



Investment Proposal

An enhanced experience with STANLIB

Earlier this year STANLIB embarked on an exciting journey to enhance the client and financial adviser experience. We've relooked our business processes and touch points and have introduced a number of initiatives making dealing with STANLIB simpler, easier and more seamless. These initiatives included the launch of the new STANLIB website – www.stanlib.com as well as the introduction of STANLIB Mobile, our solution for advisers wanting information on-the-go.

Professional support at point of sale

In our quest to further enhance the experience and to provide you with the necessary tools, relevant information and support in the sales process, we are pleased to launch the new STANLIB Investment Proposal. The new STANLIB Investment Proposal is a fantastic sales tool that can greatly assist you in the sales process. The proposal reinforces STANLIB's brand positioning. The document has been designed with the end client in mind by using graphical illustrations and easy to understand terminology to explain the investment and to disclose the various charges and conditions associated with the investment. With the increased focus in the industry on customer protection and upfront disclosure we are confident that the STANLIB Investment Proposal will address clients' concerns and questions, while at the same time portray STANLIB in a positive and professional manner.

Example:

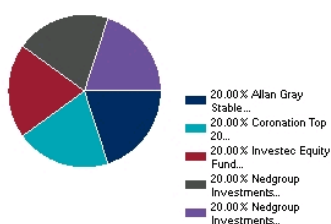
Investment Summary

Initial Lump Sum investment amount	R	1,700,000.00
Less: Financial Adviser Charges (Incl. VAT)	R	19,380.00
Less: STANLIB Initial Charges (Incl. VAT)	R	0.00
Net investment amount	R	1,680,620.00

Please note the STANLIB initial fee has been spread over 24 months. Your spread fee would be R 463.13 over 24 months

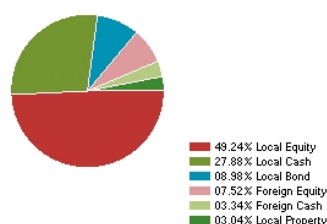
Allocation of net investment amount

Fund Allocation



Data supplied by ProfileData

Asset Allocation



Data supplied by ProfileData

Please refer to important Asset Allocation notes



Key Features

The new Investment Proposal (previously referred to as a Quote) has the following key features:

1. Professional look – the investment proposal can be used as a sales aid at the point of sale
2. The Investment Proposal can be customized per client and has two different components:

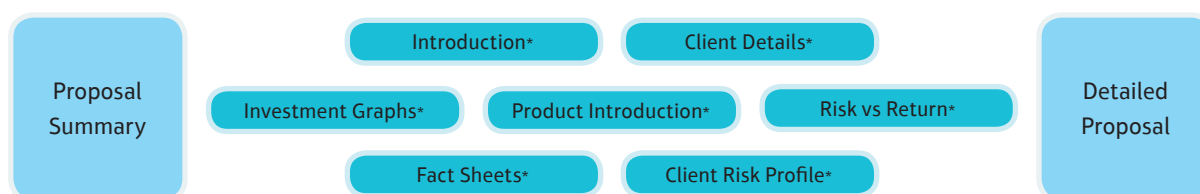
Proposal Summary – all essential information now appears on the summary page of the proposal:

1. Investment Summary – disclosure of the initial investment amount minus upfront charges
2. Allocation of net investment amount – fund and asset allocation graphs
3. Annual ongoing charges – disclosure of ongoing charges, including fund charges, STANLIB platform charges, fund rebates and financial adviser servicing charges
4. Linked Life Annuity Disclosure – disclosure of the annuity income details, charges and tax.

Optional sections* – value-add information that can be used to customize the proposal:

1. Introduction to STANLIB and Customer Service proposition – a brief summary of STANLIB as well as our customer service proposition
2. Product Introduction – a brief description of the product selected in the proposal
3. Client details – the ability to include client details to personalize the proposal
4. Client risk profile – highlights and explains the client's risk profile and the proposed asset allocation range
5. Risk vs Return of the funds selected – illustrates the risk vs return profile of the selected funds as well as the overall portfolio.
6. Investment graphs – Top 10 holdings and Sector Allocations – these graphs illustrate the top 10 share holdings as well as the sectors in which the overall portfolio is invested.
7. Fact sheets – download the fact sheets of the selected funds in the proposal.

How it works:



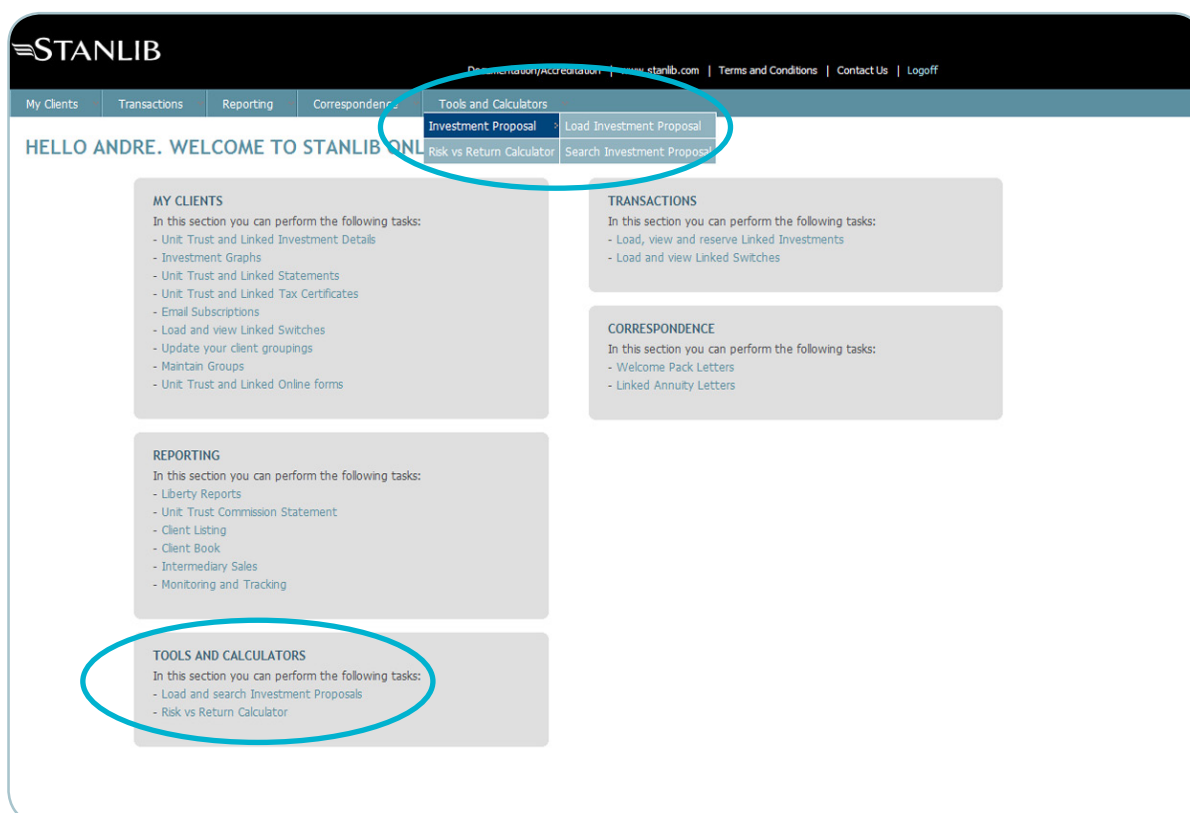


Compiling an Investment Proposal

The new Investment Proposal is just one of the many functions available on STANLIB Online. Follow these easy steps to compile an Investment Proposal for your client:

Compiling an Investment Proposal

- Step 1:** Select the type of investment product as well as the client type and complete the corresponding identity number and client details.
- Step 2:** Select the plan details for the client i.e. lump sum and/or a recurring investment, the upfront and service charges as well as any other details pertaining to the selections made above.
- Step 3:** Select the funds and percentage weighting to determine how much of the net investment will be invested into each fund.
- Step 4:** Select from the list of options the sections you want to include in the proposal. If the Personal Details section was selected the details need to be entered first to move onto the next screen.
- Step 5:** The review page displays a summary of all the selections made along the way. Edit if necessary and move to the next screen.
- Step 6:** The investment proposal is now complete.
- Step 7:** Once the client has accepted the investment proposal, the new business process can commence.





New Investment Proposal Explained

INVESTMENT SUMMARY	
Initial investment amount	This is the initial lump sum/recurring amount invested by the client, before the deduction of any charges.
Financial Adviser Charges	This is the initial charges paid to the financial adviser.
Initial Charges	This is STANLIB's initial charges for administering the investment.
Net Investment amount	This is the initial lump sum/recurring amount after all initial charges, the amount that is allocated to the investment.
ALLOCATION OF NET INVESTMENT AMOUNT	
Fund Allocation	This graph highlights the funds selected in the proposal as well as the percentage weighting per fund.
Asset Allocation	This graph highlights how the portfolio is split between various asset classes i.e. equities, bonds, cash and property; also indicates the split between domestic and foreign assets.
ANNUAL ONGOING CHARGES ON LUMP SUM/RECURRING INVESTMENTS	
Fund Charges	This is the charge by the management company of the selected fund.
STANLIB Platform Charges	This is STANLIB's ongoing charges for administering the investment.
Fund Rebate	This is the discount received from the management company for investing in a particular fund.
Financial Adviser charges	This is the Financial Adviser's ongoing charges.
Total	This is the total percentage of annual ongoing charges.
LINKED ANNUITY DISCLOSURE / WITHDRAWAL	
Income frequency	This section highlights the annuities/withdrawals from investments (Classic Investment Plan and Classic Linked Life Annuity)
Gross annuity income	This is the amount requested before tax is deducted.
Tax	This is the amount of tax on the annuity/withdrawal.
Net annuity income	This is the net annuity amount after charges and tax.
DEATH BENEFIT DISCLOSURE	
	This section highlights the charges for the death benefit available on the Linked Life Annuity.
OPTIONAL SECTIONS	
Introduction to STANLIB	This section gives a brief summary of STANLIB as well as our customer service proposition.
Product Positioning	This section gives a brief description of the product selected in the proposal.
Client Details	This section gives the ability to include client details to personalize the proposal.
Client Risk Profile	This section highlights the client risk profile as well as the proposed asset allocation ranges.
Risk vs Return of Portfolio	This graph illustrates the historic risk vs return of the selected funds as well as the overall portfolio.
Top 10 Holdings	This graph illustrates the top 10 share holdings in which the overall portfolio is invested.
Sector Allocations	This graph illustrates the sectors in which the overall portfolio is invested.
Signature	The client can sign as acceptance of the proposal. Especially for investments into the Classic Linked Life Annuity where there are additional disclosures.

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