

Namibia Unit Trust Switch 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

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Corner of Robert Mugabe Avenue and Jan Jonker Road

Windhoek, Namibia

How to complete this form

- Please complete and sign the appropriate declaration under **Section 5**.
- 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 **Terms and Conditions** available on our [website](#) or upon request.
- 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

What happens next

- Please e-mail a copy of this completed and signed application form to instructionnam@mymandg.co.za. We reserve the right to request additional documents, if required.
- Funds will be switched within 48 hours (2 business days) from time of processing.

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 act on the instruction 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/Registration number
(Passport number if foreign national)

2 Switch details

Please include the M&G Fund/s you would like to switch from and indicate the Namibian dollar amount or percentage of funds

Switch from		Switch value	
M&G fund	M&G account number	Namibian dollar amount	Percentage of fund
		N\$	%
		N\$	%
		N\$	%
		N\$	%
		N\$	%

Please include the M&G Fund/s you would like to switch to and indicate the Namibian dollar amount or percentage of funds

Switch to		Switch value	
M&G fund	M&G account number	Namibian dollar amount	Percentage of fund
		N\$	%
		N\$	%
		N\$	%
		N\$	%
		N\$	%

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 the above switch instructions (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 the above switch instructions (Please complete a **Recurring Instruction form**)

5 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.
- You have received the following information from either M&G Investments 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.com.na/terms-and-conditions/)
 - The Fund Fact Sheet/s of your chosen unit trust funds
 - The risk warning (below)
 - The most recent version of the M&G Online Terms and Conditions available on our website (www.mandg.com.na/terms-and-conditions/)

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

D	D	M	M	C	C	Y	Y
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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.com.na/our-funds/product-range-overview/