

Namibia Unit Trust Additional Investment Form

MandG Investments Unit Trusts (Namibia) Ltd (Registration Number: 2007/609) (the Manager) is an approved unit trust Management Company and a subsidiary of MandG Investments (Namibia) (Pty) Ltd (Registration Number: 1996/185) (M&G Namibia), who performs the asset management for the Manager.

Our contact details

Telephone: +264 61 259 223

Email: instructionnam@mymandg.co.za

Web: www.mandg.co.za

Postal address:

PO Box 25743

Windhoek, Namibia

Physical address:

6 Feld Street

Windhoek, Namibia

How to complete this form

- Please complete and sign the appropriate declaration under **Section 7**.
- Information written outside of the relevant fields will not be considered when processing your application.

By signing this application form, you confirm:

- You have viewed the latest product information on our [website](#) (Fact Sheet/Minimum Disclosure Document or **CIS Fund Suite**) and know the risks and fees associated with your investment choice.
- You have read and agree to the attached **Terms and Conditions** (also available on our [website](#)).
- If you are uncertain of your investment choice, please consider speaking to a Financial Adviser as the Manager is not authorised to provide financial advice.

Document checklist

- This completed, signed and dated form
- Proof of payment
- Proof of bank account (not older than three months)

What happens next

- Please e-mail a copy of this completed and signed form accompanied by the supporting documentation to instructionnam@mymandg.co.za. We reserve the right to request additional documents, if required.
- Processing can only happen once all the necessary documents have been received. Failure to do so will cause a delay in your funds being invested.
- You will be notified within 48 hours (2 business days) once your application has been successfully processed.

Important information

- **Daily cut-off times:** 09:00 (Namibian time) for M&G Namibian Money Market Fund
12:30 (Namibian time) for all other investment options
- **Debit orders:** Debit order instructions need to be received by the 20th of the previous month to process instructions before the 1st working day of the following month

1 Existing investor details

Existing M&G investor number

First name and surname/Entity name
(e.g. company or trust name)

Authorised contact person

ID number/Entity registration number
(Passport number if foreign national)

Employer

Nature and Location of Business Activities (if any)

Occupation

2 Source of funds

Please indicate the source of this investment. We could request proof of this source.

Savings Retirement/insurance pay out Passive income (rental, dividends, interest) Trade/business Sale of assets

Winnings Gifts/inheritance/donations Child/spousal support payments Salary/bonus Tax refund

Other

3 Investment options

The Manager does not charge an initial fee. Should you agree to an initial fee with your Financial Adviser, if applicable this must be indicated under Section 6.

Please select the fund/s you wish to invest in from the table below. Minimum amounts are available on the attached CIS Fund Suite.

M&G funds	M&G account number	Annual management fee (excl. VAT)	Bank account number	Lump sum investment amount	Debit order amount	Income distributions	
						Payout	Re-invest
Namibian Balanced Fund		1.25%	62189299904	N\$	N\$	<input type="checkbox"/>	<input type="checkbox"/>
Namibian Enhanced Income Fund		0.85%	62251046639	N\$	N\$	<input type="checkbox"/>	<input type="checkbox"/>
Namibian Inflation Plus Fund		1.00%	62110321891	N\$	N\$	<input type="checkbox"/>	<input type="checkbox"/>
Namibian Money Market Fund		0.50%	62231489742	N\$	n/a	<input type="checkbox"/>	<input type="checkbox"/>
Other				N\$	N\$	<input type="checkbox"/>	<input type="checkbox"/>

M&G banking details

You will find the bank account number for your chosen fund/s in the table above. The rest of our bank details are: **First National Bank, Branch Code: 28 91 80**. We require proof of payment for this method and your ID number as reference.

Remember that we can only process your application once we have received your payment, and that electronic transfers may take up to 2 days to appear in our bank account.

4 Bank details

For debit order collections

Name of bank account holder

ID/Registration number of bank account holder (Only if this is different to the investor and/or the investor is a minor)

Name of bank

Branch name Branch code

Account number

Type of account Current/Cheque Savings

5 Debit order details

Please complete if you require a recurring debit order (not available on Namibian Money Market Fund Investments)

By signing below, the person paying for the debit order amount stated in the Investment Options section of this form authorises the Manager to deduct the amount on the 1st working day of the month from the bank account provided. He/she agrees to pay bank charges and costs incurred by this debit order. If the bank account holder is an employer/legal entity, a letter of authority is required, granting us permission to debit the account.

Start date Increase every year by 5% 10% 15% If other, indicate % %

Signature of bank
account holder

Place

Date

All debit order collections have a 45-day clearance period. This is because you have up to 40 days to dispute an electronic collection with your bank.

6 Financial Adviser

Where applicable, you the investor, hereby appoint the below-mentioned person as your Financial Adviser and authorise the payment of fees by the Manager to this Financial Adviser from your investment. These fees are negotiated between you and your Financial Adviser. The Manager has no involvement in this arrangement other than to pay the agreed fees from the investment as instructed by you on the following basis:

Annual standard adviser fee: Paid by the Manager to your Adviser out of the Manager's annual management fee (as noted under **Section 3**).

Additional ongoing adviser fee: Should you agree to an additional ongoing adviser fee, this will be paid via the regular repurchase of your units.

Initial adviser fee: Should you agree to pay your adviser an initial fee, as the Manager does not charge an initial fee, this must be included in the table below.

M&G funds	Annual standard adviser fee	Maximum initial adviser fee	Initial adviser fee	Additional ongoing adviser fee
Namibian Balanced Fund	0.50%	3.00%	%	%
Namibian Enhanced Income Fund	0.30%	3.00%	%	%
Namibian Inflation Plus Fund	0.50%	3.00%	%	%
Namibian Money Market Fund	0.00%	3.00%	%	%

Financial Adviser information

I declare, in respect of the relevant Namibian laws, regulations, industry guidelines, common law and case law that:

- I am acting as the Investor's appointed Financial Adviser in accordance with a valid mandate concluded between myself and the Investor.
- I have verified the identity of the Investor and confirm his/her signature.
- I have made the necessary disclosures required by law.
- I am competent and accredited with The Namibia Financial Institutions Supervisory Authority (NAMFISA) to provide investment advice in respect of the investment(s) reflected in this application form.
- I have read the application form and the terms and conditions of this investment and have explained them to the Investor. To the extent they apply to me, I agree to be bound by the contents of this application form.
- I will forward any and all Investor documents to the Investor as soon as I receive them.
- I have read and accepted the updated Financial Services Provider Terms & Conditions, which apply to me. I am aware that a copy of the updated Financial Services Provider Terms & Conditions is available on M&G's website (www.mandg.co.za/financial-adviser/terms-and-conditions/) and that I may request a copy thereof from the Manager.
- I have explained all fees relating to the investment to the Investor and I acknowledge that the Investor may instruct the Manager to cease paying the ongoing adviser fee at any time.
- I will assist the Investor with periodic reviews of his/her investments including, where applicable, annual income revisions, in return for the ongoing adviser fee.
- I acknowledge and agree that I will only act on the Investor's instruction when submitting any instructions to the Manager for the Investor, either via forms, in writing or via the Manager's secure online platform;
- I acknowledge and agree that the Manager and M&G Namibia will not be held liable for loss or damage which may result from the Manager acting on any instructions submitted to the Manager by me or my office for the Investor, and I hereby indemnify the Manager and M&G Namibia against all direct or indirect claims (including claims for consequential damages) which may be made against the Manager and M&G Namibia in this regard. This indemnity does not extend to any claims in respect of loss or damage which results from any negligent or wilful errors or omissions committed by the Manager.

Existing M&G Adviser Number Existing FSP license number

Name of Financial Adviser

Name of Financial Services Provider

Signature of
Financial Adviser

Place

Date

7 Investor Declaration

By signing this form, you confirm that:

- You are not relying on any communication from The Manager as investment advice or as a recommendation to choose the investment.
- 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.
- Where this form 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 may be released to the Financial Adviser indicated in this form.
- If you have appointed a Financial Adviser in respect of your investment with the Manager, you hereby indemnify the Manager and M&G Namibia against any direct or indirect claims (including claims for consequential damages) which may be made against the Manager and M&G Namibia in respect of loss or damage which may result from the Manager acting on any instructions submitted to the Manager by yourself or via your Financial Adviser and his/her office. This indemnity does not extend to any claims in respect of loss or damage which results from any negligence or willful errors or omissions committed by the Manager.
- You hereby acknowledge and confirm that in the event that you are a victim of a cybercrime (e.g. hacked, phished, pharmed, identity theft scams, malware, spoofed, keylogging, sniffing, invasion of privacy etc.) committed by a third party and an instruction is given to the Manager in your name, whether or not authorised or known by you, the Manager and M&G Namibia will not be responsible for any loss or damage which may result from the Manager following such instruction and you hereby indemnify the Manager and M&G Namibia against all direct or indirect claims (including claims for consequential damages) which may be made against the Manager and M&G Namibia in this regard.
- You have received the following information from either M&G Namibia 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/personalinvestor/terms-and-conditions)
 - The Fund Fact Sheet/s or Minimum Disclosure Document (MDD) of your chosen unit trust funds
 - The risk warning (below)

Instruction in respect of adviser fees

If you have appointed a Financial Adviser in respect of your investment with the Manager, by signing this form, you hereby authorize and instruct the Manager to pay the ongoing adviser fee (as indicated in Section 6) in respect of the M&G Namibia Funds (indicated in Section 6) which you are investing in via the regular repurchase of your units to the extent required to settle the ongoing adviser fee on your behalf. By signing this form, you hereby authorize and instruct the Manager to pay the initial adviser fee (indicated in Section 6) in respect of the M&G Namibia Funds (indicated in Section 6) which you are investing in via the repurchase of your units to the extent required to settle the initial adviser fee on your behalf.

Risk warning

Collective Investment Schemes (unit trusts) are generally medium-to long-term investments. Past performance is not necessarily a guide to future investment performance. Unit trust prices are calculated on a net asset value basis. This means the price is the total net market value of all assets of the unit trust fund divided by the total number of units of the fund. Any market movements – for example in share prices, bond prices, money market prices or currency fluctuations - relevant to the underlying assets of the fund may cause the value of the underlying assets to go up or down. As a result, the price of your units may go up or down. Unit trusts are traded at the ruling forward price of the day, meaning that transactions are processed during the day before you or the Manager know what the price at the end of the day will be. The price and therefore the number of units involved in the transaction are only known on the following day. The unit trust fund may borrow up to 10% of the fund 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 unit trust fund may consist of different fund classes that are subject to different fees and charges. The Manager will pay your Financial Adviser a standard ongoing adviser fee, which is included in the overall costs of the fund. A Collective Investment Schemes (CIS) summary with all fees and maximum initial and ongoing adviser fees is available on our website. The Manager may, at its discretion, close your chosen unit trust fund 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 fund or the returns of the fund. Excessive withdrawals from the fund may place the fund 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 Namibian Money Market Fund aims to maintain a constant price of 100 cents per unit. Foreign securities including foreign CIS funds may be included in unit trusts. As a result, those unit trusts may face material risks. The volatility of the fund may be higher and the liquidity of the underlying securities may be restricted due to relative market sizes and market conditions. The fund'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 security 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 fund and that there are no guarantees. The Manager is a member of the Association of Unit Trusts in Namibia.

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

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M&G Namibian Unit Trusts

Collective Investment Scheme Fund Suite



Risk of not earning meaningful inflation-beating returns over time

Variability of returns over the short term

HIGHER		LOWER
LOWER		HIGHER

Fund name	Income Funds		Multi-asset Funds	
	M&G Namibian Money Market Fund	M&G Namibian Enhanced Income Fund	M&G Namibian Inflation Plus Fund	M&G Namibian Balanced Fund
Category/ Sector	Africa Money Market	Africa Fixed Income	Cautious Allocation	Moderate Allocation
Risk profile	Low	Low/Med	Low/Med	Med
Benchmark	IJG Call Index	IJG Money Market Index	Namibian CPI+4% over a rolling 3-year period	Namibian Peer Group Average
Fund objective	This Fund aims to achieve a high level of current income, while preserving capital and liquidity. The Fund's objective is achieved by investing in cash and other high quality money market instruments.	The Fund intends to offer investors a higher return than those offered by money market or pure income funds and aims to achieve a return of cash plus 2% p.a. (before fees). It invests in a wide range of income-producing assets, while seeking to protect capital and reduce volatility through active asset management.	The Fund aims to produce above inflation (or real) returns by investing in inflation-linked bonds, other interest-bearing securities and equities. The Fund has two objectives: 1. The primary objective is to outperform Namibian CPI by 4% per annum before fees and tax over rolling three-year periods. 2. The secondary objective is to aim for no losses over rolling 12-month periods.	The Fund aims to achieve steady growth of capital and income through global asset allocation and superior stock selection across all industry sectors.
Fees (All A class fees excl. VAT)	Annual investment management fee	0.00%	0.85%	1.00%
	Total	0.50%	0.30%	0.50%
	Amount of total fee payable to Financial Adviser	3.00%	3.00%	3.00%
Max initial Financial Adviser fee (if applicable)				
Distribution frequency	Monthly	Quarterly	Bi-annually	Bi-annually
Minimum investment amount	N\$10 000 lump sum	N\$500 pm or N\$10 000 lump sum	N\$500 pm or N\$10 000 lump sum	N\$500 pm or N\$10 000 lump sum

For more information on our unit trusts, visit mandg.co.za/personal-investor/our-funds