

## IP Collective Investments Switch Form

To enable IP Management Company (RF) Pty Ltd (IP) to process this switch form, please ensure that all sections are completed in full using **BLOCK LETTERS** and that all required verification documentation is submitted together with this switch form. No instruction will be processed unless all requirements have been met.

- Please fax this switch form to (086) 557 4848 or email to [clientservices@ipmc.co.za](mailto:clientservices@ipmc.co.za)
- Completed switch forms received by IP before 14h30 will be actioned at that day's price. Indicate all options selected by means of a cross (X)
- Please ensure that all information provided is accurate.
- The Effective Annual Cost (EAC) is a standard industry measure which has been introduced to allow you to compare the charges you incur and their impact on investment returns over specific periods. Please visit <http://www.ipmc.co.za/effective-annual-cost> and access the EAC Illustrator. You can request an EAC calculation from [clientservices@ipmc.co.za](mailto:clientservices@ipmc.co.za) or call us on 021 673-1340.

### Investor details (applicable to all investors)

Title: \_\_\_\_\_ Initials: \_\_\_\_\_ Surname: \_\_\_\_\_

First name(s) of investor/authorized contact person: \_\_\_\_\_

Postal address (residential / place of business): \_\_\_\_\_

Postal Code: \_\_\_\_\_

Telephone number (home): ( ) \_\_\_\_\_ Telephone number (work): ( ) \_\_\_\_\_

Fax number: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Client Number (eg 20000-XX-XX): \_\_\_\_\_ Cellphone number: \_\_\_\_\_

### Switching Request Details

I/ We hereby request IP to switch units from my/ our unit trust account as follows:

(Clearly indicate both source and destination funds as well as either **Rand, unit or percentage switch**)

This instruction relates to my existing investment in  Unit trust or  Tax free

#### FROM PRESENT UNIT TRUST

| Fund name :                            | Class: | Amount in Rands: | or | Units: | or | % split:    |
|--|--------|------------------|----|--------|----|-------------|
| MI-PLAN IP Inflation Plus 3 Fund       |        | R                | or |        | or | %           |
| MI-PLAN IP Inflation Plus 5 Fund       |        | R                | or |        | or | %           |
| MI-PLAN IP Inflation Plus 7 Fund       |        | R                | or |        | or | %           |
| MI-PLAN IP Sarasin Equisar Feeder Fund |        | R                | or |        | or | %           |
| MiPlan IP Global AI Opportunity Fund   |        | R                | or |        | or | %           |
| MI-PLAN IP Enhanced Income Fund        |        | R                | or |        | or | %           |
| MI-PLAN IP Beta Equity Fund            |        | R                | or |        | or | %           |
| MI-PLAN IP Global Macro Fund           |        | R                | or |        | or | %           |
| MI-PLAN IP Global Property Feeder Fund |        | R                | or |        | or | %           |
| <b>Total FROM PRESENT UNIT TRUST</b>   |        | <b>R</b>         | or |        | or | <b>100%</b> |

#### TO NEW UNIT TRUST

| Fund name :                    | Class: | Amount in Rands: | or | Units: | or | % split:    |
|--------------------------------|--------|------------------|----|--------|----|-------------|
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
|                                |        | R                | or |        | or | %           |
| <b>Total TO NEW UNIT TRUST</b> |        | <b>R</b>         | or |        | or | <b>100%</b> |

**Switching Request Details (continued)**

Monthly switch frequency (tick relevant box)

|     |    |
|-----|----|
| YES | NO |
|-----|----|

Kindly note: Regular switches are scheduled for the 25th of each month and if this falls on a weekend or public holiday it will be effective on the next business day

Debit order instructions (tick relevant box)

Transfer the existing monthly debit orders  
 Cancel the existing monthly debit order  
 Increase the existing monthly debit order to

|     |    |
|-----|----|
| YES | NO |
| YES | NO |
| R   |    |

Income distribution (tick relevant box)

Distribution to be re-invested  or Distribution to be paid into account specified in "Banking Details"

If income choice is not indicated, the default option is RE-INVESTMENT

Debit order investment (Gross of Fees)\*\*:

Fund name:

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Class:

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|  |

Debit order investment (Gross of Fees):

|   |
|---|
| R |
| R |
| R |
| R |
| R |
| R |
| R |
| R |
| R |
| R |
| R |

\*\* The minimum debit order is R500 per month per account / fund for unit trust and R500 for tax free. Debit orders are restricted to a maximum of R1,000,000 per bank account per day for unit trust. . Debit orders are restricted to a maximum of R1,000,000 per bank account per day.Rejected debit orders or once off debits will

Annual increase % (tick relevant box):

|    |    |     |     |
|----|----|-----|-----|
| 0% | 5% | 10% | 15% |
|----|----|-----|-----|

Debit order investments are scheduled for either the 1st or the 25th of each month and if this falls on a weekend or public holiday it will be effective on the next business day.

Debit order frequency (tick relevant box):

|         |           |           |        |
|---------|-----------|-----------|--------|
| Monthly | Quarterly | Bi-annual | Annual |
|---------|-----------|-----------|--------|

Debit order date (tick relevant box):

|     |      |
|-----|------|
| 1st | 25th |
|-----|------|

I / We the under signed, hereby instruct and authorise IP to draw against the nominated bank account, the investment amounts in terms of this application on the day specified above for the investment at the ruling price on that day. All such withdrawals from my / our bank account by IP will be treated as though they have been signed by me / us personally, and I / we request the bank to debit my/our account with these drawings. Debits can only be processed from a South African Bank Account. I / We acknowledge that cheque deposits are subject to a 14 day clearance period. Any changes to debit order details must be communicated 5 business days before the debit day.

Signature of investor: \_\_\_\_\_  
 (must correspond with application form)

Date: \_\_\_\_\_

Authorised signature: \_\_\_\_\_  
 (if different to investor and warrant to have power of authority to act on investor's behalf)

Date: \_\_\_\_\_

Full name of authorised signatory: \_\_\_\_\_

Capacity of authorised signatory: \_\_\_\_\_

**Banking Details**

The details specified below must be in the investor's name (no third party payments will be permitted) and will be used for all future banking transactions until such time as we are notified in writing of any changes.

Bank: \_\_\_\_\_ Branch name: \_\_\_\_\_

Account number: \_\_\_\_\_ Branch code: \_\_\_\_\_

Type of account (tick relevant box): 

|         |         |       |
|---------|---------|-------|
| Current | Savings | Other |
|---------|---------|-------|

Name of account holder: \_\_\_\_\_

A cancelled cheque or relevant bank statement less than 3 months old must accompany this application form as confirmation of banking details. Payments will only be made to the bank account in the name of the registered investor. We are unable to facilitate payment to credit cards or market-linked accounts. All payments are instructed electronically. No payments will be made by cheque.

## Regular monthly withdrawal payments (referred to as CFP redemption) (tick relevant box)

Transfer the existing monthly payments  
Cancel the existing monthly payments  
Increase the existing monthly payments

|         |    |
|---------|----|
| YES     | NO |
| YES     | NO |
| R _____ |    |

You may schedule a regular payment but IP must receive the instruction 5 business days before the scheduled withdrawal payment date for payment to be effective that day. If not, the first withdrawal payment will be scheduled to take place the next month.

Regular withdrawal payments are scheduled for the 25th of each month and if this falls on a weekend or public holiday it will be effective on the next business day.\*\*\*  
**The minimum regular withdrawal amount is R1000 per month per account / fund.**

Select rand value per withdrawal\*\*\*: \_\_\_\_\_

First effective payment date: \_\_\_\_\_

### Agreement with Investor

1. This application form and the Deed will form the agreement between the investor and IP Management Company (RF) Pty Ltd, an authorized Manager of a Collective Investment Scheme in Securities in terms of the Collective Investment Schemes Control Act, 45 of 2002 ("the Act"). The Deed is available for viewing at the registered office of the Manager.
2. Collective Investment Schemes in Securities (CIS) are generally medium to long term investments. The value of units may go down as well as up and past performance is not necessarily a guide to the future. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Commission and incentives may be paid and if so, would be included in the overall costs. Please refer to the fund summary at the back of this application form for a list of the initial fees and annual management fees applicable to each collective investment portfolio.
3. All IP collective investment portfolios are valued and priced using forward pricing at 15h00 each business day with the exception of quarter end when valuation is at 17h00 and 20h00 for fund of funds and certain funds with significant investments in CIS.
4. Collective investment prices are calculated on a net asset value basis by determining the total market value of all assets in the collective investment portfolio scheme, including any income accruals, less any permissible deductions from the portfolio namely: brokerage fees, marketable securities tax, Value Added Tax, auditors' fees, bank charges, trustee and custodian fees, and the service charges of the manager. Please refer to the fund summary at the back of the application form.
5. Units will be repurchased by the manager at the ruling price calculated in accordance with the requirements of the Act and the relevant deeds and paid to the investor only. Subject to occurrences beyond the control of IP, transaction requests received by IP before 14h30 will be actioned at that day's price. Monies from the repurchase of units will not be paid to third party bank accounts.
6. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.
7. The manager may borrow up to 10% of the market value of the collective investment scheme portfolio to ensure liquidity.
8. The fund(s) may engage in scrip-lending activities, subject to the limits and conditions imposed by the Act.
9. The IP collective investments portfolios may at any stage be closed to enable the portfolios to be managed in accordance with their mandates.
10. IP reserves the right to repurchase unit balances with a market value less than the minimum monthly investment amount and close the investment account. Investors will be notified beforehand should this be contemplated.
11. If the investor requests a unit certificate, IP reserves the right to repurchase units from the investor in order to pay for the stamp duty payable in respect of the unit certificate and the net number of units will be certified.
12. The clearance period on investments made by debit order is 30 (thirty) days.
13. In the event that this application form is faxed or emailed to IP, the responsibility of ensuring that the instruction has been received and actioned by IP will lie with the instructor. A fax confirmation in the hands of the sender will not be regarded as proof that IP received a specific document. IP does not accept any liability and responsibility for having acted on a faxed document that on the face of it appears valid and the investor consequently bears the risk of fraud and/or forgery.
14. IP reserves the right to only process instructions that are submitted on IP standard transaction forms.
15. IP reserves the right to withhold processing of any unclear, incomplete or ambiguous requests forwarded by the investor / financial advisor. IP will not be liable for any damages or losses of whatsoever nature arising out of IP's failure to action this instruction due to occurrences beyond the control of IP. IP will not be liable for any loss incurred due to incorrect information being supplied by the investor or his/her financial advisor. This includes, but is not limited to, IP being unable to identify a deposit or transfer made to the respective IP bank account, for any reason whatsoever. Proof of payment and copies of all verification documentation requested must accompany this application form. IP will not be obliged to process this application form until it has received proof of payment and the verification documentation and IP will not be liable for any loss or damage of whatsoever nature arising from the inability of IP to process this application form due to the fact that the requirements of the Financial Intelligence Centre Amendment Act, 1 of 2017 ("FICA") have not been complied with. The investor indemnifies and holds IP harmless against any loss or damage which the investor may suffer as a result of any commission or omission by IP which is a result of an obligation imposed on IP by FICA.
16. SARS requires us to pay over Dividend Withholding Tax (DWT) on your behalf where applicable. We will deduct this tax before we pay any dividends to you or reinvest into your account. Unless we receive information from you indicating otherwise, we will be obliged to withhold the default DWT of 20%.
17. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. Fund of funds and feeder funds invest in portfolios of other Collective Investment Schemes that levy their own charges, which could result in a higher fee structure for the fund of funds. The Manager retains full legal responsibility for the Fund, regardless of Co-Naming arrangements. Prices are published daily and available in newspapers countrywide, as well as on request from the Manager. IP Management Company (RF) Pty Ltd is the authorised Manager of the Scheme – contact 021 673 1340 or clientservices@ipmc.co.za. Standard Bank is the trustee / custodian – contact compliance-IP@standardbank.co.za. Additional information including the annual report of the Manager and detailed holdings of the portfolio as at the last quarter end are available, free of charge, from clientservices@ipmc.co.za
18. IP Management Company (RF) (Pty) Ltd is a member of Association for Savings & Investment SA (ASISA).
19. Complaints should be in writing and clearly marked for the attention of the Compliance Officer and should be sent to clientservices@ipmc.co.za or faxed to 086 557 4848
20. IP reserves the right to restrict subsequent investment into a fund should the transacting behaviour of an investor be deemed to be to the detriment of the fund. This determination will be at the sole discretion of the Manager.
21. IP will only process investments on receipt of funds into the appropriate bank account, proof of deposit, and all relevant documentation.
22. If the investment is cancelled after funds were deposited into our bank account, but before all relevant documentation (as required in terms of the Financial Intelligence Centre Amendment Act, 1 of 2017) was submitted, IP shall be entitled to receive any such outstanding documentation prior to processing a refund.
23. IP reserves the right to request additional information if client due diligence deems it necessary (as required in terms of the Financial Intelligence Centre Amendment Act No. 1 of 2017).
24. Investments will only be processed on receipt of monies and all documentation. No interest shall accrue to monies awaiting allocation or payment provided IPMC adheres to the timeline stipulated in the Act, the Deed and the application form / agreement with the investor. Transactions which are delayed will be managed in accordance with ASISA standards and our Treating Customers Fairly policy.

## Declaration by Investor

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I/we certify that I/we have noted and understood the information provided and to confirm that I/we received the minimum disclosure document (MDD).

I/We understand and/or warrant that:

- I/we have read and understand and agree to be bound by the provisions of this application form. If, on the date of signature of this application form, an updated application form exists and the fees and / or terms and conditions are different on that form, the fees and / or terms and conditions on the updated application form will apply;
- the information contained in this application form is true and correct. IP shall have the right to make any enquiries from any source to verify the information disclosed in this application form;
- where this application form is signed in a representative capacity I/we have the necessary authority to sign;
- IP reserves the right to request any additional evidence to identify the source or the investment amount prior to processing this application; and any amounts received by IP by debit order or Electronic Funds Transfer (EFT) will be deemed not to have been received and no transaction(s) in respect of such application may be made until the amount has been unconditionally credited to the IP bank account.
- I/We indemnify and hold IP harmless against any claim of whatsoever nature, which I/we may have resulting from conducting business by telephone, facsimile, email, website or any other electronic means. I/We hereby consent to IP taking any security precautions it may deem necessary to proceed with my/our application. IP shall, at its discretion, have the option to pay or collect any amounts (provided that I/we owe the amount to IP), via the Automated Clearing Bureau or EFT.
- I/We confirm acceptance of all disclosures and terms & conditions as set out in <http://www.miplan.co.za/home/disclosures> and <http://www.ipmc.co.za/terms-and-conditions>, and as updated from time to time on said websites.
- I/we certify that I/we have accepted the information produced in the EAC calculator found on <http://www.ipmc.co.za/effective-annual-cost>

Signature of investor: \_\_\_\_\_ Date: \_\_\_\_\_  
(must correspond with application form)

Authorised signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(if different to investor and warrant to have power of authority to act on investor's behalf)

Full name of authorised signatory: \_\_\_\_\_

Capacity of authorised signatory: \_\_\_\_\_

## Financial Advisor Details and Declaration

Financial advisor institution: \_\_\_\_\_ Financial advisor name: \_\_\_\_\_

Brokerage code (eg 20000-XX-XX): \_\_\_\_\_ Advisor code (eg 20000-XX-XX): \_\_\_\_\_

FSP licence number: \_\_\_\_\_ Authorised agent signature: \_\_\_\_\_

Telephone number (work): \_\_\_\_\_ (CODE) \_\_\_\_\_ E-mail address: \_\_\_\_\_

I/We  
• declare that I/we have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and subordinate legislation thereto, to the investor(s).

• declare that I/we have fully explained the meaning and implications of replacement (if applicable) to the investor(s) and that I am fully aware of the possible detrimental consequences of replacement.

• warrant that I/we have explained all fees that relate to this investment to the investor and I/we understand and accept that the Investor may withdraw his/her authority for payment to me/us in writing to IP.

Signature of Financial Advisor: \_\_\_\_\_ Date: \_\_\_\_\_

### Financial Advisor Declaration (FATCA) (Should the self-certification form be signed by the mandated advisor)

• I warrant that all information provided by ourselves to IP is true and correct in all material aspects, to the best of our knowledge and belief. Should any of the information contained herein cease to be correct, then I will notify IPMC of the change immediately.

Signature of Financial Advisor: \_\_\_\_\_ Date: \_\_\_\_\_

**Financial Advisor Fees (tick relevant box)**

I acknowledge that I did not receive financial advice from a financial advisor **OR**

I hereby confirm that the Financial Advisor whose details have been completed in the section above, "Financial Advisor Details and Declaration" is my appointed Financial Advisor and I agree to payment of fees as follows:

**Initial advice fee:** \_\_\_\_\_ % Negotiable to maximum of 3.25% exclusive of VAT. This will be applied to each contribution and deducted before the investment is made.

**Ongoing advisor fee:** \_\_\_\_\_ % per annum based on the daily market value of the investment portfolio, charged by way of unit reduction from investment and paid to the appointed Financial Advisor monthly in arrears.

Negotiable to maximum of 1% exclusive of VAT. Ongoing advisor fee % must be in increments of 0.05%. This is not part of the normal annual management fee charged by the relevant fund(s). This authority may be withdrawn by investor by giving written notice to IP.

**Signature of investor :** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Offices**

**Name:** IP Management Company (RF) Pty Ltd

**Physical address:** 1st Floor Mariendahl House  
Newlands-on-Main  
Newlands  
7700

**Postal address:** PO Box 23271  
Claremont  
7735

**Telephone number:** (021) 673 1340

**Fax number:** 086 557 4848

**E-mail address:** clientservices@ipmc.co.za

**Name:** MI-PLAN (Pty) Ltd

**Physical address:** 1st Floor Mariendahl House  
Newlands-on-Main  
Newlands  
7700

**Postal address:** PO Box 23271  
Claremont  
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**Telephone number:** (021) 657-5960

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