



LIBERTY

STANLIB

Liberty Bold Living Annuity

Underwritten by Liberty Group Limited, a registered Long-Term Insurer.

Switch Form

CLIENT DETAILS

INVESTMENT NUMBER	
NAME & SURNAME / ENTITY NAME	
IDENTITY/PASSPORT/REGISTRATION NUMBER	
CELL PHONE NUMBER	
EMAIL ADDRESS	

INSTRUCTION

INSTRUCTION TYPE REBALANCE SWITCH

REBALANCE INSTRUCTION

Rebalance refers to the process of re-aligning the weightings of your investment portfolios. This involves the buying or selling of assets in your investment to obtain the desired level of asset allocation. Please indicate your new portfolio selection and the weighting for each portfolio.

Portfolio Name	Percentage
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
TOTAL	100%



SWITCH FROM

Portfolio Name	Percentage	Amount
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
TOTAL		

SWITCH TO

Portfolio Name	Percentage	Amount
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
	% R	
TOTAL	100%	

PHASE-IN INSTRUCTION

Change the portfolio selection for the existing Unit Trust funds as indicated below. If the table is left blank, the existing portfolio on record will remain unchanged. Phase-in's are only available for Unit Trust funds and at inception.

CHANGE PHASE-IN AS PER SWITCH/ REBALANCE INSTRUCTION

YES

NO

Portfolio Name	Percentage	Amount
	% R	
	% R	
	% R	
	% R	



Portfolio Name	Percentage	Amount
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R
	%	R

PORTFOLIO NOMINATION FOR FEE DEDUCTION

STANLIB allows you to select a specific portfolio/s for the deduction of fees (excluding Growth Sharing Deduction if this applies). If a portfolio/s is selected below, all fees will be deducted from this portfolio/s until the portfolio/s is depleted. Thereafter, or if you have not selected a specific portfolio/s, STANLIB will deduct fees from the Money Market portfolio first. Thereafter, fees will be deducted proportionately from the Unit Trust portfolios.

Portfolio Name

PORTFOLIO NOMINATION FOR ANNUITY INCOME

STANLIB allows you to select a specific portfolio/s from which to pay your regular income. If a portfolio/s is selected below, all income will be paid from this portfolio/s until the portfolio/s is depleted. Thereafter, or if you have not selected a specific portfolio/s, STANLIB will pay your income from the Money Market portfolio first. Thereafter, income will be paid proportionately from other Unit Trust portfolios.

Portfolio Name

TERMS AND CONDITIONS

General

- The terms and conditions signed and agreed to in the Investment Application form will remain in force and apply to this transaction. Refer to your Investment Application form for the detailed terms and conditions. Alternatively you can request a copy of the terms and conditions from your financial adviser or the Contact Centre on 0860 123 003.
- Where the terms and conditions contained in this form contradict the terms and conditions in the application form signed and agreed to by the Client, the terms and conditions contained in this switch form will apply.
- Some of the terms and conditions are set out in the Investment Application form and accompanying terms and conditions document and the remainder is set out in this Switch form. The Client agrees to be bound by all terms and conditions as set out in the Investment Application form and accompanying terms and conditions document as well as those set out in this form. In the event of a conflict between the terms and conditions in the Investment Application form and accompanying terms and conditions document and the terms and conditions contained in this Switch Form, the terms and conditions in this form will apply.
- Where a fully completed and accurate instruction is received by STANLIB head office before close of business on **business day 1**.
The following switching turnaround times and prices will apply:
 - Intra-Manco Switch: Funds will be switched out and priced on day 2; the switch into the new fund will also be priced on day 2.

Business Cut-off to Receive an Instruction	Process the instruction	The Administrator Sell or Buys Units	Transaction Complete	Reflect on Client Statement
Before 15:30	Day 1	Day 2	Day 3	Day 4
After 15:30	Day 2	Day 3	Day 4	Day 5

- Inter-Manco Switch: For switches from the money market fund or call account to an external Manco, the fund will be switched out and priced on day 2, the switch into the external



manager's fund will be priced on day 3. For switches from all other funds, the fund will be switched out and priced on day 2 and the switch into the external manager's fund will be priced on day 4.

Business Cut-off to Receive an Instruction	Process the instruction	The Administrator Sell Units	The Administrator Buys Units	The Administrator received money and pay new manager	Transaction Complete	Reflect on Client Statement
Before 15:30	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6
After 15:30	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7

5. Please note: The monthly expense run takes place on the **10th of the month**. In the event of the 10th being a weekend or public holiday, the expense run will take place on the next business day. The monthly annuity run takes place on the **20th of the month**. In the event of the 20th being a weekend or public holiday, the annuity run will take place on the preceding business day. Switch requests received during the monthly expense run or monthly annuity run will only be processed once the run has been priced up. This will generally add up to 2 business days to the above service levels. STANLIB will not be responsible for any losses caused or damages suffered due to STANLIB being unable to meet these service levels due to unforeseeable circumstances beyond STANLIB's control.
6. Any values previously advised are only guides to the actual values of the assets being switched.
7. This instruction must be signed and dated by the legal owner, including the cessionary if ceded collaterally or a person holding a Power of Attorney or the Client's FSB licensed Financial Services Provider ("financial adviser"). STANLIB will only accept an instruction from the financial adviser, if the Client explicitly authorised STANLIB in writing to accept instructions from his/her financial adviser. The Client understands that by authorising his/her financial adviser to sign this instruction on his/her behalf, STANLIB will implement the instruction, whether in written or electronic format, as if it were the Client's own instruction.
8. A maximum of 12 portfolios is allowed after completion of the switch.
9. The Client confirms that neither STANLIB nor any of its representatives provided him/her with any advice and that he/she has taken particular care to consider on his/her own or with the assistance of his/her authorised financial adviser whether the switch is appropriate considering his/her unique objectives, financial situation and particular needs.
10. The Client understands that all material facts must be accurately and properly disclosed and the accuracy and completeness of all information provided by or on behalf of the Client, is the Client's own responsibility. The Client understands that no financial adviser may request the Client to sign any written or printed form or document unless all details required to be inserted thereon by the Client or on behalf of the Client have already been inserted.
11. Multiple transactions cannot be processed simultaneously.
12. The Client understands that STANLIB is prohibited from processing any transactions on the Client's behalf (including but not limited to switches) until all documentation has been received in terms of the Financial Intelligence Centre Act, No. 38 of 2001.
13. Any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax (CGT).
14. The Client understands that where he/she changes FSP the consequences of such change may result in different or new fund and fees structures. This may result in an increase to the platform service charges. It is the Client's and where applicable the Client's financial adviser's responsibility to determine the relevant fund and or charge implications. STANLIB will deduct the charges from the Client's portfolios. For further details please refer to the Fee Comparison Tool on STANLIB online.

INVESTOR DECLARATION

1. I/We acknowledge that I/We provide consent to STANLIB to collect, process, store, disclose and share my Personal Information for the purpose of servicing my investment.
2. I/We agree to provide all documentation and information requested in this document and further required by law and consent to STANLIB processing my information for the purposes stipulated within the Terms and Conditions.
3. I/We confirm that all information provided herein is true and correct and that I/We have read and understood the contents of this form.
4. I/We acknowledge and accept that the information contained in this form and information about the Account Holder may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which the Account Holder may be tax resident.

If the information you have provided in this form changes in future, please submit a new form within 30 days. If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

SIGNATURE OF CLIENT / AUTHORIZED SIGNATORY *		DATE	<table style="margin: auto; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="text-align: center;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="text-align: center;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">D</td> <td></td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">M</td> <td></td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> </tr> </table>			-			-					D	D		M	M		Y	Y	Y	Y
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SIGNATURE OF FINANCIAL ADVISER		DATE	<table style="margin: auto; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="text-align: center;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="text-align: center;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">D</td> <td></td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">M</td> <td></td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> </tr> </table>			-			-					D	D		M	M		Y	Y	Y	Y
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