

Classic Retirement Range

Focused Investing

STANLIB

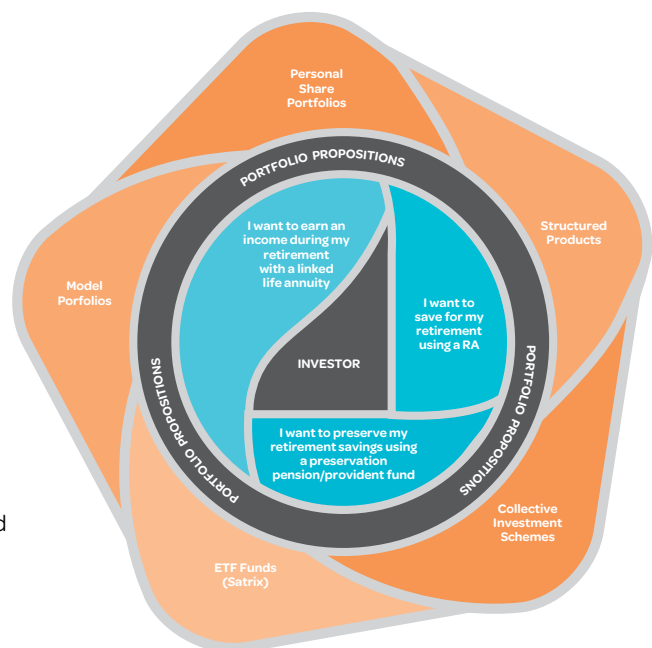
Offered by STANLIB Linked Investments – a platform for the future

STANLIB Wealth Management Ltd, as a linked investment platform or LISP, offers flexible pre- and post-retirement product wrappers that give you full diversification through a range of portfolios and solutions.

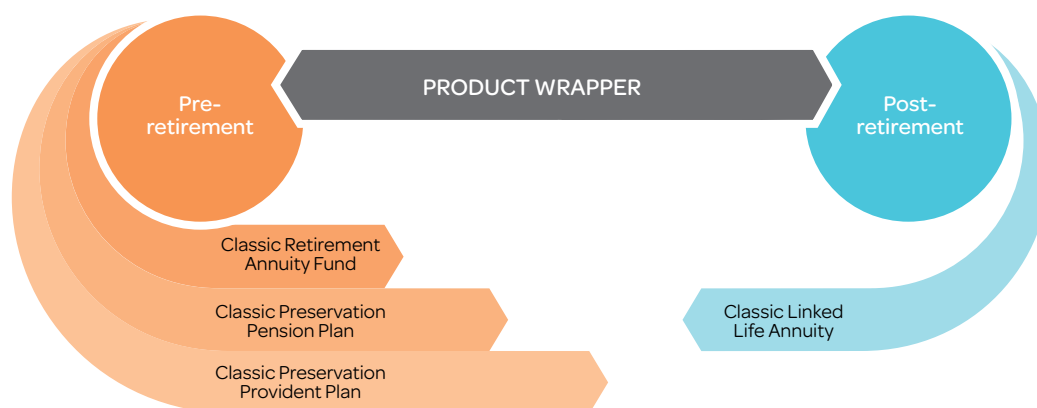
This means, when structuring your retirement portfolio, you can combine Collective Investment Schemes (unit trusts), Personal Share Portfolios, Structured Products (for Linked Life Annuity only), Exchange Traded Funds (ETFs) and Model Portfolios in one contract to meet your investment objectives and risk profile.

These solutions are available from different investment managers – they all go through a stringent selection process to make it on to our platform.

All Linked Investment Providers are required to be licensed and are registered financial service providers with the Financial Services Board. Linked Investment Providers are also regulated by the Financial Advisory and Intermediary Services Act (FAIS). STANLIB Wealth Management Ltd has been properly authorised and licensed to render financial services in the products offered by it and is furthermore subject to independent audits.



Classic Retirement Range



Summary of Classic Retirement Range features

These features apply to all of the Classic Retirement Range wrappers.

Tax-free investment growth	All Classic Retirement Products provide you with tax-free investment returns as interest income and distributions are accrued net of tax.
Phasing-in your investment	If you are concerned about the prevailing market conditions, you may phase-in your investment over a period of three to 24 months. This will be done through a once off instruction at the time of signing your investment forms. Your lump sum will be invested in the STANLIB Money Market Fund, and then equal instalments will be switched into your chosen portfolios on a monthly basis at no extra cost, for the pre-specified period. Should you change your mind, you can cancel the phase-in option at any time and transfer all your funds fully into your chosen portfolios. This comes at no additional fees or penalties.
Transparency	The Classic Retirement Products are fully transparent on fees, performance and asset allocation.
Platform charges	The Linked Range Platform charge is a competitive pricing proposition, ranging from 0.50% p.a. to as low as 0.25% p.a., with a minimum of R750 p.a. Please consult our full range of portfolios and platform pricing on our website, www.stanlib.com .
Investment Manager charges	All the investment manager charges are clean priced charges and are included in the unit price of the portfolios.
Switching funds for free	You may switch between the different underlying unit trusts within your Classic Retirement Products at any time and at no cost.
No initial fee on transfers between STANLIB products	STANLIB levies no initial fee when you transfer assets between any of our retirement products.
Insolvency	The assets do not form part of your estate in the event of insolvency and therefore may not be attached by your creditors.
Estate duty	The benefit does not form part of your estate and therefore no estate duty is payable on these assets. The assets will devolve directly to your beneficiaries.

Classic Retirement Annuity Fund

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 their existing employer retirement fund. This product is regulated under the Pensions Funds Act.

Summary of specific features of the Classic Retirement Annuity Fund

Tax-deductible contributions*	Contributions are tax deductible up to certain tax limits.
Flexible payment options	The Classic Retirement Annuity Fund allows you payment flexibility: Minimum lump sum amount: R 25 000, or Recurring premium of minimum R 500 per fund per month. You may change, stop and resume your contributions at any time without incurring penalties.
Death benefits	Should you pass away before your retirement, the market value of your Retirement Annuity as at the date of death will be apportioned to your beneficiaries by the trustees, in line with the provisions of the Pension Funds Act.
Retirement age	You may retire any time after the age of 55. You may retire before 55 if you are completely disabled.
Regulation 28	Your Retirement Annuity needs to be Regulation 28 compliant. For more information please refer to the Regulation 28 Guidelines available on our website, www.stanlib.com .
Board of trustees	As all these products fall under the protection of the Pension Funds Act, they are managed in trust with a board of trustees, who carry personal accountability for ensuring adherence to law.

* Please consult the latest SARS tax guide or your financial adviser for tax related details and definitions.

Classic Preservation Plans

Preservation funds have been designed to preserve and grow your existing retirement savings when you cease to be a member of an employer's pension or provident fund for whatever reason. STANLIB's Classic Preservation Plans (the Classic Preservation Pension Plan and Classic Preservation Provident Plan) offer a flexible and tax efficient way to preserve existing retirement savings from a pension or provident fund. It is suitable for investors who are resigning, are being retrenched or whose existing retirement fund is closing.

Summary of specific features of the Classic Preservation Plans

Death benefits	Should you pass away before your retirement, the market value of your Preservation Plan as at the date of death will be apportioned to your beneficiaries by the trustees, in line with the provisions of the Pension Funds Act.
Retirement age	You may retire any time after the age of 55. You may retire before 55 if you are completely disabled.
Regulation 28	Your Preservation Plan needs to be Regulation 28 compliant. For more information please refer to the Regulation 28 Guidelines available on our website, www.stanlib.com .
Board of trustees	As all these products fall under the protection of the Pension Funds Act, they are managed in trust with a board of trustees, who carry personal accountability for ensuring adherence to law.

Classic Linked Life Annuity

A linked life annuity is designed to provide you with income during retirement. You can purchase the annuity with the pension benefits from your pension, provident or retirement annuity funds. STANLIB's Classic Linked Life Annuity is a flexible way to grow your retirement capital and to draw income from your capital during your retirement. Your investment amount in your Linked Life Annuity is directly linked to the performance of your investments, hence this can affect your income, so a regular review is necessary.

Summary of specific features of the Classic Linked Life Annuity

Initial payment options	Minimum lump sum amount of R50 000
Transfers	You may transfer your Linked Life Annuity from any investment manager or insurer to STANLIB. Transfers are done at the current market value of the investment.
Regular pension / Income drawdown	You can make a withdrawal (monthly, quarterly, bi-annually or annually), of between 2.5% p.a. and 17.5% p.a. of your investment value as income. This income level can be changed annually on the anniversary of your investment.
Death benefits	Your remaining capital passes on to your nominated beneficiaries on death.

Choosing the underlying funds/portfolio propositions

You can construct your retirement portfolio using the following solutions – all in one contract:

Collective Investment Schemes (unit trusts) from our STANLIB Linked Fund Range	STANLIB Wealth Management Ltd contracted STANLIB Multi-Manager to analyse all the registered unit trusts and select the most appropriate funds to form the STANLIB Linked Fund Range. All unit trust funds are analysed using quantitative and qualitative measures before being awarded a final rating. Funds with the higher ratings are included in the Range. The analysis is repeated every six months to ensure the Range remains relevant. Costs are competitive, transparent, fully disclosed and easy to understand.
Personal Share Portfolios (PSPs)	A PSP is a portfolio of directly owned securities such as equities, bonds and derivatives. A reputable stockbroker selects the securities based on specific investment objectives and risk profiles. You have the opportunity to interact with your stockbroker to get their insights, understand the selection process and management of the portfolio of securities. As part of their service, the stockbroker will give you a detailed and extensive review of your share portfolio and contact you when there are developments that may affect your investment.
Structured Products	A full range of Structured Products available from the Standard Bank Group.
Exchange Traded Funds (ETFs)	Passively managed funds.
Model Portfolios	Your financial adviser knows you and is equipped to advise on and implement the best solution for you. By using his investment expertise to select and/or create Model Portfolios, he can manage your investment at the click of a button. A Model Portfolio consists of a number of underlying funds (unit trusts) wrapped into a single structure. They are not separate legal structures, so are controlled by the same legislation as that of Linked Investment Service Providers (LISPs).

Please note specific terms and conditions apply to the different portfolio solutions. Refer to the applicable application form for details.

It is important to create an investment portfolio that is aligned to your investment goal and risk profile.

Please refer to our website for the STANLIB Linked Fund Range list and information on the solutions.

Ease of access to your investment information

As a STANLIB investor you can register STANLIB Online, a secure online site that allows you to view and manage your investments, **24-7-365**. From the comfort of your armchair, you can view your statements and tax certificates, switch investments, generate and view investment graphs of your portfolio (for example asset allocation, sector allocation, top holdings and performance graphs).

In addition, STANLIB provides you with regular updates on your investment and the markets through various touchpoints. We send you a quarterly statement and our quarterly client newsletter. STANDPOINT, our quarterly publication is available on our website, **www.stanlib.com**. Here you can also access up to date information on products, unit trusts, economic news and markets.

Disclaimer

As neither STANLIB Wealth Management Limited nor its representatives did a full needs analysis in respect of a particular investor, the investor understands that there may be limitations on the appropriateness of any information in this document with regard to the investor's unique objectives, financial situation and particular needs. The information and content of this document are intended to be for information purposes only and STANLIB does not guarantee the suitability or potential value of any information contained herein. STANLIB Wealth Management Limited does not expressly or by implication propose that the products or services offered in this document are appropriate to the particular investment objectives or needs of any existing or prospective client. Potential investors are advised to seek independent advice from an authorised financial adviser in this regard.

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