

# Unit Trust Transfer of Ownership Form

MandG Investments Unit Trusts South Africa (RF) Ltd (Registration number: 1999/005242/06) (the Manager) is an approved CIS management company (#29) under the Collective Investment Schemes Control Act, 2002. Portfolio assets are managed by MandG Investment Managers (Pty) Ltd (Registration number: 2013/051515/07), which is an approved discretionary Financial Services Provider (#45199) for the MandG SA group (M&G Investments).

## Our contact details

**Sharecall:** 0860 105 775

**International:** +27 21 670 5101

**Email:** [instructions@mymandg.co.za](mailto:instructions@mymandg.co.za)

**Web:** [www.mandg.co.za](http://www.mandg.co.za)

**Postal address:**

PO Box 23167

Claremont

7735

**Physical address:**

7<sup>th</sup> Floor, Protea Place

30 Dreyer Street

Claremont

## How to complete this form

- Please complete and sign the appropriate declaration under **Section 4**.
- The recipient investor must complete a **Unit Trust Application Form** if not a current investor.
- Information written outside of the relevant fields will not be considered when processing your application.

## Document checklist

- This completed, signed and dated form
- A new application form, accompanied by the supporting documentation, if the recipient investor that you are transferring to is not an existing unit trust investor with M&G Investments
- The cessionary's written consent, if your investment is currently ceded
- Copy of your marriage certificate if you are transferring your investment to your spouse

## What happens next

- Please e-mail a copy of this completed and signed form accompanied by the supporting documentation to [instructions@mymandg.co.za](mailto:instructions@mymandg.co.za). We reserve the right to request additional documents, if required.
- Transfer will occur as soon as the account being transferred to has been opened.

## Important information

- **Daily cut-off times:** 11:30 for M&G Money Market Fund  
13:30 for all other investment options
- **Debit orders:** Debit order instructions need to be received by the 20<sup>th</sup> day of the month to process instructions before the 1<sup>st</sup> working day of the following month.
- **Correspondence preferences:** The default method of communication will be email. If you prefer your correspondence via post, contact Retail Client Services on 0860 105 775 or on [info@mandg.co.za](mailto:info@mandg.co.za).
- **Secure online access:** You will automatically be registered for online access. If you would like your access removed, contact Retail Client Services on 0860 105 775 or on [info@mandg.co.za](mailto:info@mandg.co.za).  
Please be advised that funds will automatically be collected by M&G Investments from your bank account when making additional investments via M&G Online.
- **Capital Gains Tax (CGT):** Your transaction may attract CGT.

**1 Investor details transferring from**Existing M&G investor number First name and surname/Entity name   
(e.g. company or trust name)Authorised contact person ID number/Registration number   
(Passport number if foreign national)**2 Investor details transferring to**Existing M&G investor number First name and surname/Entity name   
(e.g. company or trust name)Authorised contact person ID number/Registration number   
(Passport number if foreign national)**3 Investment options**Would you like to transfer your entire investment? Yes  No 

If you would only like to do a partial transfer, please complete the table below, indicating the amount or percentage

Transfer from			Transfer amounts	
M&G funds	Class	M&G account number	Rand amount	Percentage of fund
2.5% Target Income Fund			R	%
5% Target Income Fund			R	%
7% Target Income Fund			R	%
Balanced Fund			R	%
Dividend Maximiser Fund			R	%
Enhanced Income Fund			R	%
Equity Fund			R	%
Bond Fund			R	%
Income Fund			R	%
Inflation Plus Fund			R	%
Global Balanced Feeder Fund			R	%
Global Bond Feeder Fund			R	%
Global Equity Feeder Fund			R	%
Global Inflation Plus Feeder Fund			R	%
Global Property Feeder Fund			R	%
Money Market Fund			R	%
Property Fund			R	%

Please note that transfers can only take place between funds of the same class and within the same product (e.g. from the M&G Balanced Fund (A Class) to the M&G Balanced Fund (A Class)).

## 4 Investor Declaration

### By signing this form, you confirm that:

- The Manager has:
  - Provided you with sufficient business information, confirmation of the required management company licence and confirmation of the areas of financial service that it is licensed to offer within M&G Investments.
  - Not done any financial or investment analysis for you. There is the risk that your chosen investment portfolio or fund may not be entirely appropriate for your circumstances.
- You understand that:
  - It is your responsibility to carefully consider on your own, or by seeking advice from an Financial Adviser, whether your chosen fund's benchmark and terms and conditions are appropriate for your objectives, financial situation and particular needs.
  - The market value of your investment will fluctuate in line with the market values of the underlying securities of the funds. The investment is subject to any volatility in the underlying markets, including exchange rate fluctuations.
  - This application, together with the main trust deed, supplemental trust deed, fund fact sheets and/or Minimum Disclosure Document of your chosen unit trust fund/s constitute the entire agreement between you and the Manager.
- The source of any investment amount has been declared and any other aspect of a transaction relating to this investment complies with the Financial Intelligence Centre Act (FICA).
- Submissions made are in accordance with the provisions of the Income Tax Act (where applicable), and in accordance with the provisions of the international tax treaties whereby:
  - The information you provide in this form, including but not limited to your tax residency, is to the best of your knowledge and belief, accurate and complete; and
  - You undertake to forthwith inform M&G Investments in writing should the circumstances referred to in this declaration change.
- You are acting for your own account and you have made your own independent decision to enter into this investment.
- You are not relying on any communication from the Manager – whether written, oral or implied – as investment advice or as a recommendation to enter into the investment. You are not considering the information and explanations relating to the terms and conditions of an investment as investment advice or a recommendation.
- You have received no assurance or guarantee from the Manager regarding the expected returns of the investment.
- The information in this form is true and correct. All material facts must be accurately disclosed. You are responsible for the accuracy and completeness of all answers, statements or other information provided on your behalf.
- Where this application is signed in a representative capacity, you have the necessary authority to do so, and this transaction is within your power.
- Information relating to your account (including duplicate statements, valuations and other information that may be required from time to time) may be released to you or to the Financial Adviser indicated in this application.
- You have received the following information from either M&G Investments or your Financial Adviser and have read it:
  - The most recent version of the terms and conditions of this investment available on our website ([www.mandg.co.za/personal-investor/terms-and-conditions](http://www.mandg.co.za/personal-investor/terms-and-conditions))
  - The Fund Fact Sheet/s or Minimum disclosure document/s (MDD) of your chosen unit trust funds
  - The risk warning (below)

### Risk warning

CISs are generally medium-to long-term investments. Past performance is not necessarily a guide to future investment performance. The prices in respect of participatory interests in a CIS portfolio are calculated on a net asset value basis. This means the price is the total net market value of all assets of the particular portfolio of the CIS divided by the total number of participatory interests in such portfolio of the CIS. Any market movements – for example in share prices, bond prices, money market prices or currency fluctuations – relevant to the underlying assets comprising the applicable CIS portfolio in which participatory interests are held may cause the value of such underlying assets to go up or down. As a result, the price of the participatory interests linked to your policy may go up or down. Participatory interests in CISs are traded at the ruling forward price of the day, meaning that transactions are processed during the day before you or the Manager of the CIS know what the price at the end of the day will be. The price and therefore the number of participatory interests involved in the transaction are only known on the following day. The CIS may borrow up to 10% of the scheme value, and it may also lend any scrip (proof of ownership of an investment instrument) that it holds to earn additional income. A M&G CIS may consist of portfolios comprising different asset classes and types that are subject to different fees and charges. Where applicable, the Manager of the CIS will pay your Financial Adviser an annual standard adviser fee, which is included in the overall costs of the CIS. A summary with all fees and maximum initial and ongoing adviser fees in respect of each CIS is available on our website. The Manager of the CIS may, at its discretion, close your chosen CIS to new investors and to additional investments by existing investors to make sure that it is managed in accordance with its mandate. It may also stop your existing debit order investment. The Manager makes no guarantees as to the capital invested in the CIS or the returns thereof. Excessive withdrawals from the CIS may place it under liquidity pressure and, in such circumstances, a process of ring fencing withdrawal instructions and managed pay outs over time may be followed. A money market fund is not a bank deposit account and The M&G Money Market Fund aims to maintain a constant price of 100 cents per participatory interest in such scheme. A Feeder fund may only invest in a single portfolio of a CIS which levy its own charges that could result in a higher fee structure for these funds. Foreign securities including foreign CISs may be included in underlying CIS portfolios. As a result, those CIS portfolios may face material risks. The volatility of the CIS may be higher and the liquidity of the underlying securities comprising the applicable portfolio of the CIS may be restricted due to relative market sizes and market conditions. The CIS's ability to settle securities and to repatriate investment income, capital or the proceeds of sales of securities may be adversely affected for multiple reasons including market conditions, macro-economic and political circumstances. Further, the return on the securities comprising a particular portfolio may be affected (positively or negatively) by the difference in tax regimes between the domestic and foreign tax jurisdictions. The availability of market information and information on any underlying sub-funds may be delayed. The investor acknowledges the inherent risk associated with the selected CISs and that there are no guarantees. M&G Investments is a member of the Association of Savings and Investments of South Africa.

Full name of investor or person authorised to sign on behalf of investor

Capacity

Signature of investor or person authorised to sign on behalf of investor

Place

Date

# M&G Unit Trusts

## Collective Investment Scheme Fund Suite



Risk of not meaningful earning inflation-beating returns over time

Variability of returns over the short term

		HIGHER						LOWER						HIGHER			LOWER		
		LOWER						HIGHER						LOWER			HIGHER		
Fund name	Income Funds			Multi-asset Funds			Property/Equity Funds			Global Feeder Funds					Target Income Funds				
	M&G Money Market Fund	M&G Income Fund	M&G Bond Fund	M&G Enhanced Income Fund	M&G Inflation Plus Fund	M&G Balanced Fund	M&G Property Fund	M&G Dividend Maximiser Fund	M&G Equity Fund	M&G Global Bond Feeder Fund*	M&G Global Inflation Plus Feeder Fund*	M&G Global Balanced Feeder Fund*	M&G Global Property Feeder Fund*	M&G Global Equity Feeder Fund*	M&G 7% Target Income Fund	M&G 5% Target Income Fund	M&G 2.5% Target Income Fund		
	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet	Fact Sheet		
Available in tax free	✓	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓	✓	✗	✗	✗		
Category/Sector	South African - Interest Bearing - Money Market	South African - Interest Bearing - Short Term	South African - Interest Bearing - Variable Term	South African - Multi-Asset - Income	South African - Multi-Asset - Low Equity	South African - Multi-Asset - High Equity	South African - Real Estate - General	South African - Equity - General	South African - Equity - General	Global - Interest Bearing - Variable Term	Global - Multi Asset - Low Equity	Global - Multi Asset - High Equity	Global - Real Estate - General	Global - Equity - General	Unclassified	Unclassified	Unclassified		
Risk profile	Low	Low	Low/Med	Low/Med	Low/Med	Med	Med/High	High	High	Low/Med (in underlying currency)	Low/Med (in underlying currency)	Med/High (in underlying currency)	High (in underlying currency)	High (in underlying currency)	Low/Med	Med	Med/High		
Benchmark	STeFi Call Deposit Index	STeFi Composite Index measured over a rolling 12-month period	FTSE/JSE All Bond Index	STeFi Composite Index measured over a rolling 36-month period	CPI + 5% p.a. (before fees) over a rolling 3-year period	ASISA South African Multi-Asset - High Equity Category Average	FTSE/JSE All Property Index (J803)	ASISA South African Equity - General Category Mean	ASISA South African Equity - General Category Mean	Bloomberg Global Aggregate Bond Index	Global Inflation	65% MSCI All Country World Index TR (Net), 5% FTSE EPRA/NAREIT Global REIT Index, 25% Bloomberg Global Aggregate Bond Index, 5% USD 1m Treasury Bill	FTSE EPRA/NAREIT Global REIT Index TR (Net)	MSCI All Country World Index TR (Net)	7% Income return p.a.	5% Income return p.a.	2.5% Income return p.a.		
Fund objective	To protect the capital of investors in an absolute sense, whilst providing income in excess of short-term bank deposit rates. Investors' capital remains highly liquid.	The Fund's objective is to maximise income while providing investors with relative capital stability. This is achieved by investing in a diversified portfolio of non-equity securities in the South African market.	To maximise income while securing steady capital growth. This is achieved by investing in a diversified portfolio of bonds in the South African market.	To maximise total returns in excess of the benchmark over a rolling 36-month period, while seeking to protect capital and reduce volatility through active asset management.	The primary objective is to outperform CPI by 5% (before fees) over a rolling 3-year period. The secondary objective is to reduce the risk of capital loss over any rolling 12-month period.	To achieve steady long-term growth of capital and income by investing in a diversified combination of domestic and international assets, where the asset allocation is tactically managed.	To maximise long-term growth from investing in South African listed property markets.	To provide broad-based exposure to shares that offer value and medium- to long-term growth. There will be a bias towards companies offering high but sustainable dividend yields.	To provide broad-based exposure to shares that offer value and medium- to long-term growth.	The Fund's objective is to generate investment returns through exposure to global bonds and interest-bearing instruments over the medium term.	The Fund's objective, expressed in US dollar terms, is to outperform global inflation while preserving capital over the medium term.	The Fund's objective is to provide investors with capital growth over the long-term by investing in a diversified portfolio of global assets.	The Fund's objective is to provide investors with capital growth over the long-term by investing in a diversified portfolio of global property securities.	The Fund's objective is to provide investors with capital growth over the long-term by investing in a diversified portfolio of global equity securities.	The primary objective is to target an annual income return of 7%, with a secondary objective of growing capital invested.	The primary objective is to target an annual income return of 5%, with a secondary objective of growing capital invested.	The primary objective is to target an annual income return of 2.5%, with a secondary objective of growing capital invested.		
Annual Management Fee (excl. VAT)	A class	0.25%	0.50%	0.60%	0.75%	1.00%	1.00%	1.00%* (+ PF)	1.00%* (+ PF)	0.50%	0.50%	0.50%	0.50%	0.50%	0.85%	1.00%	1.15%		
	T class	N/A	N/A	N/A	0.60%	0.80%	0.80%	N/A	1.25%**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Distribution frequency	Monthly	Monthly	Quarterly	Quarterly	Bi-annually	Bi-annually	Quarterly	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Bi-annually	Quarterly	Quarterly	Quarterly		
Minimum investment amount	R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R500 pm or R10 000 lump sum	R10 000 lump sum	R10 000 lump sum	R10 000 lump sum		

\*Denominated in ZAR  
 \* The performance fee comprises 20% (excluding VAT) of any outperformance (after all fund fees and expenses) of the benchmark, measured over rolling three-year periods. M&G maximum total fee including Performance Fee (PF) is 2.25% (excl. VAT). For more information please visit [mandg.co.za/performance-fees](http://mandg.co.za/performance-fees).  
 \*\* There is no performance fee on the Dividend Maximiser Fund T Class

For more information on our unit trusts, visit [mandg.co.za/personal-investor/our-funds](http://mandg.co.za/personal-investor/our-funds)