

Appointment of financial adviser and change in fee form

Everything you need to know

Our contact details

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Postal address

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Cape Town

8000

Physical address

5th Floor, MontClare Place

Cnr Campground and Main Roads

Claremont

7708

Before you start

It is important that you read the relevant Minimum Disclosure Document(s), Effective Annual Cost disclosure, our Investment Guide (which outlines the terms and conditions that apply to this investment) and Supporting Documents Required guide. The latest versions are available on our website (www.camissa-am.com). **Refer to Annexure A for a summary of our fund range.**

Please note that the onus is on the investor to inform us of any changes to personal details (including, but not limited to, bank account, address and contact details).

We do not provide financial advice, so you may wish to speak to an Independent Financial Adviser. We will only allow authorised Financial Services Providers who are registered with us to submit investment applications on behalf of investors. We will verify each adviser's licence with the Financial Sector Conduct Authority (FSCA). Please note that if your financial adviser is not authorised by the FSCA, or is not registered with us, we will not be held responsible for any losses suffered due to delays in processing, or the rejection of this application.

Should you require any assistance in completing this form, please contact our client service team on 0800 864 418 or email us at clientservice@camissa-am.com.

Completing this form

All investors must complete all relevant sections of this form indicating your selections with a tick mark (where applicable).

Instructions will only be processed once all requirements (as specified in this form) have been met. Fax the completed form and all supporting documents to +27 88 021 671 3112, or email clientservice@camissa-am.com.

Check list

Refer to our **Supporting Documents Required guide** for detailed information. In simple terms you will need:

- Signed and dated Appointment of financial adviser and change in fee form
- Proof of authority (where applicable)
- Updated FICA documents (if any information has changed - see Revision of personal details form)*

* These documents must be less than three months old

Important information

The Camissa unit trust fund range is offered by Camissa Collective Investments (RF) Limited (Camissa), registration number 2010/009289/06. Camissa is a member of the Association for Savings and Investment SA (ASISA) and is a registered management company in terms of the Collective Investment Schemes Control Act, No 45 of 2002. Camissa is a subsidiary of Camissa Asset Management (Pty) Limited [a licensed financial services provider], the investment manager of the unit trust funds. Camissa has the right to refuse an application if it considers an investor to be a high risk and/or especially sanctioned client.

Investments in the selected Collective Investment Schemes in Securities (unit trusts) are made and administered subject to the provisions of the Collective Investment Schemes Control Act No. 45 of 2002, in accordance with the deeds of such funds and subject to each scheme's fee structure as amended from time to time. Based on Exchange Control Regulations, certain unit trust portfolios are subject to availability. All of the funds listed in our fund range (on page 8) may be capped at any time in order for them to be managed according to their respective mandates. Unit trusts are generally medium to long-term investments. The value of units will fluctuate in line with market and exchange rate movements. Past performance should not be used as a guide for future performance. Unit trusts are traded at ruling prices, which are calculated on a Net Asset Value (NAV) basis. NAV refers to the value of the fund's assets less the value of its liabilities. The Camissa funds, with the exception of the Camissa Islamic funds, may engage in scrip lending and borrowing (up to 10% of the value of the fund). Camissa will engage in borrowing if a fund has insufficient cash or if its assets cannot be released to repurchase or cancel units. All funds are valued and priced at 15:00 each business day and at 17:00 on the last business day of the month.

Appointment of financial adviser and change in fee form

Would you like to appoint a financial adviser? and/or change your financial adviser's fee?

A Investor's details (individual/legal entity)

Investor number

Title Surname/entity

First name(s)

ID/passport number (if foreign national)

B Person acting on behalf of investor (if applicable)

To be completed by the legal guardian or person with Power of Attorney to act on behalf of the investor.
(Please send us proof of authority)

Capacity of person acting on behalf of investor

Power of attorney Curatorship Legal Guardian Parent

Other (please specify)

Title Surname

First name(s)

SA ID number

Passport number (if foreign national)

Expiry date Country of issue

Preferred contact number

Email address

Residential address

Code

Please note that we require the following documents (if they were not previously submitted to us):

- Proof of authority
- Copy of ID/passport (if foreign national)
- Proof of residential address (less than three months old)

Initial: _____

Appointment of financial adviser or fee form

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E Investor declaration

I understand and agree to be bound by the provisions of this application form. If, on the date of signature of this application form, an updated application form exists and the fees are different on that form, the fees on the updated application form will apply.

I understand and/or confirm

- I have read, understood and agree to the latest terms and conditions that apply to this investment, as specified in the Minimum Disclosure Document(s), Effective Annual Cost disclosure and Investment Guide.
- Camissa does not give advice and I have therefore not received advice and/or recommendations from Camissa.
- All information provided in and with this application form, whether in my handwriting or not, is true and correct and I confirm that this transaction is within my powers as the authorised representative of the entity.
- Camissa may accept instructions from the financial adviser or any authorised third-party appointed and authorised by me in writing.
- Camissa cannot be held accountable for loss or damage suffered as a result of my financial adviser acting outside of his/her FSCA licensed conditions.
- I authorise Camissa to make all reports and statements regarding my investment available to my appointed financial adviser.
- For the purposes of the Protection of Personal Information Act No. 4 of 2013 (POPI), I consent and acknowledge that all personal data provided by me to Camissa or its independent third-parties (such as administrators) and its respective employees, may be used to enable each of the aforesaid entities to carry out their respective duties and obligations in relation to this investment or as may be permitted under POPI. Information will be shared if required by SARS or other tax authority with which South Africa has signed an Intergovernmental Agreement.

Signed at on this day of year

Investor's signature

Assisted by (if applicable)

Full name(s) and surname

Capacity

Signature Date

Initial: _____

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Annexure A - our fund range

The Camissa unit trust fund range is offered by Camissa Collective Investments (RF) Limited (Camissa), registration number 2010/009289/06. Camissa is a member of the Association for Savings and Investment SA (ASISA) and is a registered management company in terms of the Collective Investment Schemes Control Act, No 45 of 2002. Camissa is a subsidiary of Camissa Asset Management (Pty) Limited [a licensed financial services provider (FSP No. 784)], the investment manager of the unit trust funds.

	Camissa Equity Alpha Fund	Camissa SA Equity Fund	Camissa Top 40 Tracker Fund	Camissa Global Equity Feeder Fund	Camissa Balanced Fund	Camissa SA Balanced Fund	Camissa Protector Fund	Camissa Stable Fund	Camissa Islamic Equity Fund	Camissa Islamic Balanced Fund	Camissa Islamic High Yield Fund	Camissa Islamic Global Equity Feeder Fund
Category	South African - Equity - General	South African - Equity - General	South African - Equity - Large Cap	Global - Equity - General	South African - Multi Asset - High Equity	South African - Multi-Asset High Equity	South African - Multi Asset - Medium Equity	South African - Multi Asset - Low Equity	South African - Equity - General	South African - Multi Asset - High Equity	South African - Multi Asset - Income	Global - Equity General
Fund objective	To provide strong capital growth and a total portfolio return that is in the top quartile for general equity funds.	To deliver strong capital growth and a portfolio return that is significantly better than the average general equity fund.	To track the movements and replicate the performance of the FTSE/JSE Top 40 Index over time.	A feeder fund that will be fully invested in the dollar-denominated Camissa Global Equity Fund. In order to achieve its objective, the portfolio invests in an underlying portfolio which invests the majority of its net assets directly in listed shares on recognized markets.	To provide investors with high long-term capital growth, within the constraints of the statutory investment restrictions for retirement funds. The fund seeks to provide a moderated exposure to volatility in the short term.	The fund aims to deliver strong capital growth and income over the long term and thereby significantly outperform the average competitor balanced fund. The fund has a balanced mandate and investments are diversified across domestic equities, bonds and cash.	To provide steady capital growth and returns that are better than equity market returns on a risk adjusted basis over the medium to longer term.	To provide total returns that are in excess of inflation over the medium term. It seeks to provide a high level of capital stability and to minimise loss over any one year period, within the constraints of the statutory investment restrictions for retirement funds.	A Shariah-compliant fund that aims to provide steady capital growth and a total portfolio return that is better than the average general equity fund.	A Shariah fund that aims to provide steady long-term returns and capital growth. The fund seeks to provide a moderated exposure to volatility in the short term.	A Shariah-compliant fund that aims to provide capital stability and optimal income returns. In order to achieve its objectives, the fund will be using short-term, medium term and long-term income generating securities as outlined by the constraints of the restrictions for retirement savings.	The portfolio will be a Feeder Fund. The investment objective of the portfolio is to achieve optimum risk adjusted total returns by providing investors with exposure to an international collective investment scheme portfolio comprising a diversified mix of global equity and equity-related securities.
Tax-free option	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Inception dates	26 April 2004	1 September 2022	1 August 1997	1 November 2019	3 May 2011	01 August 2023	11 December 2002	3 May 2011	13 July 2009	3 May 2011	12-Mar-19	7 January 2019
Portfolio manager	Gavin Wood	Gavin Wood	Aslam Dalvi	Gavin Wood	Gavin Wood	Gavin Wood	Dirk van Vlaanderen	Gavin Wood	Abdul Davids	Abdul Davids	Abdul Davids	Abdul Davids
Benchmark	South African - Equity - General funds mean	South African - Equity - General funds mean over a rolling 12-month period	FTSE/JSE Top 40 Index	FTSE World Index ZAR	South African - Multi Asset - High Equity funds mean	South African - Multi Asset - High Equity funds mean	CPI + 4%	Total return of CPI + 2% pa	South African - Equity - General funds mean	South African - Multi Asset - High Equity funds mean	Short-term Fixed Interest Index (STeFI)	Global Equity General funds mean
Minimum lump sum	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000
Minimum debit order	R500	R500	R500	R500	R500	R500	R500	R500	R500	R500	R500	R500
Risk profile	High	High	High	High	Medium-high	Medium-high	Low - medium	Low	High	Medium-high	Low	High
Annual service fee (excl VAT)	1.25%*	1.25%*	0.50%	1.35%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	0.50%	1.35%
Upfront fee (excl VAT)	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 0%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 0%	Camissa - 0% Broker max - 3%
Annual ongoing advice fee (excl VAT)	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 0.25%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%

* Performance fee: 10% of fund's outperformance of benchmark over rolling 12-month periods. Total fee (annual management fee plus performance fee) to be capped at 2%.