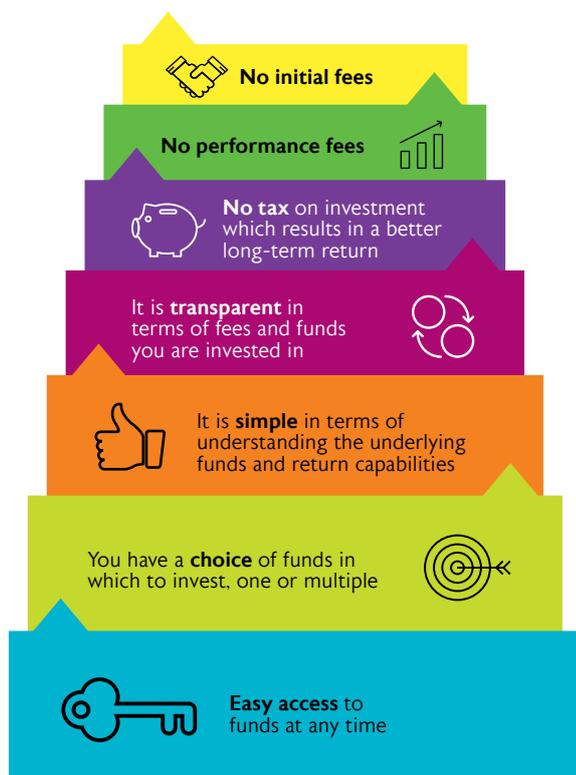
We all have financial goals: peace of mind in retirement, being able to afford our children's university fees; or making that dream of an overseas holiday a reality. Achieving these goals becomes more difficult when tax is levied daily on everything we buy from food to clothes.

Saving for that much awaited goal can begin today for all natural persons. It's that simple. Invest in the STANLIB Unit Trust Tax-Free Savings Account today, which gives you the flexibility of choosing your preferred fund, flexibility in contributions and provides access to your capital at any time.

With the increase in Dividend Withholding Tax, Capital Gains Tax and the marginal tax rate to 45%, why not open a STANLIB Tax-Free Savings Account and shield your money from all the taxes and grow your money faster?

Why pay tax when you do not need to?

Why invest in the STANLIB Tax-Free Savings Account?



How does the STANLIB Tax-Free Savings Account work?

 You may invest a maximum of R33 000 per annum and a maximum of R500 000 over your lifetime.

 As per the National Treasury, any amounts exceeding the R33 000 per annum contribution limit will be taxed at a rate of 40%.

 These limits apply to the total of ALL your tax-free savings accounts, with STANLIB and other providers.

STANLIB



Tax benefits of investing:



You benefit from an easy to understand, transparent account with the following tax benefits:

No tax on dividends

(This is a tax of 20% on shareholders when they receive dividends)

Your account will earn the gross dividend, which will be automatically re-invested.



You do not pay tax on income

All interest and other income, including listed property income, will be re-invested tax-free. You avoid paying up to 40% on such income.

No Capital Gains Tax (CGT)

You will not be taxed on capital gains when you switch within this account offering or if you withdraw your investment.



Features of investing:



You choose how much to invest and how frequently (subject to legislative limits):

Monthly debit order payments

You may invest for as little as R500 per month or a maximum of R2 750 per month. The maximum debit order of R2 750 per month ensures that you do not exceed the annual contribution limit of R33 000 per annum.

Lump sum payments

A minimum lump sum of R5 000 is allowed. You choose when to pay, keeping in mind the annual contribution limit of R33 000 per annum.

There are no time limits for investing, however, the longer you stay invested, the more tax-free growth you will enjoy.



Please click on the links to view the [STANLIB Tax-Free Savings Account brochure](#), the [frequently asked questions and answers](#) relating to this account and the [application form](#).

For more information, please contact your accredited financial adviser, call STANLIB's Call Centre on 0860 123 003 or visit stanlib.com for more information about STANLIB's Unit Trust Tax-Free Savings Account.

Kind Regards,

Anthony Katakuzinos
STANLIB Retail COO

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