



The spiritual home of pure investments

Shari'ah investments brought to you by Old Mutual Unit Trusts

# BUYING FORM FOR INDIVIDUALS

## IMPORTANT INFORMATION

1. This Buy Form is for Individual Investors only. Please use the Old Mutual Unit Trust Entity Buy Form if you are investing in the name of a Legal Entity (company or trust).
2. The completed form and supporting documentation (see below) can be scanned and emailed to [uttransactions@oldmutual.com](mailto:uttransactions@oldmutual.com), faxed to +27 (0) 21 509 7100. Illegible and incomplete forms may lead to delays. **Contact our Service Centre at 0860 234 234 if you have any queries.**
3. The Effective Annual Cost (EAC) is a standard industry measure for your information and to facilitate comparing the cost of an investment over specific periods. (Visit [www.omut.co.za](http://www.omut.co.za) for more information and to access the *EAC illustrator*.)  
The EAC of your investment will be confirmed in writing once your investment has been processed.
4. Your investment will be made once we have received the completed form and the supporting documentation and once your money reflects in the correct bank account.
5. **Once your account has been opened, you can register via [www.omut.co.za](http://www.omut.co.za) to view and/or transact on your portfolio.**
6. All transaction forms including sell and switch instructions are also available on our website [www.omut.co.za](http://www.omut.co.za) or from your financial adviser
7. It is important to provide a cellphone number, as transaction notifications are only sent via SMS.

## SUPPORTING DOCUMENTATION REQUIREMENTS

Buying and selling requests require at least proof of identity (e.g. bar-coded ID/passport) and residential address (e.g. recent utility bill not older than 3 months), unless we have your current documents on record. Please refer to the document entitled "Supporting Document Requirements" (available on our website) for further information. The Financial Intelligence Centre Act (FICA) requires that documents be provided for every individual listed, including individuals acting on behalf of others. We cannot process your application without the relevant information.

## PROCESSING TIMES

The same day's price is applied to transaction requests submitted (with all requirements met) by 15h00 (13h00 for all transactions involving money market funds). Transaction requests received after these times will be processed the next available working day, once all requirements have been met, with the same cut-off times applying.

Please complete this form using block letters and tick (✓) where appropriate.

## APPLICATION TO BUY UNITS

I hereby apply for the number of units that can be purchased by the investment amount referred to below. All transactions are subject to the conditions of the relevant Trust Deed(s).

Do you already have an Old Mutual Unit Trusts investment? No  Yes

If Yes, please provide your unit trust number

Does this application to buy units include a Money Market Unit Trust Fund? No  Yes

## 1 (a) INVESTOR'S DETAILS

Language preference Eng  Afr

I am investing: For myself  On behalf of someone else  Please also complete section 1 (b)

State relationship

## INDIVIDUAL IN WHOSE NAME INVESTMENT IS HELD

Title and surname

Full first names

Gender: Male  Female  Marital status: Married  Single

Occupation:

## Proof of Identity:

Please provide copy(s) of identification document(s) with this form

Type of Identification (ID or Passport)	Country of issue (ID or passport)	ID/Passport number	Issue date	Expiry date of passport
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other  State type eg. Social security number

Country of birth:  Country of residence:  Country of nationality:



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# BUYING FORM FOR INDIVIDUALS CONTINUED

### 1(a) INVESTOR'S DETAILS CONTINUED

Are you registered for Tax purposes in South Africa? Yes  South African Income tax number

If you are registered for Tax purposes anywhere other than South Africa, please complete Section 4 of this form.

Cellphone Country dialling code  No.   
(For eg. South Africa +27)

Telephone (Home) Country dialling code  No.   
(For eg. South Africa +27)

Telephone (Work) Country dialling code  No.   
(For eg. South Africa +27)

E-mail Address

Old Mutual Unit Trusts' preferred method of communication is e-mail

Preferred method of communication E-mail  Post

### Residential address

Care of indicator  No  Yes  
If yes, Care of Name   
 Postal code   
Country of address

### Postal address, if different from residential address

Care of indicator  No  Yes  
If yes, Care of Name   
 Postal code   
Country of address

### 1 (b) DETAILS OF PERSON ACTING ON BEHALF OF INVESTOR

Power of attorney  Curatorship  Legal guardian  Parent  Other

If parent, please indicate whether minor lives with you Yes  No

Please provide your proof of identity (e.g. bar-coded ID/passport) and residential address (e.g. recent utility bill not older than 3 months)

Title and surname

Full first names

Gender: Male  Female



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# BUYING FORM FOR INDIVIDUALS CONTINUED

## 1 (b) DETAILS OF PERSON ACTING ON BEHALF OF INVESTOR CONTINUED

### Proof of Identity:

Please provide copy(s) of identification document(s) with this form.

Type of Identification (ID or Passport)	Country of issue (ID or passport)	ID/Passport number	Issue date	Expiry date of passport

Other  State type eg. Social security number

Country of birth:  Country of residence:  Country of nationality:

Cellphone Country dialling code  No.   
(For eg. South Africa +27)

Telephone (Home) Country dialling code  No.   
(For eg. South Africa +27)

Telephone (Work) Country dialling code  No.   
(For eg. South Africa +27)

E-mail Address

Old Mutual Unit Trusts' preferred method of communication is e-mail

Preferred method of communication E-mail  Post

### Residential address

Care of indicator  No  Yes

If yes, Care of Name   
  
 Postal code

Country of address

### Postal address, if different from residential address

Care of indicator  No  Yes

If yes, Care of Name   
  
 Postal code

Country of address



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# BUYING FORM FOR INDIVIDUALS CONTINUED

### 2. HOW TO INVEST

Old Mutual Unit Trusts is under no obligation to accept below minimum investments and reserves the right not to debit or to cease debiting your account under certain circumstances. If no selection is made, distributions are automatically reinvested. To view the Effective Annual Cost (EAC) of your investment, visit [www.omut.co.za](http://www.omut.co.za).

UNIT TRUST NAME	INVESTMENT NAME**	LUMP SUM	MONTHLY	DISTRIBUTIONS (✓ to action)	
				Payout	Reinvest
Old Mutual Albaraka Balanced Fund A					
Old Mutual Albaraka Equity Fund A					
<b>TOTAL</b>		<b>R</b>	<b>R</b>		

A Please debit my bank account (as detailed on page 3) with  on the

\* The transaction reference you will view on your bank statement for this instruction will be OM UNITTRU followed by your unit trust fund account number.

B I will deposit  into Old Mutual Unit Trusts' bank account, or  have already done so.

Bank	Account Number	Branch	Branch Code	Account Type
Standard Bank	071230904	Cape Town	05 10 01	Current

Obtain your unit trust account number for this deposit by e-mailing your completed form to [utransactions@oldmutual.com](mailto:utransactions@oldmutual.com) or faxing your completed form to +27 (0)21 509 7100 or Contact our Service Centre at 0860 234 234. Then use this unit trust account number as the reference when making a direct deposit or EFT. Selecting the incorrect bank account or not including an account number as reference may cause delays.

Please forward the proof of payment to [utransactions@oldmutual.com](mailto:utransactions@oldmutual.com).

#### Automatic Annual Increase

Please allow at least 10 days' notice.

Debit order dates (select one)       Commencing month

You can increase your debit order on the anniversary date to counteract the effects of inflation on your investment.

Please select one of the below.

5%  10%  15%  or  % or

### 3. INCOME VERIFICATION

We require that you confirm your source of income and source of funds for this transaction in order for us to process your investment.

Source of income: Salary  Bonus  Inheritance  Retirement benefit  Other

Source of funds for this transaction

Industry/Nature of Business

What position do you hold?

### 4. TAX RESIDENCY DETAIL

As a financial institution we are obliged to comply with international agreements signed by our government aimed at combatting tax evasion. In terms of these agreements, we are required to collect information regarding where you are resident for tax purposes including the related tax reference numbers. If you are resident for tax purposes in a country other than South Africa, certain of your information will be reported to SARS who will automatically share this information with the participating countries where required.

Each country has its own rules for whether a person is resident for tax purposes or not. It is possible to be resident for tax purposes in more than one country. Depending on the rules of the country, tax residency may be determined by factors such as where you permanently live, where you were born, or if you live and work in the country for more than half the year. If you are a US citizen or hold a US passport or green card, you will also be considered resident for tax purposes in the US even if you live outside the US, unless you have given up your citizenship.



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## BUYING FORM FOR INDIVIDUALS CONTINUED

### 4. TAX RESIDENCY DETAIL CONTINUED

Please answer the following questions and complete your tax reference number(s) in the table below, along with details of your identifications and any other nationality or citizenship, providing identification for each country for which you are a resident for tax purposes.

	Yes	No	Country of tax residence	Income tax reference number (TIN) (* mandatory - If you do not have an Income Tax reference number please select reason code (A/B/C) in table below)	Foreign ID/ passport of country	ID type
Are you a resident for Tax purposes in South Africa?						
Are you a citizen and/or tax resident of the United States of America?						
If "Yes", please provide the following information						
Are you a resident for <b>tax purposes</b> in any other country?						
If "Yes", please provide the following information						
Country 1						
Country 2						
Country 3						

#### TIN reason code table

Reason	Description	Please tick (✓)	Why is TIN unobtainable
<b>A</b>	The country/jurisdiction does not issue TINs to its residents		
<b>B</b>	The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN if you have selected this reason)		
<b>C</b>	No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)		

### 5. CONFIRMATION OF TAX STATUS FOR WITHHOLDING TAX

Old Mutual Unit Trusts will withhold Dividend Tax at the applicable rate stipulated in legislation until we are in possession of your correctly completed and signed declaration confirming the exemptions or reduced tax rates claimed. This will reflect on your annual IT3B Tax Certificate.

All investors will qualify for an exemption from Dividend Tax on dividends distributed. Please complete the Declaration below, or the separate Declaration by Beneficial Owner Form, indicating which exemption/s apply to you.

**Please note:** where you are a South African tax resident, you will have to indicate such in section 4. Should you not qualify for exemption under para (a) to (g), (k) or (n) per the Declaration of Beneficial Owner form you should qualify for para (l) exemption because:

- Income declared by a Real Estate Investment Trust [REIT] is deemed a dividend and subject to normal Income Tax in the hands of a South African Tax Resident.
- Due to a South African Tax Resident being subject to normal tax on the income, exemption (l) would then apply for Dividend Tax.



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## BUYING FORM FOR INDIVIDUALS CONTINUED

### 5. CONFIRMATION OF TAX STATUS FOR WITHHOLDING TAX CONTINUED

This disclosure for exemption from Dividend Withholding Tax is by the investor in the capacity as an Individual. The bold exemptions may apply for selection:

Please indicate the reason why you (the investor or representative of the investor) are exempt from the Dividend Tax:

- Par (a) – a company which is resident in South Africa
- Par (b) – the Government, provincial government or municipality (of the Republic of South Africa)
- Par (c) – a public benefit organisation (approved by SARS into section 30(3) of the Act)
- Par (d) – a trust contemplated in section 37A of the Act (mining rehabilitation trusts)
- Par (e) – an institution, body, or board contemplated in section 10(1)(cA) of the Act
- Par (f) – a fund contemplated in section 10(1)(d)(i) or (ii) of the Act (pension fund, pension preservation fund, provident fund, provident preservation fund, retirement annuity fund, beneficiary fund or benefit fund)
- Par (g) – a person contemplated in section 10(1)(t) of the Act (CSIR, SANRAL etc)
- Par (h) – a shareholder in a registered micro business as defined in the Sixth Schedule to the Act to the extent that the aggregate amount of the dividends paid by that registered micro business to its shareholders during the year of assessment in which that dividend is paid does not exceed R200 000
- Par (i) – a small business funding entity as contemplated in section 10(1)(cQ)
- Par (j) – a person that is not a resident and the dividend is a dividend contemplated in paragraph (b) of the definition of “dividend” in section 64D (i.e. a dividend on a foreign company’s shares listed in SA, such as dual-listed shares)
- Par (k) – a portfolio of investment schemes in securities
- Par (l) – any person insofar as the dividend constitutes income of that person (i.e. falls into normal tax system)\*
- Par (m) – any person to the extent that the dividend was subject to STC
- Par (n) – Fidelity and indemnity funds contemplated in section 10(1)(d)(iii) – i.e. only the two, not the other entities mentioned
- Par (x) – Other
- Par (y) – Double Taxation Agreement
- Par (z) – Other international agreement

#### Declaration in terms of section 64FA(1)(a)(i), 64G(2)(a)(aa) or 64H(2)(a)(aa) of the Act:

I  (full names in print please), the undersigned, hereby declare that dividends paid to the investor are exempt, or would have been exempt had it not been a distribution of an asset in specie, from the dividends tax in terms of the paragraph of section 64F of the Act indicated above. I undertake to inform the Withholding Agent in writing should the circumstances of the investor referred to in the declaration above change.

I/We acknowledge that it is the sole responsibility of the Beneficial Owner to ensure that this declaration is completed timeously and that the information provided is accurate and complete. Old Mutual Unit Trust Managers (RF) (Pty) Ltd will not be liable for any expenses or damages due to non-submission or late submission of the form, or where the document submitted is incorrectly completed or only partially completed. I/We agree that it is the sole responsibility of the Beneficial Owner to comply with all requirements and obligations in relation to DWT as set out in the Act from time to time. I/We certify that I/we am/are duly authorised to sign this declaration on behalf of the Beneficial Owner.

Signature

I/we may qualify for a reduced rate of **Dividend Withholding Tax** due to the fact that a double tax agreement is in place.

Please complete and sign the Declaration of Beneficial Owner Form in relation to Double Taxation Agreement relief available from [www.omut.co.za](http://www.omut.co.za) or by calling the Service Centre at 0860 234 234 and return it to Old Mutual Unit Trusts in order to claim the reduced rate of tax.

OR

As a Foreign person I/We qualify for exemption from **Withholding Tax on Interest**.

Please complete and sign the Old Mutual Unit Trusts Withholding Tax on Interest Declaration Form available on [www.omut.co.za](http://www.omut.co.za) or by calling the Service Centre at 0860 234 234 and return to Old Mutual Unit Trusts in order to claim the tax exemption or reduced rate.





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# BUYING FORM FOR INDIVIDUALS CONTINUED

### 10. INSTRUCTION FOR PAYMENT OF FEES TO ADVISER

**Note: Fees to the adviser can only be applied if this section is fully completed for all fees agreed.**

#### INITIAL FEES

An initial adviser fee has been agreed as follows (subject to the maximums for each unit trust, stipulated on the unit trust fund fact sheet). The applicable amount will be deducted prior to the purchase of units.

incl. VAT (max. 3.42% incl. VAT) for equity/asset allocation unit trusts which is  R  incl. VAT.  
*(Note: If % and rand values differ, % holds.)*

Date

Signature of investor

#### ANNUAL ADVISER FEE (only applicable to Old Mutual Albaraka Balanced Fund)

In addition, you may elect to pay an ongoing annual adviser fee. This fee is negotiated between yourself and your adviser and is over and above the initial adviser fee paid as stipulated above.

YES  or NO

If yes, specify percentage  .   % (max. 1.14% p.a. incl. VAT) of your discretionary investment in the Old Mutual Albaraka Balanced Fund (non-retirement). Note that this instruction overrides all existing annual adviser fee agreements.

This annual fee is calculated as a percentage of the value of your discretionary (non-retirement savings) unit trust portfolio. It thus excludes all annuity products. In addition, the Old Mutual International Growth Fund of Funds, the Old Mutual Albaraka Equity Fund, Old Mutual Income Fund A3 and Old Mutual Balanced Fund A3 are excluded as they pay a trail fee out of their annual service fee. The annual adviser fee is deducted monthly, through the sale of units from the nominated unit trust/s. This is thus a capital gains tax event. If this fee is being paid from a single unit trust and there is at any time an insufficient number of units in the unit trust, the fee will automatically be deducted from your Money Market Fund, failing which, the largest unit trust in your portfolio. Where investments are held in more than one class in the same fund, the fee will be deducted from the class open to new business. You will receive confirmation of the implementation of this fee, any adjustments made to the annual percentage or to the unit trust, as well as the cancellation thereof. This fee is based on an agreement between the client and the intermediary. You need to take into account whether your intermediary is VAT registered. Old Mutual Unit Trusts is not a party to the agreement and will cancel the fee on the written instruction of either party. The fee will further be cancelled by a change in servicing intermediary. Old Mutual Unit Trusts will change any erroneous instructions received, but will not rectify prior payments based on erroneous instruction.

Date

Signature of investor

### 11. DECLARATION BY ADVISER/BROKER

#### SPECIAL INSTRUCTIONS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I, the undersigned, hereby declare and warrant that I am duly authorised to render financial services in respect of this product.** All parties concerned have been identified and verified and all relevant documentation has been obtained and appropriate procedures have been applied in accordance with FICA (Act 38 of 2001).

Name of introducer

Branch

Intermediary/Broker code

Tel. no.

Introducer's e-mail address

Signature of introducer





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## BUYING FORM FOR INDIVIDUALS CONTINUED

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### 12. PROTECTION OF PERSONAL INFORMATION

Old Mutual would like to offer you ongoing financial services and may use your personal information to provide you with information about product or services that may be suitable for your financial needs.

Please indicate here if you do not wish to receive this.

We may use your information or obtain information about you for the following purposes:

- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who renders services to us.

You may access the personal information that we hold and request us to correct any errors or to delete this information. To view our full privacy notice and to exercise preferences, visit our website on [www.oldmutual.co.za](http://www.oldmutual.co.za).

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### 13. STATUTORY INFORMATION

We aim to treat our clients fairly by giving you the information you need in as simple a way as possible to enable you to make informed decisions about your investments.

- We believe in the value of sound advice and so recommend that you consult a financial adviser before buying or selling unit trusts. You may however, buy and sell without the help of a financial adviser. If you do use a financial adviser, we remind you that they are entitled to certain negotiable adviser fees or commissions.
- You should ideally see unit trusts as a medium to long term investment. The fluctuations of particular investment strategies affect how a fund performs. Your fund value may go up or down. Therefore, we cannot guarantee the investment capital or return of your investment. How a fund has performed in the past does not necessarily indicate how it will perform in the future.
- Our cut-off time for client instructions (e.g. buying and selling) is at 15:00 each working day for all funds, except the Money Market Funds, which is at 13:00. These are also the times we value our funds to determine the daily ruling price (other than at month-end when we value the Old Mutual Index Funds and Old Mutual Multi-Managers Fund of Funds ranges at 17:00 close). Daily prices are available on our public website ([www.omut.co.za](http://www.omut.co.za)) and in the media.
- The daily ruling price is based on the current market value of the fund's assets plus income minus expenses (NAV of the portfolio) divided by the number of units in issue.
- The daily ruling price is based on the current market value of the fund's assets plus income minus expenses (NAV of the portfolio) divided by the number of units in issue.
- The fund fees and costs that we charge for managing your investment is accessible on the relevant fund's minimum disclosure document (MDD) or Table of fees and charges, both available on our public website ([www.omut.co.za](http://www.omut.co.za)), or from our contact centre (0860 234 234).
- Additional information on this proposed investment can be obtained, free of charge, from our public website or our contact centre.
- Funds may borrow to pay client disinvestments and may engage in scrip lending. A process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed should excessive withdrawals from a fund place the fund under liquidity pressures.
- Old Mutual Unit Trusts has the right to close a portfolio to new investors in order to manage it more efficiently in accordance with its mandate.
- Old Mutual Unit Trust Managers (RF) (Pty) Ltd is a registered manager in terms of the Collective Investment Schemes Control Act 45 of 2002.
- Old Mutual is a member of the Association for Savings & Investment South Africa (ASISA).



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# BUYING FORM FOR INDIVIDUALS CONTINUED

### 14 . DECLARATION

- I agree to accept the number of units sold to me by virtue of this application and I warrant that I have full power and authority to enter into and conclude this transaction, with the necessary assistance where such assistance is a legal requirement.
- I am aware that this product offers no cooling-off rights.
- I know that the cost of buying units may include an initial charge plus VAT, depending on the amount invested and whether or not I use an intermediary, and that there are no guarantees on my capital.
- I acknowledge that there are further allowable deductions from the unit trust (e.g. an annual service fee) that impact on the value of my investment. I am satisfied that the facts provided are accurate and complete. I am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s.
- I acknowledge that Old Mutual Unit Trust Managers (RF) (Pty) Ltd may borrow up to 10% of the portfolio to bridge insufficient liquidity.
- I have read and fully understood all the pages of this application form.
- I hereby authorise Old Mutual Unit Trust Managers (RF) (Pty) Ltd to debit the account mentioned above with the monthly amount/lump sum specified.
- I further authorise Old Mutual to accept instructions from me via facsimile (please delete if not applicable).
- I am aware that I may view the Effective Annual Cost (EAC) of my investment on www.omut.co.za. Once my investment has been processed, Old Mutual Unit Trust Managers (RF) (Pty) Ltd will confirm the EAC to me in writing.
- I certify that the information provided above is correct. If I am a tax resident of the United States of America, I have stated this above.
- I warrant that all the information given in this form, and in the additional documentation specifically requested by Old Mutual Unit Trust Managers (RF) (Pty) Ltd, as well as in any documentation which will be or has been supplied and signed by me in connection with this form, is true and correct and as per my instructions, whether in my handwriting or not.
- I undertake to advise Old Mutual Unit Trust Managers (RF) (Pty) Ltd within 30 days should information contained in this form change.
- I understand that Old Mutual Unit Trust Managers (RF) (Pty) Ltd may be legally obliged to disclose information in this form and in any other documentation supplied in connection with this contract to the South African Revenue Services and other legal authorities.

Signed at (place)  on (date)

Signature of contracting party

Signature of contracting party

Signature of legal guardian/parent (if applicable) of contracting party

Signature of authorised person (on behalf of contracting party)

### Supporting documentation required

CLIENT TYPE	FICA IDENTIFICATION REQUIREMENTS
<b>Minors</b>	<ul style="list-style-type: none"> <li>• Copy of valid green bar-coded identity document or identity card of parent(s)/ legal guardian</li> <li>• Copy of birth certificate/ identity document of minor</li> <li>• Copy of a valid passport for foreign nationals</li> <li>• Proof of Residential address - less than 3 months old, of parent(s)/ legal guardian as well as minor (if different)</li> <li>• If a grandparent is the investor, we will require a copy of the Identity document of that grandparent; proof of residential address as well as the documents for the parent(s)/ legal guardian of the minor.</li> </ul>
<b>Adults</b>	<ul style="list-style-type: none"> <li>• Copy of the valid green bar-coded identity document or identity card or passport</li> <li>• Proof of residential address, - less than 3 months old or a valid rental agreement or letter from residence owner confirming residence</li> <li>• Old Mutual Third Party Affidavit (only in exceptional instances)</li> </ul>
<b>Persons acting on behalf of another natural person</b>	<p><b>Both the person acting on behalf of the client and the client must be verified</b></p> <ul style="list-style-type: none"> <li>• Copy of valid green bar-coded identity document or identity card or passport for the person acting on behalf of the client - less than 3 months old.</li> <li>• Proof of address for person acting on behalf of the client - less than 3 months old.</li> <li>• Proof of authority to act on behalf of the entity or client, eg: <ul style="list-style-type: none"> <li>o Power of attorney</li> <li>o Mandate</li> <li>o Resolution duly executed by authorised signatories</li> <li>o Letter of executorships/authority from the Master of the High Court</li> <li>o Court order</li> <li>o Trust deed</li> </ul> </li> </ul>



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### CONTACT DETAILS

**Complaints: Complaints may be directed to the Client Relationship Manager at the above address. Our complaints process is available via our website [www.omut.co.za](http://www.omut.co.za) or by contacting 0860 234 234.**

Compliance Department: +27(0)21 503 1770

#### Old Mutual Unit Trust Managers (RF) (Pty) Ltd

(Registration no. 65/08471/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa

PO Box 207, Cape Town 8000, South Africa

Telephone no.: +27(0)21 503 1770

Helpline: 0860 234 234

Fax no.: +27(0)21 509 7100

Internet address: [www.omut.co.za](http://www.omut.co.za)

E-mail: [unitrusts@oldmutual.com](mailto:unitrusts@oldmutual.com)

Old Mutual Investment Administrators (Pty) Ltd is a third party administration and service provider to Old Mutual Unit Trust Managers Limited and is a licensed financial services provider.

#### Old Mutual Investment Administrators (Pty) Ltd

(Registration no. 1988/003478/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa

PO Box 5408, Cape Town 8000, South Africa

Telephone no.: +27(0)21 503 1770

Fax no.: +27(0)21 509 7100

Compliance Department: +27(0)21 503 1770

Professional indemnity cover and fidelity insurance cover are in place.

Visit [www.omut.co.za](http://www.omut.co.za) for unit trust information, prices and news. Log in to view your portfolio online.

Clients who select e-mail as their preferred correspondence method benefit from an enhanced communication offering.

## SHARI'AH-COMPLIANT UNIT TRUST FUNDS

UNIT TRUST	UNIT TRUST CATEGORY	INVESTMENT AIM	ANNUALISED SERVICE FEE % (included in TER)				TOTAL EXPENSES AS AT 31 DECEMBER 2016				DISTRIBUTION DATES	RISK
			Flat Fees		Performance Related Fees		Total Expense Ratio (TER)		Transaction Cost (TC)	Total Investment Charges		
			Local Assets	Offshore Assets	Min	Max	TER	Performance Fee Component				
<b>Old Mutual Albaraka Balanced Fund A</b> †	South African - Multi-Asset - Medium Equity	This Shari'ah-compliant fund aims to offer investors steady, long-term capital growth, as well as a moderate level of income via a portfolio that diversifies across asset classes.	1.43%	-	-	-	1.47%	-	0.15%	1.62%	June, December	Moderate
Minimum Monthly Investment: R500 Minimum Lump Sum Investment: R5 000												
<b>Old Mutual Albaraka Equity Fund A</b> †	South African - Equity - General	This Shari'ah-compliant fund invests in a broad spectrum of shares that are not associated with alcohol, gambling and non-halaal food stuffs and do not generate interest income.	1.71%	-	-	-	1.74%	-	0.27%	2.01%	June, December	Moderately Aggressive
Minimum Monthly Investment: R500 Minimum Lump Sum Investment: R5 000												

† These local unit trusts may offer investors offshore exposure when appropriate/in line with regulation.

**PLEASE NOTE:** All investment amounts that comply with the stated investment minimums will incur no initial administration charges.

The Total Expense Ratio (TER) is a historic measure of the impact the deduction of management and operating costs has on a fund's value. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER, which includes the annual service fee, may not necessarily be an accurate indication of future TER's.

Transaction Cost (TC) is a necessary cost in administering the fund and impacts fund returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of fund, the investment decisions of the investment manager and the TER.

The total investment change consists of the TER and TC.

You will receive confirmation of your Effective Annual Cost (EAC) in writing once your investment has been processed. Visit [www.omut.co.za](http://www.omut.co.za) for more information and to access the EAC illustrator to view the EAC of your investment selection.