

Prudential Portfolio Managers Unit Trusts Ltd (Registration number: 1999/0524/06) (the Manager) is an approved Cisca management company (#29). Assets are managed by Prudential Investment Managers (South Africa) (Pty) Ltd (Registration number: 2013/051515/07), which is an approved discretionary Financial Services Provider (#45199) for the Prudential SA group (Prudential SA).

## OUR CONTACT DETAILS

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## YOUR INVESTMENT CHOICE

- You have viewed the latest product information on our website (**Fact Sheet/Minimum Disclosure Document or CIS Summary Sheet**) 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 an Independent Financial Adviser as the Manager is not authorised to provide financial advice.

## WHEN AND HOW TO COMPLETE THIS FORM

- If you are an existing unit trust investor and would like to switch from one Prudential Fund to another.
- Information written outside of the relevant fields will not be considered when processing your application.

## DOCUMENT CHECKLIST

- This completed, signed and dated application form
- The cessionary's written consent if your investment is currently ceded

## WHAT HAPPENS NEXT

- Please fax, or scan and e-mail a copy of this completed and signed application form to the contact details listed above.
- Funds will be switched within 48 hours (2 business days) from time of processing.

## IMPORTANT INFORMATION

- **Daily cut-off times:** 11:30 am for Prudential Money Market Fund  
13:30 pm for all other investment options
- **Online cut-off times:** 10:30 am for online transactions
- **Debit Orders:** Changes to debit orders need to be received by the 20<sup>th</sup> of the previous month to act on the instruction before the 1<sup>st</sup> working day of the following month

## 1. EXISTING INVESTOR DETAILS

Existing Prudential 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. SWITCH DETAILS

Please include the Prudential Fund/s you would like to switch from and indicate the Rand amount or percentage of funds:

Switch from		Switch value	
Prudential Fund	Prudential account number	Rand amount	Percentage of fund
		R	%
		R	%
		R	%
		R	%
		R	%

Please include the Prudential Fund/s you would like to switch to and indicate the Rand amount or percentage of funds:

Switch to		Switch value	
Prudential Fund	Prudential account number	Rand amount	Percentage of fund
		R	%
		R	%
		R	%
		R	%
		R	%

## 3. EXISTING DEBIT ORDERS

You only need to complete this if you have an existing debit order instruction on your investment:

- Cancel debit order instruction
- Keep debit order instruction unchanged
- Existing debit order to follow above switch instructions
- Change debit order instruction (Please complete a **Recurring Instruction form**)

## 4. EXISTING REGULAR WITHDRAWALS

You only need to complete this if you have an existing regular withdrawal instruction on your investment:

- Cancel regular withdrawal
- Keep regular withdrawal unchanged
- Existing regular withdrawals to follow above switch instructions
- Change regular withdrawal (Please complete a **Recurring Instruction form**)

## 5. INVESTOR DECLARATION

By signing this form, you confirm that:

- You are not relying on any communication from Prudential SA as investment advice or as a recommendation to choose the investment.
- You have received no assurance or guarantee from Prudential SA 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.
- You have received the following information from either Prudential 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.prudential.co.za/personal-investor/terms-and-conditions](http://www.prudential.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 Prudential CIS may consist of portfolios comprising different asset classes and types that are subject to different fees and charges. The Manager of the CIS will pay your Financial Adviser a standard ongoing 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 linked to your policy 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 Prudential 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. Prudential SA 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 

D	D	M	M	C	C	Y	Y

# PRUDENTIAL UNIT TRUSTS COLLECTIVE INVESTMENT SCHEME SUMMARY SHEET

## INFORMATION

RISK LEVEL	FUND NAME	CATEGORY/ SECTOR	RISK PROFILE	BENCHMARK	FUND OBJECTIVE	FEES (ALL A CLASS FEES EXCL. VAT)		DISTRIBUTION FREQUENCY	MINIMUM INVESTMENT AMOUNT	
						Maximum Initial Financial Adviser fee (If applicable)	Annual investment management fee			
							Total			*Amount of total fee payable to Financial Adviser
<b>INCOME FUNDS</b>										
LOW	Prudential Money Market Fund <a href="#">Fact Sheet</a>	South African - Interest Bearing - Money Market	Low	STeFi Call Deposit Index	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.	0.00%	0.35%	0.00%	Monthly	R50 000 lump sum
	Prudential Income Fund <a href="#">Fact Sheet</a>	South African - Interest Bearing - Short Term	Low	STeFi Composite Index measured over a rolling 12-month period	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.	0.75%	0.50%	0.00%	Monthly	R20 000 lump sum
LOW-MED	Prudential High Yield Bond Fund <a href="#">Fact Sheet</a>	South African - Interest Bearing - Variable Term	Low/ Medium	BEASSA Total Return All Bond Index	To maximise income while securing steady capital growth. This is achieved by investing in a diversified portfolio of high-yield bonds in the South African market.	0.75%	0.75%	0.15%	Quarterly	R500 pm or R10 000 lump sum
	<b>MULTI-ASSET FUNDS</b>									
	Prudential Enhanced Income Fund <a href="#">Fact Sheet</a>	South African - Multi-Asset - Income	Low/ Medium	STeFi Composite Index measured over a rolling 3-month period	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.	2.25%	1.00%	0.30%	Quarterly	R1 000 pm or R20 000 lump sum
Prudential Inflation Plus Fund <a href="#">Fact Sheet</a>	South African - Multi-Asset - Low Equity	Low/ Medium	CPI + 5% p.a. over a rolling 3-year period	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.	2.75%	1.25%	0.50%	Bi-annually	R1 000 pm or R20 000 lump sum	
MED	Prudential Balanced Fund <a href="#">Fact Sheet</a>	South African - Multi-Asset - High Equity	Medium	ASISA South African Multi-Asset - High Equity Category Average	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.	3.00%	1.25%	0.50%	Bi-annually	R500 pm or R10 000 lump sum
<b>PROPERTY/EQUITY FUNDS</b>										
MED-HIGH	Prudential Enhanced SA Property Tracker Fund <a href="#">Fact Sheet</a>	South African - Real Estate - General	Medium/ High	FTSE/JSE South African Listed Property Index (J253)	To provide a total return equal to or better than the benchmark (after fees) while providing long-term capital growth.	2.25%	0.65%	0.15%	Quarterly	R2 000 pm or R50 000 lump sum
	Prudential Equity Fund ** <a href="#">Fact Sheet</a>	South African - Equity - General	High	ASISA South African Equity - General Category Mean	To provide broad-based exposure to shares that offer value and medium- to long-term growth.	3.00%	1.25% * (+ PF)	0.50%	Bi-annually	R500 pm or R10 000 lump sum
	Prudential Dividend Maximiser Fund ** <a href="#">Fact Sheet</a>	South African - Equity - General	High	ASISA South African Equity - General Category Mean	To achieve a dividend yield better than that of the market and to grow capital and dividends in line with the market.	3.00%	1.25% * (+ PF)	0.50%	Bi-annually	R500 pm or R10 000 lump sum
<b>GLOBAL FEEDER FUNDS</b>										
LOW-MED	Prudential Global Bond Feeder Fund ** <a href="#">Fact Sheet</a>	Global - Interest Bearing - Variable Term	Low/ Medium (in underlying currency)	Bloomberg Barclays Global Aggregate Bond Index	The Fund's objective is to generate investment returns through exposure to global bonds and interest-bearing instruments over the medium term.	1.00%	0.50%	0.00%	Bi-annually	R500 pm or R2 000 lump sum
	Prudential Global Inflation Plus Feeder Fund ** <a href="#">Fact Sheet</a>	Global - Multi Asset - Low Equity	Low/ Medium (in underlying currency)	Global Inflation	The Fund's objective is to outperform global inflation while preserving capital over the medium term.	2.00%	0.50%	0.00%	Bi-annually	R500 pm or R2 000 lump sum
MED-HIGH	Prudential Global Balanced Feeder Fund ** <a href="#">Fact Sheet</a>	Global - Multi Asset - High Equity	Medium/ High (in underlying currency)	65% MSCI All Country World Index TR (Net), 5% FTSE EPRA/ NAREIT Global REIT Index, 25% Bloomberg Barclays Global Aggregate Bond Index, 5% USD 1m LIBOR	The Fund's objective is to provide investors with capital growth over the long-term by investing in a diversified portfolio of global assets.	3.00%	0.50%	0.00%	Bi-annually	R1 000 pm or R20 000 lump sum
HIGH	Prudential Global Equity Feeder Fund** <a href="#">Fact Sheet</a>	Global - Equity - General	High (in underlying currency)	MSCI All Country World Index TR (Net)	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.	3.00%	0.50%	0.00%	Bi-annually	R500 pm or R2 000 lump sum

\* Included in Annual Management Fee

\*\* Prudential maximum total fee including Performance Fee (PF) 2.50%

\*The performance fee is based on 20% of the Fund's outperformance of the mean return of the ASISA South African Equity General Category, measured over a rolling 36-month period. For more information please visit [prudential.co.za/performance-fees](http://prudential.co.za/performance-fees)

\*\* Denominated in ZAR

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