

## COLLECTIVE INVESTMENT SCHEME

### Additional Units

#### HOW TO INVEST

1. Before investing, read the attached Terms and Conditions and the Investment Option Brochure.
2. Complete this form and e-mail to [client.services@mosaic.co.za](mailto:client.services@mosaic.co.za).
3. Cut off times for receiving instructions are **13:00** (SA).
4. The following supporting documentation must be submitted with this application:

FICA Documentation (*only if changed*)       Proof of Deposit       Proof of Banking Details (*only if changed*)

#### INVESTOR DETAILS

Client Number

Name

#### CONTACT PERSON

Title  Surname

First Name(s)  Male  Female

Telephone (H)  Fax

Telephone (W)  Cell

Email

#### SOURCE OF FUNDS INVESTED

Please specify the source of funds (e.g. salary; investment proceeds; sale of assets; inheritance etc.)

#### BANKING DETAILS OF INVESTOR (IF CHANGED)

Name of Account Holder	<input type="text"/>
Bank	<input type="text"/>
Branch Name	<input type="text"/>
Branch Code	<input type="text"/>
Account Number	<input type="text"/>
Account Type	<input type="text"/>
Signature of Account Holder	<input type="text"/>

- A cancelled cheque or bank statement must be attached as proof of banking details.
- The account holder must have a South African bank account.
- Debit orders and electronic collections will be deducted from this account.
- The onus is on the investor to inform Prescient of any changes to the bank account details.
- No payments will be made into third party bank accounts or credit cards.

## METHOD OF PAYMENT

### Lump Sum

Account Name	Mosaic Invest Inflow Account
Account Number	1089 576 013
Bank	Nedbank
Branch	Corporate Client Services
Branch Code	198 765
Reference Number	Investor Name and Surname

- Cheque Deposit  All cheques need to be endorsed as "Non-Transferable" and deposited directly into the unit trust inflow account by the investor. Banks do not accept cheques that exceed an amount of R500 000.00. The investment will only be made when cheques are cleared. **I/We agree to pay bank charges and costs incurred for any cash deposits made.**
- Electronic / Internet Transfer  Electronic internet transfers may take up to two business days to appear in the bank account. Units may only be purchased upon receipt of documentation and funds into the account. Please attach proof of transfer.

### Debit Order / Electronic Collection

I/we hereby authorise Prescient to deduct the stated amount for the investment from the bank account above. I/we agree to pay bank charges and costs incurred by this electronic collection or debit order. Any debit order amendment must be received in writing by Prescient prior to the 7th day of the month in order for it to be acted upon in the following month.

- Electronic Collection  Funds are deducted from the investor's bank account on receipt of this application form and all supporting documentation. Electronic collection by Prescient is restricted to a maximum of R1 000 000.00 per debit. Where a higher amount than this is requested, multiple debits will be processed on the same day.
- Regular Debit Order  Funds are deducted from the investor's bank account on the **1<sup>st</sup> working day** of each month or **as soon as possible thereafter**.

Commencement Date

d	d	m	m	y	y	y	y
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Annual Escalation

		%
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**Note:** Funds invested via electronic collection or debit order may not be redeemed until after 40 days from the date on which such funds were invested into units on your behalf.

### **Banking details for debit order deduction/electronic collection (if different from investor's bank details):**

Name of Account Holder	
Bank	
Branch Name	
Branch Code	
Account Number	
Account Type	
Signature of Account Holder	

## INVESTMENT OPTION DETAILS

Unit Trust Portfolio	Mosaic Flexible Prescient Fund
Annual Management Fee	1.25%
Annual Distribution Fee	0%
Initial Financial Advisor Fee	0%
Annual Financial Advisor Fee	0%
Investment Amount	
Monthly Debit Order	
Re-invest distributions? Y/N	

- I hereby apply to purchase units in the selected portfolios subject to the conditions of the relevant Deed at the ruling fund prices.
- Prescient does not charge an initial fee.
- The **annual management fee** is the fee charged by Prescient for managing or administering the fund.
- An **annual distribution fee** is an annual fee payable to financial advisors by Prescient for marketing and distribution services. This fee is included in the annual management fee and will not reflect on investor statements. You cannot negotiate this fee percentage.
- Financial advisor fees:**
  - You may negotiate an **initial financial advisor fee** to be paid to your financial advisor before your first contribution is invested.
  - You may negotiate an **annual financial advisor fee** to be paid to your financial advisor. Units will need to be cancelled to pay this fee.
- Fees exclude VAT.
- Distributions will be paid into the bank account specified in this application. All distributions below R1 000 will automatically be re-invested.

**AUTHORISATION AND DECLARATION**

1. I have read and fully understood all the pages of this application form and agree to the Terms and Conditions of this investment into the Unit Trust Option(s) and I understand that this application and any further documents, read with the Deed, constitutes the entire agreement between Prescient and me.
2. I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
3. I am aware of the charges and fees, the total expense ratio, investment objectives, risk factors and income distributions applicable to my investment as set out in this form and in other documentation provided to me.
4. I authorise Prescient to deduct any debit orders, electronic collections, any applicable taxes and also to pay all fees. If the additional annual advisor fees are insufficient to pay the Financial Advisor (FSP) from one portfolio, Prescient will sell units proportionately from the portfolios and pay the amounts to the advisor monthly. Permissible deductions from the portfolio include management fees, performance fees, bank charges, trustee/custodian, audit fees, securities transfer tax and brokerage.
5. I acknowledge that the responsibility in ensuring my instruction has been received and actioned by Prescient lie with me.
6. I acknowledge that Prescient will not be liable for any damages or loss of whatsoever nature arising out of Prescient's failure to action my instruction due to any occurrences beyond the control of Prescient, nor will Prescient be liable for any loss incurred due to incorrect information being supplied by my or by me sending completed documentation to the incorrect mailbox.
7. I acknowledge the inherent risk associated with the selected Unit Trust Option(s) and that there are no guarantees.
8. I understand and agree that no part of the services provided by Prescient constitutes a solicitation, recommendation, guidance or proposal, nor does it constitute financial, tax, legal, investment or other advice. I warrant to Prescient that I am acting for my own account, I have made my own independent decisions to enter into the investment and as to whether the investment is appropriate or proper for me, based upon my own judgement and upon advice from such advisors as I may deem necessary. I warrant that I am not relying on any communication from Prescient, whether written, oral or implied as investment advice or as a recommendation to enter into the investment; it being understood that information and explanations relating to the terms and conditions of an investment shall not be considered investment advice or a recommendation to enter into the investment. I warrant that I have not received from Prescient any assurance or guarantee as to the expected results of the investment.
9. I understand that Prescient will accept instructions from my FSP only if duly appointed and authorised in writing by me. Prescient will not be held liable for any losses that may result from unauthorised instructions given to Prescient by my FSP.
10. I hereby authorise Prescient to furnish written reports to my duly appointed FSP, if applicable.
11. If I have appointed an FSP I authorise the payment of the negotiated fees to be paid to my FSP from my portfolios. This authority to pay fees may be withdrawn by written notice to Prescient.
12. I authorise Prescient to accept and act upon instructions by facsimile or e-mail and hereby waive any claim that I have against Prescient and indemnify Prescient against any loss incurred as a result of Prescient receiving and acting on such communication or instruction.
13. SARS requires Prescient to pay over dividend tax on your behalf where applicable. Prescient will deduct this tax before it pays any dividends or re-invests these into your investment account. Unless Prescient receives information from you indicating otherwise, accounts held by South African trusts, companies and partnerships will attract the default Dividend Withholding Tax (DWT) rate of 20%.
14. Any personal information may be used by Prescient in the normal course of business to provide the products and services and Prescient may retain any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. Prescient will disclose or report personal information if and when required to do so by law or any regulatory authority, and to Prescient's employees (if relevant), or agents who require such information to carry out their duties. I/we consent to the processing of my/our personal information/data and the disclosure of my/our personal information/data to any tax authority and/or as may be required to comply with FATCA and the Common Reporting Standard (CRS) as explained in the Terms and Conditions and the Compulsory Foreign Tax Declaration and Self-Certification attached hereto.
15. I consent to Prescient making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to Prescient obtaining any other information concerning me from any source whatsoever to enable Prescient to process this application.
16. I confirm that I have received, noted and understand the following information: Minimum Disclosure Document; Effective Annual Cost (can be obtained on request from pmancoadmin@prescient.co.za); investment objectives; the calculation of the NAV and dealing prices; charges and fees; risk factors; distribution of income accruals; any additional information necessary to enable the investor to make an informed decision.
17. Political Exposed Person (PEP) is someone who has been entrusted with a prominent public function, or an individual who is closely related to such a person.

I consider myself to be, or to be associated with a Political Exposed Person:

Yes  No

If Yes, provide details:

**Investor**

Investor	
Signature	
Full Name	
Signed at	
Date	

## CONTACT

### Prescient Management Company (RF) Ltd

Physical Address	Prescient House, Westlake Business Park, Otto Close, Westlake, 7945
Postal Address	P.O. Box 31142, Tokai, 7966
Telephone	021 700 3600
Fax	021 700 7333
Email	<a href="mailto:pmancoadmin@prescient.co.za">pmancoadmin@prescient.co.za</a>
Website	<a href="http://www.prescient.co.za">www.prescient.co.za</a>

### Mosaic Invest (Pty) Ltd

Physical Address	Zotos House, 183 Smit Street, Fairland, 2170
Postal Address	PO Box 731529, Fairland, 2030
Telephone	011 083 7145
Email	<a href="mailto:client.services@mosaic.co.za">client.services@mosaic.co.za</a>
Website	<a href="http://www.mosaic.co.za">www.mosaic.co.za</a>

## COMPLIANCE DEPARTMENT

Compliance Officer	Christine Pretorius
Physical Address	Prescient House, Westlake Business Park, Otto Close, Westlake, 7945
Postal Address	P.O. Box 31142, Tokai, 7966
Telephone	021 700 3607
Fax	021 700 7333
Email	<a href="mailto:compliance@prescient.co.za">compliance@prescient.co.za</a>
Website	<a href="http://www.prescient.co.za">www.prescient.co.za</a>

## COMPLAINTS

Please do not hesitate to contact us if you are not satisfied with this investment or the services received from Prescient. A complaint must be submitted to the Compliance Officer. Prescient will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof. Should you wish to lodge a complaint regarding the services being provided, an email can be sent to [complaints@prescient.co.za](mailto:complaints@prescient.co.za) or alternatively you can obtain our complaints policy, conflict of investment management policy from the compliance department (address above).

If an investor is not satisfied with the response from Prescient or if an investor has a complaint about the advice given by the Financial Advisor, he/she has the right to address his/her complaint in writing to the Ombud for Financial Services Providers at the address below. The Ombud is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

Postal Address	P.O. Box 74571 Lynnwood Ridge 0040
Telephone	012 470 9080
Fax	012 348 3447
Email	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>