

STANLIB

Tax-Free Savings Solution

? *Why pay tax when you don't have to?*

Dear Client,

We all have financial goals: peace of mind in retirement, being able to afford our children's university fees; or making that dream of an overseas holiday a reality. Achieving these goals becomes more difficult when tax is levied daily on everything we buy from food to clothes.

At last there is some taxation relief for people who want to save. STANLIB is pleased to offer you an investment opportunity which not only gives you the benefit of tax-free savings growth, but also contribution flexibility and provides access to your capital at any time. Why pay tax when you don't have to?

Saving for that much awaited goal can begin today for all natural persons. It's that simple. Invest in the STANLIB Unit Trust Tax-Free Savings Account today, which gives you the flexibility of choosing your preferred fund.

? **Why invest in the STANLIB Tax-free Savings Account?**



No initial fees

No performance fees



No tax on investment which results in a better long-term return

It is **transparent** in terms of fees and funds you are invested in



It is **simple** in terms of understanding the underlying funds and return capabilities

You have a **choice** of funds in which to invest, one or multiple



Easy access to funds at any time



? **How does the STANLIB Tax-Free Savings Account work?**



You may invest a maximum of R30 000p.a. and a maximum of R500 000 over your lifetime.



As per the National Treasury, any amounts exceeding the R30 000p.a. contribution limit will be taxed at a rate of 40%.



These limits apply to the total of ALL your tax-free savings accounts, with STANLIB and other providers.

? Tax benefits of investing:

You benefit from an easy to understand, transparent account with the following tax benefits:

No tax on dividends

(This is a tax of 15% on shareholders when they receive dividends)

Your account will earn the gross dividend, which will be automatically re-invested.



You don't pay tax on income

All interest and other income, including listed property income, will be re-invested tax-free.



No Capital Gains Tax (CGT)

You won't be taxed on capital gains when you switch within this account offering or if you withdraw your investment.

? Features of investing:

You choose how much to invest and how frequently (subject to legislative limits):

Monthly debit order payments

You may invest for as little as R500p.m. or a maximum of R2 500p.m. The maximum debit order of R2 500p.m. ensures that you don't exceed the annual contribution limit of R30 000p.a.

Lump sum payments

A minimum lump sum of R5 000 is allowed. You choose when to pay, keeping in mind the annual contribution limit of R30 000p.a.

There are no time limits for investing; however the longer you stay invested, the more tax-free growth you will enjoy.



Please click on the links to view the [STANLIB Tax-Free Savings Account brochure](#), the [frequently asked questions and answers](#) relating to this account and the [application form](#).

For more information, please contact your accredited financial adviser, call STANLIB's Call Centre on 0860 123 003 or visit stanlib.com.

Kind Regards,

Bongani Mageba

Managing Director: STANLIB Retail

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