

Voluntary Investment Product

Debit Order Instruction

A Important Information



Make an Informed Decision

- Please read our **Investment Options Brochure**, the **Minimum Disclosure Document(s)** of the Investment Option(s) that you wish to invest in, and the **Terms and Conditions**, to decide if this investment meets your financial needs.
- Capitalised terms in this document are defined in the Terms and Conditions.
- LifeCycle Investments ("**the Administrator**") does not offer advice, but we suggest that you consider getting financial advice if you are not familiar with financial markets and products.



Product Fees

- The Administrator charges an annual administration fee which is calculated by applying the fee percentages below to the value of your Investor Assets.

Value of Investor Assets	Administration Fee (Excl. VAT)
First R1m	0.35%
Next R2m	0.20%
> R3m	0.10%

- The administration fee is quoted as an annual fee, which is calculated daily as: $(1/365 \times \text{administration fee} \times \text{value of your Investor Assets at the end of the Business Day})$ and deducted along with the applicable VAT on a monthly basis by selling part of your Investor Assets.



Complete the Form

- Please complete all the information on this form to ensure that there is no delay in processing your instruction.
- If you are representing the Investor, please complete the "Acting on Behalf of Investor" form.



Collect Documents

If your address has changed, a document containing your residential address (< 3 months old)

If your bank account details have changed, a bank statement or confirmation of banking details from your bank (< 3 months old)

A signed copy of the **Investment Options Brochure**

If applicable, a signed "Acting on Behalf of Investor" form with required documents



Submit the Documents

- Please submit this form together with the FICA and supporting documents listed above to: lifecycle@thecycle.co.za



Cut-Off Times

- We will only process your instruction once we have received all the required documents.
- Instructions received before **11:00** on a Business Day will be processed on the **same day**.
- Instructions received after **11:00** on a Business Day will be processed on the **next Business Day**.



Verification

- The Administrator will verify this form, the FICA and supporting documents.
- We reserve the right to request any additional information prior to processing your instruction.



Confirmation

- You will receive confirmation once your instruction has been processed.



Contact Us

- If you have any queries, please contact us on/at:
- Email:** lifecycle@thecycle.co.za
- Website:** <https://thelifecycle.co.za/>

B Investor Details

Individual Investors

Account Number:

First Name(s):

Surname:

ID / Passport No:

Citizenship:

Date of Birth: dd mm yyyy

Phone:

Email:

Legal Entities

Account Number:

Registered Name:

Trading Name:

Registration Number:

Contact Person First Name(s):

Contact Person Surname:

Phone:

Email:

C Debit Order Details

I would like to:

Start a Debit Order

Change a Debit Order

Cancel Debit Order

Cancel Annual Increase

Request Once-Off Debit Order

If you are starting or changing a recurring debit order Contribution, please complete the section below:

- I hereby authorise the Administrator to establish a:

once-off debit order of: R

to be taken on
(or the 1st Business Day thereafter):

dd mm yyyy

(Please note that only days between 1 and 28 may be chosen)

monthly debit order of: R

to start on (or the 1st Business Day thereafter):

dd mm yyyy

(Please note that only days between 1 and 28 may be chosen)

and to reoccur on the same day (or the 1st Business Day thereafter) monthly,

to be increased by: 0% 2.5% 5% 10% 15% 20% at the start of each year.

Debit order Contributions will be drawn from the following bank account in your name:

Account Holder:

Bank:

Branch Name:

Branch Code:

Account Number:

Account Type: Cheque Savings

Signature:

Date: dd mm yyyy

- The account holder must have a South African bank account.
- No debit order will be processed to a credit card.
- I hereby request, instruct, and authorize the Administrator (LifeCycle Investments (Pty) Ltd) to draw against my account with the bank noted above (or any bank or branch to which I may transfer my account).
- I understand that all such withdrawals from my bank account shall be treated as though they had been signed by me personally.
- I agree to pay any bank charges and costs relating to the debit order authority, including debit order rejection fees. The cost to run a debit order is R 5.00 (subject to change) and will be deducted from the contribution that is invested and a failure fee/dispute fee of R100.00 will be levied if a failure or dispute occurs.
- I acknowledge that I may cancel this authority by giving the Administrator not less than 10 (ten) Business Days' written notice.
- I agree that receipt of this instruction by the Administrator (as defined in the Terms and Conditions) shall be regarded as receipt thereof by my bank.
- In order to activate the debit order, the Administrator must receive the application form at least 10 (ten) Business Days prior to the first debit order date.
- The debit order will only be actioned on the signing of this authority.
- The bank reference number on my bank statement will be: Lifecycle DO (followed my unique identification number).
- The bank abbreviated number that will reflect on my statement is: NPLIFECYIN

Please provide the source of your funds (only if you are starting or changing a debit order):

- Please note that the Administrator retains the right to request proof of source of funds and proof of source of wealth.
- The source of your **funds** in respect of this transaction are the activities that have led to the creation of the monies that you intend to invest.

Source of Funds: Salary Capital / Savings Bonus Inheritance Company Profit

Existing Account Other:

Net monthly income:

Please provide the source of your wealth (only if you are starting or changing a debit order):

- If you are a **domestic prominent influential person** or a **foreign prominent public official**, or a **relative or close associate** thereof, you must complete this section.
- The source of your **wealth** are the activities that have led to the creation of your total net worth.

Source of Wealth: Salary Capital / Savings Bonus Inheritance Company Profit

Existing Account Other:

Net wealth (excluding illiquid assets):

D Investor Declaration

- I confirm that all information provided in this form, whether in my handwriting or not, is correct and that I am responsible for the accuracy of the information provided.
- I consent to the Administrator processing my personal information according to the Terms and Conditions.
- I have not received advice from the Administrator regarding this instruction.
- I confirm that the Administrator may accept instructions from any third party who has been authorised by me in writing.
- I confirm that the Administrator may accept instructions in the prescribed format by email, or other electronic means.
- I have read and understood the relevant Minimum Disclosure Document(s) of my Selected Investment Option(s), and the latest Term and Conditions.
- I agree that my contractual relationship with the Administrator is subject to South African law and regulation.
- I undertake to inform the Administrator in writing if the circumstances referred to in the declaration above change.

When you digitally sign this form in the block below you will be asked to save another copy of this form. Please do not sign until you have completed all the required information.

Investor Signature:

Date: dd mm yyyy

E Additional Information

- LifeCycle Investments Proprietary Limited ("**LifeCycle Investments**" / "**the Administrator**", registration number: 2022/666528/07) is an authorised FSP (number: 52896). LifeCycle Investments is authorised by the Financial Sector Conduct Authority ("**FSCA**") to provide advice, intermediary services, and administrative services. For full details on the sub-categories for which LifeCycle Investments is licensed, please visit: https://www.fsc.co.za/faqs/search_fsp.htm.
- LifeCycle Investments is located at 13 Moquini Coastal Estate, Danabaai, Mosselbaai, Western Cape, 6510, and can be contacted via our website: <https://thelifecycle.co.za/>, by phone on: 0716289722, by email at: lifecycle@thecycle.co.za, or by post at the physical address provided above.
- Your Selected Investment Option(s) will be registered in the name of LifeCycle Nominees (RF) Proprietary Limited ("**LifeCycle Nominees**" / "**the Nominee**", registration number: 2022/666540/07), which is approved by the FSCA as a nominee company to hold client assets. For full details please visit: <https://www.fsc.co.za/MagicScripts/mgrqispi.dll?APPNAME=Web&PRGNAME=Nominees>.