

STANLIB Linked Investments 2024 transacting Schedule

KEY:

EXPENSE RUNS	REBALANCE KICK-OFF
ANNUITY AND REGULAR WITHDRAWAL	PUBLIC HOLIDAYS
REBALANCE CUT-OFF	EXPENSE RUN AND REBALANCE CUT-OFF

JAN

M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FEB

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			

MAR

M	T	W	T	F	S	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

APR

M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

MAY

M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

JUN

M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JUL

M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

AUG

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SEPT

M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

OCT

M	T	W	T	F	S	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

NOV

M	T	W	T	F	S	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

DEC

M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

MONTHLY EXPENSES:

- This refers to the monthly STANLIB platform fee and ongoing financial adviser fees which are deducted from clients' investment accounts. This occurs on the 10th of the month or the first working day thereafter. Please refer to the schedule above for the date on which the expense run will take place each month.
- Withdrawal and switch requests received during the monthly expense run cannot be processed during this period, and will only be processed after the expense run is complete. This can delay the switch or withdrawal request by up to two business days.

ANNUITY INCOME & REGULAR WITHDRAWAL PAYMENTS:

- An annuity is the income a client receives when invested in a Classic Linked Life Annuity product. A regular withdrawal option is a regular income a client can elect to receive when invested in the Classic Investment Plan. We require a complete and correct regular withdrawal instruction on or before the 14th day of the month if the client wishes to receive his/her regular income payment by the 1st day of the following month.
- The deduction for the income run kicks off on the 20th of the month, or the previous business day if the 20th falls on a non-business day. Clients will receive payment by the first business day of the following month. Please note that if we are currently processing a withdrawal or switch instruction on the client account on the 20th, then we will only start the process to pay the client's regular income once the switch or withdrawal instruction is complete. This may result in income being paid later than usual.
- Withdrawal and switch requests received during the annuity and income run cannot be processed during this period, and will only be processed after the annuity process is complete. This can delay the switch or withdrawal request by up to two business days.

MODEL PORTFOLIO REBALANCE DATES:

- Model Portfolio rebalancing is only possible when no fee and/or income run is taking place, and when distributions are not being processed, which typically happens in the first week of each month.
- The calendar above indicates the days on which we will process rebalance requests.
- In order to have your rebalance instruction processed on one of these dates, you need to load the rebalance instruction on our online system by no later than 11am two working days prior to the actual Rebalance Start Date. The dates marked in orange on the calendar above indicate the days by which we must receive rebalance requests by 11am. If the instruction is not loaded prior to this date, the next rebalance date will have to be used.
- A rebalance instruction typically takes 4 business days to complete.
- Important: only one model can be rebalanced at a time, i.e. if the investment account has two models and the model manager has elected to rebalance both models, the system will rebalance the first model, which will take four days, and thereafter the second model will be rebalanced.
- If there is any other instruction requested (e.g. withdrawals), it will only be processed once all rebalance instructions have been processed.

PUBLIC HOLIDAYS

1 January	New Year's Day	1 May	Workers' Day	16 December	Day of Reconciliation
21 March	Human Rights Day	16 June	Youth Day	25 December	Christmas Day
29 March	Good Friday	17 June	Youth Day Observed	26 December	Day of Goodwill
1 April	Family Day	9 August	National Women's Day		
27 April	Freedom Day	24 September	Heritage Day		