

- Use this form to make an additional contribution to your investment or to repay a loan on your Endowment.
- Send the completed form to instructions@psg.co.za.
- If you need assistance, please contact your financial adviser or one of our client service consultants on 0860 774 774 or at clientservice@psg.co.za.

Investor details

Name and surname/Name of company or trust

ID/Passport number/Registration number

Investment number/s

If contributing to a retirement fund where annuitised (non-vested) and non-annuitised (vested) benefits exist, please indicate the applicable contract number/s.

What kind of contribution are you making?

- ☐ I want to make an additional contribution to my investment.
- ☐ I want to repay a loan from my Endowment.

Contribution details

How much would you like to invest or repay? R

Please select the funds in which you would like to invest from the list of available funds at www.psg.co.za. You can select a maximum of 10 funds to invest in.

- Remember that there are no restrictions on contributions to your Endowment in the first year. From year two of your investment onwards, if your annual contribution exceeds 120% of the larger of the previous two years' contributions, a new five-year period will start.

The first table below must include the source fund (if you want to phase in your funds to the lump sum investment) and must exclude the destination funds for phase-in. The second table must be used to indicate the source fund for your phase-in transaction, and the third table must indicate the destination fund(s) for the phase-in transaction. For the source fund, you have the option to use either the PSG Money Market Fund (F) or the PSG Wealth Enhanced Interest Fund (D). The latter is only available to clients of PSG Wealth Financial Planning advisers.

Retirement funds

If you choose to invest a lump sum you may phase in the funds over time.

Investment value of non-annuitised benefits (if, applicable): R

Investment value of annuitised benefits (if, applicable): R

Total investment value: R

- Please indicate the annuitised ('non-vested') and non-annuitised ('vested') benefit lump sum amounts if applicable.
- If not applicable, you only need to indicate the total lump-sum amount.

Please indicate your fund class clearly for your lump sum or non-annuitised lump sum. If you do not indicate your fund class, we will default to the clean fee class of the particular fund:

Fund name(s) for Lump-sum investment/non-annuitised lump sum contribution	Fund class	Percentage	
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
	Total	100	%

If applicable, please indicate your fund class clearly for your annuitised lump sum. If you do not indicate your fund class, we will default to the clean fee class of the particular fund:

Fund name(s) for annuitised lump-sum contribution	Fund class	Percentage	
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
	Total	100	%

Phase-in

Please complete for non-annuitised or lump-sum benefits

You may only select one of the below source funds to phase in from. The PSG Wealth Enhanced Interest Fund (D) is only available to clients of PSG Wealth Financial Planning advisers.

Source fund for phase-in instruction (must also be listed in table above)	Fund class	Percentage	
PSG Money Market Fund	F		%
PSG Wealth Enhanced Interest Fund	D		%

Destination fund(s) for phase-in instruction	Fund class	Percentage	
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
	Total	100	%

Phase-in commencement date

Phase in weekly ☐ Number of phase-in transactions (select number of transactions from 1 to 52).

or

Phase in monthly ☐ Number of phase-in transactions (select number of transactions from 1 to 12).

Please complete for annuitised benefits

You may only select one of the below source funds to phase in from. The PSG Wealth Enhanced Interest Fund (D) is only available to clients of PSG Wealth Financial Planning advisers.

Source fund for phase-in instruction (must also be listed in table above)	Fund class	Percentage	
PSG Money Market Fund	F		%
PSG Wealth Enhanced Interest Fund	D		%

Destination fund(s) for phase-in instruction	Fund class	Percentage	
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
	Total	100	%

Phase-in commencement date

Phase in weekly ☐ Number of phase-in transactions (select number of transactions from 1 to 52).

or

Phase in monthly ☐ Number of phase-in transactions (select number of transactions from 1 to 12).

Must your existing recurring contribution (if applicable) be invested in your new destination funds with immediate effect?

☐ Yes ☐ No

Must your existing recurring withdrawal (if applicable) be withdrawn from your new destination funds with immediate effect?

☐ Yes ☐ No

Where does the money come from?

We are required by law to ask where the money comes from, and in some cases to verify the source of the investment. Please tick the appropriate blocks for your lump-sum contribution.

	Lump-sum investment
Business income/profits	<input type="checkbox"/>
Credit	<input type="checkbox"/>
Donations/Gifts/Inheritance/Winnings	<input type="checkbox"/>
E-gambling	<input type="checkbox"/>
Passive income (rental, dividends, interest)	<input type="checkbox"/>
Pension interest in a divorce order	<input type="checkbox"/>
Property sale	<input type="checkbox"/>
Retirement annuity fund/Insurance/Tax payout	<input type="checkbox"/>
Salary/Bonus	<input type="checkbox"/>
Savings	<input type="checkbox"/>
Transfer	<input type="checkbox"/>
Other (please specify) <input type="text"/>	<input type="checkbox"/>

How would you like to pay?

How would you like to pay your lump-sum contribution?

☐ Electronic fund transfer ☐ Electronic collection by PSG (direct debit)

Collection date if collected by PSG

(if not completed, collection will be done immediately, subject to cut-off times)

If the debit order date falls on a weekend or public holiday, your debit order will be processed on the next business day.

Are you transferring your investment from another financial services provider?

☐ Yes ☐ No

If 'Yes', you must complete the '[Transfer of Units In Form](#)'.

An additional contribution can be paid by the investor or by someone other than the investor. Which bank account should we use for the direct debit?

Account holder

Bank name Branch code

Account number ☐ Cheque/Current ☐ Savings

☐ Use this bank account for all my future recurring contributions.

If these bank details change, let us know by completing the '[Personal Detail Changes Form](#)'.

- Cut-off time for transactional requests is **10h30** for that day. For Money Market Funds, the cut-off time is **08h30** for that day. Instructions received after cut-off will be processed on the following business day.
- The maximum once-off amount we may collect is R1 million per day. If you would like us to collect a larger amount from your account, please consider using an electronic fund transfer (EFT). The limit for an EFT is R5 million per day.
- Withdrawals will only be allowed after the clearance period (21 business days for direct deposits and 45 business days for debit orders).

- If you are repaying a loan on an **Endowment**, the money cannot be collected electronically from your bank account. Payments should be made into the PSG Life Compulsory Deposit Account which will be provided to you by our client services team once you have been verified as a policyholder.

Third party authorisation

I authorise PSG to draw the debit order amount from the South African bank account I have provided.

Account holder signature

Date

Please submit the following
FICA documents with your
instruction:

- A copy of the third party's ID (or passport if he or she is not a South African citizen)
- Proof of third party's address (less than three months old)
- A letter from the bank confirming the third party's bank details (less than three months old)

Visit our website for the list of FICA documents required from minors.

Your living annuity income will change

When you selected your annuity income amount, PSG Wealth calculated that amount as a percentage of your total investment. This means that when you make an additional contribution, your income amount will increase (due to the increase in the value of your investment).

You can change the amount and the frequency of your annuity income annually on the anniversary of your investment.

You can change the funds from which you would like to withdraw your income. Your selection will replace any previous selections you have made.

From which of the funds you have invested in would you like to withdraw your income?

- ☐ Withdraw proportionately from all funds, or
- ☐ Withdraw from the funds indicated in the table below:

Fund name	Fund class	Percentage	
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
	Total	100	%

Manage your investment online

Would you like online access to your investments?

- ☐ Yes ☐ No

Signatures

By signing this form, I confirm that:

- I have given PSG complete and accurate information.
- I understand that PSG Invest, as the administrator of this investment is not authorised to provide any financial advice.
- My appointed financial adviser will have access to my investment details.
- I have read and accept the terms and conditions of my investment.
- If I am also responsible for payments to this investment, I agree that for this investment you can collect money from my bank account(s), and that I can sign for the bank account(s).

Investor

Investor signature	<input type="text"/>	Date	<input type="text"/>
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If you are signing on behalf of the investor, please provide your details below.

Name	<input type="text"/>	Surname	<input type="text"/>
ID/passport number	<input type="text"/>	Designation	<input type="text"/>
Signature	<input type="text"/>		

Financial adviser

Adviser signature	<input type="text"/>	Date	<input type="text"/>
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Contact details

Physical address: Building 1, The Ingress, Corner of Magwa and Lone Creek Crescents, Waterfall City, Waterfall, 2090, Gauteng, South Africa

Postal address: PO Box 61295, Marshalltown, 2107, South Africa

Sharecall: 0860 774 774

Email: clientservice@psg.co.za

Website: www.psg.co.za