

Classic Retirement Annuity Fund

Saving for your retirement is vital. People are living longer, and need to start saving early and consistently to build up enough money to retire.

What is the solution?

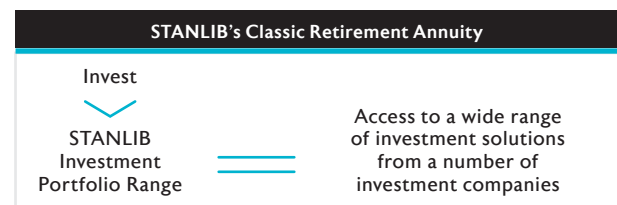
STANLIB's Classic Retirement Annuity Fund is a flexible and tax-efficient way to save towards a comfortable retirement. It is suitable for investors who are self-employed and need to create their own retirement savings mechanism, or those who want to supplement existing employer retirement funds.

The Classic Retirement Annuity Fund is offered on the Linked Investment Platform (LISP). This platform enables you to invest across a wide range of investment instruments offered by different investment management companies.

What STANLIB's Classic Retirement Annuity Fund offers

Flexible investment structure

Offering full diversification, you can access a wide range of investments with different risk and return objectives.



Product features

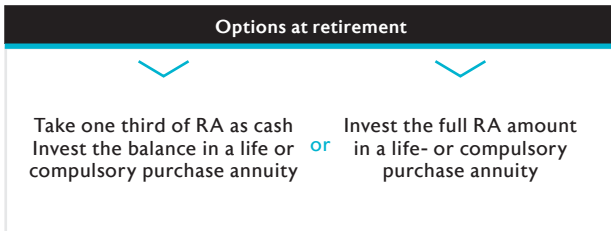
Tax-free investment growth	STANLIB's Classic Retirement Annuity Fund provides you with tax-free investment returns. Interest income and distributions are accrued net of tax allowing you tax-free investment growth.
Tax deductible contributions	Contributions are tax deductible up to certain limits. The maximum tax-deductible amount you can contribute towards your retirement savings across all your retirement products, including any employer pension and provident funds, is 27.5% of the greater of your remuneration and taxable income, up to a maximum amount of R350 000 per annum. This is a legislated amount which may change from time to time.
Flexible payment options	You have a lot of flexibility when it comes to investing. You may invest in any of the following ways: <ul style="list-style-type: none"> • An initial once-off lump-sum investment. • A monthly or annual recurring investment by debit order, which you can start, change, or stop at any time. • An additional lump-sum investment. • A transfer from another retirement fund. Minimum investment amounts are: <ul style="list-style-type: none"> • Lump-sum investment: R25 000. • Recurring investment: R500 a month or R6 000 a year.
Transparency	The Classic Retirement Annuity Fund is fully transparent on fees, performance and asset allocation. Additional information on key limitations, risks and charges related to the financial product being advertised is available in the Product Information as well as the Fee Information Document.
Switching funds in your retirement annuity	You may switch funds in the Classic Retirement Annuity Fund at any time and at no cost.
Retirement age	You may retire at any time after the age of 55, or earlier if you are disabled or incapacitated and can no longer work. In this event, you may apply for an early retirement. Remember, you may stop your contribution at any time if you need to and restart it again when you are able to do so, without incurring any penalties.
Death benefits	If you die before reaching retirement age, the market value of your retirement annuity at the date of death will be apportioned among your dependents and/or nominated beneficiaries, as determined by the trustees of the fund according to the provisions of the Pension Funds Act.
Estate duty	The benefit does not form part of your estate, so no estate duty or executor's fees are payable on these assets.
Insolvency	The assets do not form part of your estate in the event of insolvency, so cannot be attached by your creditors.

Product features (continued)

Withdrawals	<p>You won't be able to withdraw from your investment until you retire. The only exceptions are if:</p> <ul style="list-style-type: none">• You officially emigrated through the South African Reserve Bank.• The value of your investment account is less than the legislated minimum amount of R15 000. In this case, we can pay out the full value of your investment account to you. We will not be able to do a partial withdrawal.• You have become permanently disabled or incapacitated and can no longer work. In this case, you may apply for an early retirement.
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Detailed Product Information is available at www.stanlib.com

Your options at retirement



Protecting your investment through diversification

Regulation 28 of the Pension Funds Act limits the maximum exposure the retirement fund (in this case STANLIB's Classic Retirement Annuity Fund) and your savings in the product may have to various asset classes. For more information please refer to the Regulation 28 guidelines available on our website, www.stanlib.com.

Disclaimer

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