



## Unit Trusts Transfer Form

By completing this form, you are applying to transfer ownership of your Unit Trust Investment to another person or legal entity (called a 'beneficiary').

**Submit the completed form to:**

E-mail [UTinstructions@sanlaminvestmentsupport.com](mailto:UTinstructions@sanlaminvestmentsupport.com) Fax 0860 724 467

**If you have any questions, contact us at:**

Tel 0860 100 266 E-mail [service@sanlaminvestments.com](mailto:service@sanlaminvestments.com)

### Important information

- Please read all the information in this form carefully, including the terms and conditions in section 6, and ensure you understand it.
- This form will be used to process your transfer instruction only. Should you wish to change your personal information or your regular withdrawal/contribution(s), you will need to complete an Investor Details Update form, available on [www.sanlamunittrusts.co.za](http://www.sanlamunittrusts.co.za)
- We will only proceed with transfer instructions once the form has been completed, dated and signed by the investor and / or authorised signatories and we have received all the necessary Financial Intelligence Centre Act 38 of 2001 (FICA) requirements.
- Transfers for deceased investors must be completed and signed by the executor(s) of the deceased investor's estate.
- Other transfers must be completed and signed by the individual making the transfer (the investor) as well as the entity that the units are being transferred to (the beneficiary).
- Please initial the bottom of each page as well as any changes made on this form.
- Any writing/instruction outside of the allocated fields will not be processed.

### 1. Investor Details (all fields are compulsory)

Investor code \_\_\_\_\_

Title Mr  Mrs  Miss  Other (specify) \_\_\_\_\_

Full name(s) and surname \_\_\_\_\_

Identity number / Passport number / Entity registration number \_\_\_\_\_ Passport expiry date \_\_\_\_\_ (ddmmccyy)

Contact number ( ) ( ) \_\_\_\_\_  
Specify country and area codes, e.g. +27 21 555 5555

E-mail address \_\_\_\_\_

### 2. Transfer options

If the beneficiary of the account is not an existing investor, this person or entity must complete a Unit Trust Application form for new investors (available at [www.sanlamunittrusts.co.za](http://www.sanlamunittrusts.co.za)) and submit it with this form. Standard rules and FICA requirement checks will apply.

Transfers to spouses (only to be completed if transfer is from a deceased estate): Yes  No   
 If "Yes", please supply a copy of the marriage certificate.

**Please select either Rand or units or all units:** (if no class is specified, it will be allocated to a default class)

#### FROM

Full name of unit trust fund(s)	Class	Amount (R)	OR	Units	OR	All Units

#### TO

Beneficiary / entity name	Investor code: (if existing client)

Initial \_\_\_\_\_

**Transfer option (continued)****FROM**

Full name of unit trust fund(s)	Class	Amount (R)	OR	Units	OR	All Units

**TO**

Beneficiary / entity name	Investor code: (if existing client)

**FROM**

Full name of unit trust fund(s)	Class	Amount (R)	OR	Units	OR	All Units

**TO**

Beneficiary / entity name	Investor code: (if existing client)

**FROM**

Full name of unit trust fund(s)	Class	Amount (R)	OR	Units	OR	All Units

**TO**

Beneficiary / entity name	Investor code: (if existing client)

**3. Cash flow plans (regular withdrawals and switches)** (only if applicable)**3.1 Regular monthly withdrawals (sell)**

Cancel my existing withdrawal Yes  No

**3.1 Regular monthly switch**

Cancel my existing monthly switch Yes  No

**4. Change existing debit order instruction** (only if applicable)**Please select your instruction**

- Regular debit order to continue on existing fund(s)?
- Cancel my existing debit order(s)?

**Please note:** if you would like to change your existing regular debit order instruction or submit a new request, you will need to complete an Investor Details Update form, available from [www.sanlamunittrusts.co.za](http://www.sanlamunittrusts.co.za)

We will change the debit order on the soonest available business day.

**5. Important notes**

- Fund minimums apply to transfer requests (please see the relevant Minimum Disclosure Documents (fund fact sheets) available on [www.sanlamunittrusts.co.za](http://www.sanlamunittrusts.co.za)).
- If no regular withdrawal and changed debit order options are selected, the status of your investment will remain unchanged. However, should the existing debit order(s) not meet the required fund minimum(s), the debit order(s) will automatically be cancelled.
- Transfers between the same funds are free of costs.
- Transferring units triggers capital gains tax (CGT) and you may be liable for taxes. We will issue a Capital Gains Tax certificate at the end of the applicable tax year.
- After the transfer has taken place and the beneficiary wants to switch to a different fund or class, a Unit Trust Switching form must be completed, available from [www.sanlamunittrusts.co.za](http://www.sanlamunittrusts.co.za)
- Should any future income be paid out / amended or if your personal information has changed, you will need to complete an Investor Details Update form, available from [www.sanlamunittrusts.co.za](http://www.sanlamunittrusts.co.za)

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## 6. Terms and conditions

Sanlam Group is a full member of the Association for Savings & Investment SA (ASISA).

### 6.1 About unit trusts

- When you invest in a unit trust (also called a collective investment scheme), your money is pooled with the money of other investors. This pool of money is used to buy a portfolio of assets, such as shares (equities), bonds or listed property. As an investor, the value of the units you own is calculated by taking the number of units you own and multiplying them by the latest ruling price per unit. Forward pricing is used. Details of what each fund invests in, as well as its risk profile, are specified in the Minimum Disclosure Documents (fund fact sheets).
- The price per unit (excluding money-market type funds) goes up and down according to the value of the underlying assets in the relevant portfolio. Neither your capital nor the return of your investment is guaranteed for any unit trust fund investment. For information on unit trusts and how they work, along with our full range of funds and the relevant Minimum Disclosure Documents (fund fact sheets), please visit our website at [www.sanlamunittrusts.co.za](http://www.sanlamunittrusts.co.za) or alternatively you can call us on 0860 100 266.
- Unit trusts are generally medium to long-term investments. Past performance is not necessarily a guide to future performance. Unit trusts are traded at ruling prices and may engage in borrowing and scrip lending. Unit trust prices are calculated on a net asset value basis, which is the total value of all assets in the portfolio, including any income accrual, less any permissible deductions from the portfolio and divided by the units in the portfolio.
- For money market funds, the price of each participatory interest is aimed at a constant value. While a constant price is maintained, the investment capital is not guaranteed. A money market portfolio and short-term debt portfolio is not a bank deposit. The total return of the investment is primarily made up of interest received. The return may also include any gain or loss made on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield (expressed as a percentage of the interest and dividends earned for the day), but in the case of abnormal losses it can have the effect of reducing the capital value of the portfolio. Excessive withdrawals from the portfolio may place the portfolio under liquidity pressures, and in such circumstances, a process of ring-fencing the withdrawal instructions, and managed pay-outs over time, may follow.
- For Sanlam Alternative Income funds, the price of each participatory interest is aimed at a constant value. While a constant price is maintained, the investment capital is not guaranteed. The total return of the Sanlam Alternative Income Fund investment is primarily made up of interest and dividends. The returns may also include any gain or loss made on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield (expressed as a percentage of the interest and dividends earned for the day). In an extreme case it can reduce the capital value of the portfolio.
- A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges. This could result in a higher fee structure for the fund of funds.
- A feeder fund is a portfolio that, apart from assets in liquid form, consists solely of participatory interests in a single portfolio of a collective investment scheme, which also levies its own charges, which could result in a higher fee structure.
- Sanlam Collective Investments takes full legal responsibility for the co-branded portfolios (e.g. Graviton funds).
- Portfolios that invest in international investments, or investments in foreign securities, could be accompanied by additional risks as well as potential limitations on the availability of market information.

### 6.2 Fees and charges

- A schedule of fees and charges and maximum commissions is available from the Minimum Disclosure Documents (fund fact sheets):
  - The following charges are levied against the portfolio: brokerage, auditors' fees, performance fees, service fees, applicable taxes, custodian fees, bank charges, trustees' fees and trailer fees.
  - These fees are charged to the client: Sanlam manager's fees as well as broker advice fees.
- Commission and incentives may be paid and if so, will be included in the overall costs. The fund manager may borrow up to 10% of the portfolio to bridge insufficient liquidity.
- Monthly debit orders will automatically be cancelled if funds are returned from the bank after 3 consecutive occasions. If a debit order or direct debit is returned by the bank due to insufficient funds being available or for any other reason, the units purchased for that transaction will be reversed (at no cost to the client) and the client's unit trust account will be debited with the units allocated.
- The client will be liable for any bank charges incurred as a result of a direct debit or monthly debit order being rejected by the bank.
- An additional investment, switch or transfer within a current portfolio may result in a change to the Effect Annual Cost (EAC) calculation. An updated calculation can be obtained by using our EAC calculator when visiting the Secure Services Portal at <https://cp.sanlam.co.za>. Alternatively you may contact your adviser or phone us on 0860 100 266.

### 6.3 Transaction cut-off times

- Please make sure you send us your completed instruction (including supporting documents) before the transaction cut-off time. The SA business day transaction cut-off times for our funds are:
  - 11:00 for Sanlam Alternative Income Funds
  - 13:00 for money market funds and,
  - 15:00 for all other funds.
- We can only process your instruction once we have received the correct and accurately completed form and the required supporting documents. If an instruction is issued incorrectly, is unclear, incomplete, or if the supporting documents are not received by the cut-off time, the processing of the transaction will be delayed.
- Your transaction will be priced using the ruling price of the fund for the day the transaction is processed ie the day we receive all of the required information. Any loss will be for the investor's account.
- If a debit order collection date falls on a non-business day, we will collect it on the first available business day thereafter.

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## 6.4 Unclaimed assets and how they affect you

- As a member of the Association for Savings and Investment SA (ASISA), we follow ASISA's Unclaimed Assets standard. An unclaimed asset is any unit trust investment on which there have been no transactions for ten years, or in the case of a deceased estate, more than three years have passed since we have received the notice of death. Our policy is to continue reinvesting all income distributions (interest) and redemption payments until the unit trust is sold, regardless of the time frame.
- According to ASISA's Unclaimed Assets standard, we follow a process of tracing investors or beneficiaries on any unclaimed assets. Any reasonable administrative and costs incurred to trace the investor may be recovered from the value of the portfolio, thereby reducing the value of your investment. Tracing will cease where the value of the unit trust investment is less than R1000 and the costs of tracing exceeds the benefit of tracing. More information on the ASISA Standard on Unclaimed Assets and the processes is available on [www.asisa.org.za](http://www.asisa.org.za) or from our client service centre on 0860 100 266.
- Please note that to prevent your investment becoming an unclaimed asset, it is your responsibility to inform us of any change in your personal information.

## 6.5 Update your personal details

It is your responsibility to keep us informed of any changes in your banking details, personal information or current identification information (e.g. change of address, change of surname and contact details). If any of your details have changed, you will need to complete an Investor Details Update form available from [www.sanlamunitrusts.co.za](http://www.sanlamunitrusts.co.za)

## 6.6 Making changes to your investment

Unit trusts are a flexible investment option, which means that you can make changes to your investment as your personal circumstances change. This means you can change your fund selection, sell some or all of your units, and make additional investments. As changes to your investment could impact your original investment goals, please speak to your financial adviser or broker.

## 6.7 Complaints

We want to give you outstanding client service, but sometimes things go wrong. If you are dissatisfied with our service, or any of our products have disappointed you, we would like to hear about it. Please get in touch:

- Telephone: 0860 100 266
- Fax: 021 947 8224
- Email: [complaints@sci.sanlam.com](mailto:complaints@sci.sanlam.com)
- Complete a complaint form online at [www.sanlamunitrusts.co.za](http://www.sanlamunitrusts.co.za)
- Visit your nearest Sanlam office.

Your views are very important to us. When we receive your complaint, a competent team, specifically trained to handle and resolve complaints, will investigate it and try to resolve it as soon as possible in a fair manner. If the complaint has not been resolved to your satisfaction, you may refer it to the Sanlam Arbitrator. The Sanlam Arbitrator is an impartial person that settles disputes between dissatisfied clients and Sanlam.

### Sanlam Arbitrator contact details:

Fax: +27 21 957-1786

Email: [arbitrator@sanlam.co.za](mailto:arbitrator@sanlam.co.za)

## 8.8 How we process your personal information

- We collect personal information about you to offer you the best service. We will not share this information outside of the Sanlam Group, its associated groups or agents, without your explicit consent. In order to provide you with an effective service, we may be required to share this information with our administrators or agents who perform certain services for us (e.g. mail houses who post your statements on our behalf), members of the Sanlam Group, your financial adviser or broker, as well as with any regulatory bodies as the law requires. We may share your information with foreign regulatory bodies if required.
- Your information is used for administrative, operational, audit, marketing, research, legal and record keeping purposes. We will take all reasonable steps necessary to secure the integrity of any personal information which we hold about you and to safeguard it against unauthorized access. If you don't consent to us using your personal information, there may be delays or some instructions might not be carried out. You can have access to your information at any time and ask us to correct any information we have in our possession. Please feel free to write to us to obtain a copy of this information. We keep relevant documents for a period of five years or more as required by the law. You consent to us retaining your personal information for longer periods, in which case access will be restricted and the information will only be processed for storage, for purposes of proof or with your consent.

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## Signature of investor

Investor signature \_\_\_\_\_ Date signed \_\_\_\_\_ (ddmmccyy)

OR

### Authorised signatory/(ies) acting on behalf of the investor

(e.g. parents / guardians of a minor, and all persons authorised to act on behalf of the investor)

Title Mr  Mrs  Miss  Other (specify) \_\_\_\_\_

Full name(s) and surname \_\_\_\_\_

Capacity \_\_\_\_\_

Identity number / Passport number \_\_\_\_\_ Passport expiry date \_\_\_\_\_ (ddmmccyy)

Contact telephone ( ) ( ) \_\_\_\_\_

Specify country and area codes, e.g. +27 21 555 5555

Signature of authorised signatory/(ies) \_\_\_\_\_ Date signed \_\_\_\_\_ (ddmmccyy)

## Broker / Sanlam financial adviser details (if applicable)

Only one broker/adviser is applicable per investor code.

Full name(s) and surname \_\_\_\_\_

Code \_\_\_\_\_

Contact telephone ( ) ( ) \_\_\_\_\_

Specify country and area codes, e.g. +27 21 555 5555

E-mail address \_\_\_\_\_

## Important information

Sanlam Group is a full member of the Association for Savings and Investment SA. Collective investment schemes are generally medium to long term investments. Please note that past performances are not necessarily an accurate determination of future performances, and that the value of investments / units / unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager, Sanlam Collective Investments (RF) Pty Ltd, a registered and approved Manager in Collective Investment Schemes in Securities. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Actual investment performance of the portfolio and the investor will differ depending on the initial fees applicable, the actual investment date, and the date of reinvestment of income as well as dividend withholding tax. Forward pricing is used. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. The performance of the portfolio depends on the underlying assets and variable market factors. Performance is based on NAV to NAV calculations with income reinvestments done on the ex div date. Lump sum investment performances are quoted. The portfolio may invest in other unit trust portfolios which levy their own fees, and may result in a higher fee structure for our portfolio. All the portfolio options presented are approved collective investment schemes in terms of Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). International investments or investments in foreign securities could be accompanied by additional risks as well as potential limitations on the availability of market information. The Manager has the right to close any portfolios to new investors to manage them more efficiently in accordance with their mandates. The portfolio management of all the portfolios is outsourced to financial services providers authorized in terms of the Financial Advisory and Intermediary Services Act, 2002. Standard Bank of South Africa Ltd is the appointed trustee of the Sanlam Collective Investments Scheme.

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