Voluntary Investment Product
Financial Advisor Appointment / Removal

A Important Information

Make an Informed Decision	▪ Capitalised terms in this document are defined in the **Terms and Conditions**.
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) ☐ If applicable, a signed copy of the mandate with your selected FSP (Financial Advisor) ☐ 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 Instruction Regarding Financial Advisor

I hereby instruct the Administrator to:

Appoint the Financial Advisor ☐ **Change the Financial Advisor Fees** ☐ **Remove the Financial Advisor** ☐

Apply this change to all my accounts ☐ or indicate below which accounts to apply this change to: ☐

D Financial Advisor Details

- Your appointed Financial Advisor and their FSP must be registered with the Administrator before your instruction can be processed. If they are not registered with the Administrator, please ask them to register with us by using the Contact Us details provided on the first page of this document.

Financial Advisor First Name(s): ____ **Surname:** ____

Financial Services Provider ("FSP"): ____ **FSP Number:** ____

Financial Advisor Code: ____

- If it is agreed that no fee is payable in a category, please insert 0% where applicable.
- I agree to pay the following fees on this and all future transactions until otherwise specified:

Initial fee on initial lump sum and additional lump sum Contributions:	%	Maximum 3.0% (excluding VAT) deducted prior to the investment being made.
Initial fee on each recurring debit order Contribution:	%	Maximum 3.0% (excluding VAT) deducted prior to the investment being made.
Annual fee on value of your Investor Assets:	%	Maximum 1.0% (excluding VAT) of your Investor Assets.

Send transaction confirmations to: **Me** ☐ **Financial Advisor** ☐ **Both** ☐

- If no option is selected, your transaction confirmations will be sent to both you and your Financial Advisor.

Send statements and other communications to: **Me** ☐ **Financial Advisor** ☐ **Both** ☐

- If no option is selected, your statements and other communications will be sent to you only.

E Investor Authorisation

If you authorise your Financial Advisor to submit instructions on your behalf, please complete the section below:

- Please select either option (1) or option (2) below:

(1) I hereby authorise the Administrator to accept instructions from my Financial Advisor as provided by me ☐

- If your chosen FSP holds only a "**Category I**" FSP licence, then your Financial Advisor may only provide you with advice and/or intermediary services and cannot exercise discretion with respect to your investments on your behalf.
- You can, however, authorise your Financial Advisor to submit instructions that you have provided in respect of this investment, provided that your Financial Advisor provides the Administrator with a copy of these instructions.

(2) I hereby authorise the Administrator to accept instructions from my Financial Advisor at their discretion ☐

- If your chosen FSP also holds a "**Category II**" FSP licence, then your Financial Advisor may exercise full or limited discretion with respect to your investments and submit instructions on your behalf without necessarily informing you of these instructions.
- To do this, the FSP will need to enter into a mandate with you, whereby the FSP is appointed with full or limited discretion, and where the discretion is limited, indicate those limits. You will need to provide the Administrator with a signed copy of the mandate.

Please sign the declaration below:

- I confirm that this Financial Advisor, as an authorised representative of the FSP above, is my appointed Financial Advisor.
- I confirm that the Administrator may accept instructions from my Financial Advisor who has been appointed by me in writing.
- I confirm that my appointed Financial Advisor and any other third parties with whom I have an agreement to manage this investment (e.g. a discretionary investment manager) will have access to my investment details via a secure electronic channel.
- I understand and agree that all instructions submitted by my Financial Advisor will be governed by the relevant and latest Terms and Conditions in force as at the date the instruction is submitted.
- I acknowledge and agree that the Administrator will not be held liable for acting on any instructions submitted by my Financial Advisor and I indemnify the Administrator from all direct or indirect claims (including claims for consequential damages) in this regard.

Investor Signature: ____ **Date:** dd mm yyyy

F Financial Advisor Declaration

This section must be completed by your Financial Advisor, unless you are removing your Financial Advisor

- I am a registered representative of the FSP indicated in the previous section, which is a duly licensed and authorised FSP in terms of the Financial Advisory and Intermediary Services ("**FAIS**") Act, No. 37 of 2002, to render services in respect of the Investment Option(s) selected by the Investor.
- I have registered and been approved by the Administrator and my personal and contact details as recorded in the records of the Administrator are correct and up to date.
- I have made the disclosures required in terms of the FAIS Act and subordinate legislation thereto to the Investor.
- I have explained all fees that relate to this investment to the Investor, and I understand and accept that the Investor may write to the Administrator to cancel future fees.
- I have established and verified the identity of the Investor in accordance with the Financial Intelligence Centre Act ("**FICA**"), No. 30 of 2001, and subordinate legislation thereto, and will keep records of such according to the provisions of FICA.
- I am not aware of any activities in which the Investor is involved which may lead us to suspect or reasonably suspect that the Investor is or may be involved in any unlawful activities or money laundering. Should this change, I shall immediately inform the Administrator.
- In the absence of a discretionary mandate, I acknowledge and agree that I will only act on my client's instructions when submitting instructions to the Administrator.
- I have read, understood and agree to the Terms and Conditions applicable to submitting instructions.
- I acknowledge and agree that the Administrator will not be held liable for acting on any instructions submitted by me, and I indemnify the Administrator from all direct or indirect claims (including claims for consequential damages) in this regard.
- I understand that the Administrator reserves the right, at any time, to review my licence and/or to audit or request copies of my client's consent (whichever is applicable) for instructions that I have submitted.

Financial Advisor Signature: ______ **Date:** dd mm yyyy

G 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 version of this form. Please do not sign until you have completed all the required information.

Investor Signature: ______ **Date:** dd mm yyyy

H 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.fsca.co.za/fais/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.fsca.co.za/MagicScripts/mgrqispi.dll?APPNAME=Web&PRGNAME=Nominees.