PSG Wealth

Unit trust investment process

The following unit trust investment options are available through PSG:

- PSG Wealth Tax Free Investment Plan – A tax-free savings account
- PSG Wealth Voluntary investment plan - A unit trust portfolio empowering you to add or withdraw funds at any time.
- PSG Wealth Endowment - A long term, tax-efficient investment vehicle.
- PSG Wealth Retirement annuity - A private pension plan, using pre-tax funds regulated by the Pension Funds Act.
- PSG Wealth Preservation funds - Preserve your retirement savings when leaving a pension or provident fund, regulated by the Pension Funds Act.
- PSG Wealth Living annuity - An investment portfolio providing you with an income post retirement, regulated by the Pension Fund Act.

This page will explain the investment process relevant to each of these products and assist you to open an account.

You are welcome to contact us at any time on 0860 774 774 or email us at clientservice@psg.co.za.

Required information for all products

- For the PSG Wealth Tax Free Investment Plan the minimum investment is a lump sum of R6 000 or a minimum monthly debit order of R500 per month
- For all other unit trust investment options you must invest a minimum lump sum of R20 000 or a minimum monthly debit order of R500 per month.
- Make your fund selection - decide how your portfolio will be structured - by choosing funds from our fund list. For the tax-free account select your funds from this fund list.
- Complete the online registration process.
- Provide us with your FICA documents.
- Review the product specific sections below for specific instructions on how to complete your application for living annuities, preservation funds and transfers from other funds.

Tax Free Investment Plan

- Register online.
- Send us your FICA documents

The following documents provide useful information or are required for certain specific transactions on your account.

Terms and conditions	Full terms and conditions for the tax free investment plan.

Tax Free Investment Plan application form	A printable version of an application form. Not required for normal registration.
Key information document	A brochure with more information about the product.

Banking details

Please contact our client services team for the bank account details relevant to this product. Note that our bank account details will only be provided after the verification of the policyholder is confirmed.

Go to our tax free investment plan page click here.

Voluntary Investment Plan

- Register online.
- Send us your FICA documents
- If transferring from another management company please provide:
    - Written application form.
    - Statement less than one month old.
    - Transferring fund's withdrawal form.
    - For unit transfers: Transfer of unit trusts form.
- Your instruction will then be processed automatically.

The following documents provide useful information or are required for certain specific transactions on your account.

Terms and conditions	Full terms and conditions for the voluntary investment plan.
VIP application form	A printable version of an application form. Not required for normal registration.
Key information document	A document with more information about the product.
Transfer of unit trusts form	A request to transfer units into your portfolio from another LISP.
VIP update of standing instruction	Recurring withdrawal instruction to load a recurring withdrawal on an account.

Banking details

Please contact our client services team for the bank account details relevant to this product. Note that our bank account details will only be provided after the verification of the policyholder is confirmed.

Go to our voluntary investment plan page click here.

Endowment policy

- Register online.
- Send us your FICA documents.

- Nominate your beneficiaries using the Beneficiary Nomination Form.
- Your instruction will then be processed automatically.

The following documents provide useful information or are required for certain specific transactions on your account.

Terms and conditions	Full terms and conditions for the endowment policy.
Endowment application form	A printable version of an application form. Not required for normal registration.
Key information document	A document with more information about the product.
Surrender and maturity form	A form allowing the investor to request a surrender prior to maturity or the maturity benefit.
NIL interest bearing loan	A form to be used when applying for a nil interest bearing loan.
Collateral Cession Form	A form to be used in order for the investor register a collateral cession of his/her investment.
Outright Cession Form	A form to be used in order for the investor to cede his/her investment outright.

Banking details

Please contact our client services team for the bank account details relevant to this product. Note that our bank account details will only be provided after the verification of the policyholder is confirmed.

Go to our endowment policy page click here

Retirement Annuity Fund

- You may only invest in Regulation 28 compliant unit trust funds within this portfolio.
- Register online.
- Send us your FICA documents.
- Nominate your beneficiaries using the Beneficiary Nomination Form.
- If transferring from another management company please provide:
    - Written application form.
    - Statement less than one month old.
    - Letter from the client requesting the transfer (addressed to transferring company).
    - For unit transfers: Transfer of unit trusts form.

The following documents provide useful information or are required for certain specific transactions on your account.

Terms and conditions	Full terms and conditions for the retirement annuity fund.
Retirement annuity application form	A printable version of an application form. Not required for normal registration.
Key information document	A document with more information about the product.

Application for transfer	An application to transfer a retirement annuity to another suitable life company.
Withdrawal Form	A withdrawal instruction where these are allowed on a specific portfolio.
Retirement Form	A notice that the investor will be retiring from the retirement annuity fund.

Banking details

Please contact our client services team for the bank account details relevant to this product. Note that our bank account details will only be provided after the verification of the policyholder is confirmed.

Go to our retirement annuity fund page click here

Pension or provident preservation fund

- You may only invest in Regulation 28 compliant unit trust funds within this portfolio.
- Register online.
- Complete and send us your Preservation Fund application form, which will include choosing the funds for your portfolio.
- Send us your FICA documents.
- We will liaise with your current pension or provident fund provider to receive the necessary documents and investable funds.
- Your instruction will then be processed automatically.

The following documents provide useful information or are required for certain specific transactions on your account.

Terms and conditions	Full terms and conditions for the pension preservation fund.
Key information document	A document with more information about the product.
Withdrawal Form	A withdrawal instruction where these are allowed on a specific portfolio.
Retirement Form	A notice that the investor will be retiring from the preservation fund.
Transfer of unit trusts form	An application to transfer a preservation fund to another suitable life company.

Banking details

Please contact our client services team for the bank account details relevant to this product. Note that our bank account details will only be provided after the verification of the policyholder is confirmed.

Go to our pension or preservation fund page click here.

Equity Linked Living Annuity Fund

- Register online.
- Complete and send us your Equity Linked Living Annuity application form, which will include choosing the funds for your portfolio.
- Send us your FICA documents.
- If transferring from another management company:
    - Written application form.
    - Statement less than one month old.
    - Letter from the client requesting the transfer (addressed to transferring company).
    - For unit transfers: Transfer of unit trusts form.
- We will liaise with your current retirement fund provider to receive the necessary documents and investable funds.
- Your instruction will then be processed automatically.

The following documents provide useful information or are required for certain specific transactions on your account.

Terms and conditions	Full terms and conditions for the living annuity fund.
Key information document	A document with more information about the product.
Annual Annuity Revision Form	An application to amend your annual annuity payment levels.
Transfer of unit trusts form	An application to transfer a living annuity fund to another suitable Life company.
Withdrawal Form	A withdrawal instruction where these are allowed on a specific portfolio.
Claim application and discharge	An application from the beneficiary of a deceased estate to claim the annuity.

Banking details

Please contact our client services team for the bank account details relevant to this product. Note that our bank account details will only be provided after the verification of the policyholder is confirmed.

Go to our living annuity page click here.