

ANNEXURES A

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Beste Oom Herman Raman

18/09/2006

Old Mutual : Dinamiese vloerfonds No 111096080

U skywe gedateer 25 Aug 2006 verwys:

Die samesprekings aangaande bostaande belegging het op 4 April 2006 in aanvang geneem nadat u seun Bert u aan my kom voorstel het. Die rede volgens Bert vir die voorstelling was dat hy tevede was met sy belegging en graag sy vader daaraan wil blootstel.

Nieteenstaande bogenoemde het ek begin deur 'n risiko profiel van u te doen. Aangeheg vind asb'n afskrif van "Discretionary Investment Risk Tool" soos deur u onderteken gedateer 4 April 2006.

Die werking van die fonds is aan U verduidelik en aangeteken onder "comments" in die "Discretionary Investment Risk Tool" asook in die "Client advice record" (aangeheg) wat ook deur 'n onderteken is.

Tydens hierdie verduideliking was u seun Bert teenwoordig en is daar op geen stadium deur u of u seun enige aanduiding gegee dat u nie die werking en die risiko van die fonds verstaan nie.

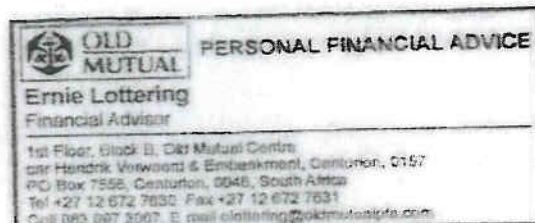
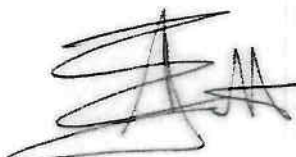
'n Verdere bevestiging van hierdie feit kom voor in "Section C –Declaration by client , van die client advice record" waar u "Yes" op die volgende geantwoord het.".....I Understand the risks/guarantees (or absence thereof) associated with the product / underlying fund I have purchased" . Hierdie is ook deur u onderteken.

Daar moet verder in ag geneem word dat u maandeliks R 5000 as 'n inkomste uit hierdie fonds onttrek wat 'n invloed op die aanvanklike kapitaal beskerming het.

Vir U gerief heg ek die inligingstuk oor die Dinamiese Vloerfonds aan, wat ek weer met u persoonlik behandel het op 17 Augustus 2006 by u woning.

Daar word vertrou dat bostaande vir u duidelik is en indien u enige verdere navrae het u welkom is om my persoonlik te kontak.

Groete
Ernie Lottering
Finansiële Adviseur
Old Mutual PFA
Centurion



A2



Discretionary Investment Risk Assessment

Only one tick per question

1. When do you expect to start withdrawing the money which you now intend to invest?

- Short term, say 5 years or less
- Medium term, say between 6 - 9 years
- Long term, say 10 years or more

2. What percentage of your monthly savings (for recurring premiums) or wealth (for lump sums) does this investment represent?

- Small
- Less than half
- More than half
- Large

3. What is your primary investment objective?

- Protection of capital
- Stable investment growth outperforming bank deposits
- Reasonable capital growth beating inflation
- Maximum capital growth over the long term

4. Which best case / worst case investment scenario would you feel most comfortable with?

Worst Case Scenario in any given year	Average Annual Return over the whole term		Best Case Scenario in any given year
4%	2% (Real)	8% (Nominal)	12%
-5%	4% (Real)	10% (Nominal)	15%
-10%	6% (Real)	12% (Nominal)	20%
-20%	8% (Real)	14% (Nominal)	30%

Assessment Summary

Based on the above questionnaire your risk category has been assessed as Moderate.
(This corresponds to investment options listed under Defensive in this tool.)

Portfolios constructed along Moderate guidelines would typically have the following characteristics :

- Aim for moderate income stream.
- Aim for long-term return greater than inflation.
- Aim for modest growth on capital invested.
- May be exposed to a moderate level of capital volatility.

The Assessment Summary above is a determination of my / our Risk Profile based on the answers provided by me / us in the Investment Risk Assessment Questionnaire

I / we understand that:

- The above assessment summary does not, nor is it intended to constitute advice and is based on information provided by me / us
- This assessment is built on the theoretical correlation between risk tolerance and investment term, liquidity needs and attitude towards risk
- Should I / we not feel comfortable with the outcome of this assessment my / our specific requirements should take precedence
- The percentages reflected in Question 4 are provided to assist with analysing my / our risk profile and do not amount to a representation, warranty or guarantee of the returns that might be experienced.
- Risk assessments should be performed periodically or when one's circumstances change.

Comments:

Mr. Herman Raman do not want to take a high risk but also wants to get reasonable groth and draw a income of R 5000 p/m Therefore he decided on Dynamic Floor Fund that will give 90% protection on market lows. Dynamic Floor Fund is a Moderate Risk Investment.

Client's signature: Date: 04/04/2006

Adviser's signature: Date: 04/04/2006



Personal Financial Advice

Client Advice Record

A3

08/20/09
(Sam Bort)

Licensed Financial Services Provider

Client: Mv. H.G. Raman

Client Telephone No. 012-3293623

Policy/Application No(s) UT111 096080

SECTION A. SUMMARY OF CLIENT'S NEEDS ESTABLISHED.

Financial need	Need identified (tick Yes or No)		Risk profile (e.g. conservative etc.)	Capital or income need quantified in Rand terms (if applicable)	Need addressed?		
	Yes	No			Yes	No	Partially
Death		X	N/A	R			
Disability		X	N/A	R			
Retirement		X		R			
Investment	✓		<u>Conservative</u>	N/A	✓		
Savings		X		R			
Healthcare		X	N/A	N/A			
Short term		X	N/A	N/A			
Other							

SECTION B: ADVICE PROVIDED TO CLIENT AND RATIONALE. PLEASE NOTE it is of the utmost importance that the following is recorded where applicable:

- Where identified needs have not been addressed, an explanation must be recorded below.
- All products and funds considered/proposed, and the rationale for the recommended product(s) and fund(s) which are not covered in the following pages.
- Product(s) or fund(s) chosen contrary to the recommendation by the adviser.
- The impact of the LOA limitation on disability cover.
- Any other particular circumstances of the client, which are relevant to the recommendations made.

Notes:

Om Herman Raman het besluit om die geld R 560 000 by die bank weg te neem en te beleg in Unit Trust (old mutual) in Dynamic Floor Fund wat 70% beskerming bied. Hy trek ook daaruit in inkomste van R 5000 p/m, gesiende sy eerder dan kan hy wel in haar inkomste trek.

A4



SECTION C: DECLARATION BY CLIENT.

	Yes	No
1. An analysis of all my financial needs as identified in Section A was conducted on.....		X
2. Where no analysis was conducted I confirm that the reason was that:		
(a) I have not provided all the information requested by the financial adviser to do an analysis. OR	X	
(b) There was not reasonably sufficient time for me to have a needs analysis done.		X
3. I have noted the importance of, and understand the contents of paragraphs (1), (2) and (3) below.	X	
4. I confirm that the proposal form, and any other form, was fully completed prior to me signing it.	X	
5. I was shown the financial adviser's accreditation details and authority to sell the product(s) proposed or purchased	X	
6. The final quotation(s) for the product(s) I selected was shown to me and the principal terms and conditions explained to me. I have been informed of and understand all costs and charges, including the amendment charges, if relevant. I understand the risks/guarantees (or absence thereof) associated with the product(s)/underlying funds I have purchased.	X	
7. I confirm that the disclosures required in the Financial Advisory and Intermediary Services Act have been made and explained to me and, where a medical scheme product has been recommended, the required disclosures in terms of the Medical Schemes Act have been made	X	
8. I confirm that the financial adviser has made enquiries to ascertain whether the product(s) I bought constitute replacement products and, if so, I confirm that the required disclosures pertaining to replacements have been made	X	

(1) NEEDS ANALYSIS: The foundation of Old Mutual Personal Financial Advice's business is objective financial advice after conducting needs analyses. At the heart of this lies an analysis of your current financial position, defining your financial goals, and then developing strategies designed to help you move towards achieving these objectives. However passionate we are about the process we have to offer, we also recognise the principle of client choice. Life and Disability cover is of utmost importance and any need(s) in this regard may not be identified or adequately addressed should you decide not to make use of our service to conduct a detailed financial needs analysis. If you have chosen not to make use of this service you are invited to take up our offer of a detailed needs analysis at your earliest convenience. Please note that our advice process and legislation require that a financial needs analysis must be conducted prior to advising you on your financial needs. The only exceptions are where you could not provide the information requested by our financial adviser to do an analysis or where, in the light of the prevailing circumstances, there was not reasonably sufficient time to do an analysis. Should this be the case, you herewith confirm that you CLEARLY UNDERSTAND that there may be limitations on the appropriateness of the advice provided and that you will take particular care to consider whether the advice is appropriate considering your financial objectives, financial situation and particular needs. PLEASE NOTE: If you elect to conclude a transaction that differs from that recommended by our financial adviser, or elect not to follow the advice furnished, or elect to receive more limited information or advice than our financial adviser is able to provide, you confirm that you are aware of the risk, and have taken particular care to consider whether any product selected or transaction concluded is appropriate to your needs, objectives and circumstances.

(2) ANALYSIS DISCLAIMER: The analysis done and any of its supporting documentation is based on a set of assumptions including, amongst others, the current tax regime, growth rates, the rate of inflation and correct information provided to our financial adviser. Any financial plan/information must always be viewed against the background of current financial realities and possible future developments. None of the figures should be understood as an illustration or quotation but should rather be used to assist with your financial planning requirements. The figures used are not a guarantee of any nature. It is critical that you agree to and understand the impact that the vital rates and assumptions could have on the result of this analysis and ultimately on the realisation of your financial goals.

(3) PERSONAL LIVING ANNUITY (where applicable): Ensure that you understand the risks associated with this kind of product. You may be carrying the full risk. The assets of a living annuity are normally subject to market fluctuations and are thus not guaranteed. You must ensure that your risk profile suits this type of investment and that you are in a financial position to withstand a reduced income in times of reduced capital or reduced investment returns. If the living annuity is your only source of income and a pre-tax annuity of more than the inflation rate and/or a percentage more than the average growth rate of the underlying fund(s) over the preceding five years is required at the onset of the annuity in order to sustain your desired lifestyle, a different type of pension should be selected. If you purchase a living annuity you must ensure that your lifestyle objectives and income requirements are at least annually reviewed.

Client Signature: 	Financial Adviser Name: <u>Ernie Hatterring</u>	Financial Adviser Signature: 
Date: <u>07/04/2006</u>	Date: <u>10/04/2006</u>	

Declaration by Manager: I confirm that:

- I have examined the recommendations and solutions proposed and believe them to be appropriate in the circumstances.
- The supporting documentation required when an offshore investment is made and/or FICA requirements are applicable, has been enclosed with the application.
- The financial adviser is accredited to sell the product(s) recommended and/or sold.
- In the event of the financial adviser not being accredited to sell the product(s), (s)he was accompanied by (print name) _____ who is accredited. (Note: Co-attendance is not applicable to Healthcare products.)

Manager Name: <u>P. J. VENTER</u>	Signature: 	Date: <u>11/04/2006</u>
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A5

OLD MUTUAL DYNAMIC FLOOR FUND

Classification:

Domestic / Asset Allocation / Targeted Absolute and Real Return

Performance Target:

CPI + 4%

Risk Target:

Aims to protect 90% of capital over rolling 12-month periods.

What does the fund aim to achieve?

The fund aims to participate in the upside of the equity markets while at the same time aiming to limit losses when markets are weak. Over time, the fund aims to deliver an inflation-beating return to investors, aiming to outperform inflation by 4% p.a. over rolling 3-year periods, and limiting losses to no more than 10% over rolling 12-month periods.

How does it do this?

The fund employs a quantitative model to drive performance and manage risk through the active allocation of money between the various asset classes. The allocation to the various asset classes is adjusted on an ongoing basis in order to increase exposure to performing assets and to decrease exposure to assets of which the value is declining. It is important to note that the fund manager does not take an active view on the expected future returns of the various asset classes but reacts to changing market conditions.

What does this fund invest in?

- ▲ Shares
- ▲ Property
- ▲ Bonds
- ▲ Money market instruments
- ▲ Inflation-linked bonds
- ▲ Derivatives

How safe is my capital?

In this fund managing risk is as important to the manager as generating returns. The quantitative model uses OMAM's proprietary "Floor Fund Technology" to manage risk in the fund. Although the fund manager consciously aims to avoid capital loss of more than 10% over any 12-month period (and has consistently achieved this since the fund was launched) there is no explicit guarantee against a capital loss or a loss greater than 10%. Over periods of weeks and months losses are entirely possible in this fund, especially during periods of significant market weakness. These losses, when they do occur, are likely to be noticeably smaller than those in risky asset classes such as equities.

How is risk managed?

The fund employs OMAM's proprietary "Floor Fund Technology" to manage risk in the fund and aims to limit the downside potential to a maximum of 10% over rolling 12-month periods. While equities remain a key driver of long term after-tax returns in excess of inflation, they do introduce short term capital risk. The dynamic asset allocation decisions that are driven by the quantitative model reduce exposure to riskier assets in a declining or volatile market in favour of more stable assets like cash. The opposite would apply in a rising equity market. Furthermore, as sufficient positive returns are generated, the floor is raised to lock in these returns and protect them from future losses.

Who should invest in this fund?

This fund is suitable for investors who wish to grow their capital in the medium to longer term but who also require some stability in capital values. The fund complies with pension fund regulations (Regulation 28) and is a suitable investment for pension funds. The fund is a great solution for investments in Preservation Fund and Retirement Annuity products where the objective is to grow capital over time but also ensure that no significant capital losses occur when the investor is close to retirement.

The recommended term for an investment in this fund is at least three years and longer.

WHO MANAGES MY INVESTMENT?



Garth Taljard

Date of birth: 1975/07/07

Education: B.Bus.Sc. (Actuarial Science), FIA, CFA

Previous experience:

Garth was previously at Metropolitan Employee Benefits where he worked on investment product development and risk management. At OMAM Garth has been responsible for developing and managing structured solutions to meet client needs. These include absolute return funds and custom structured portfolios.

Garth has also been responsible for developing OMAM's local and international hedge fund offering.

Responsibility:

Since 2003, Garth has been the back-up portfolio manager for Old Mutual Absolute Return funds and has now accepted full-time responsibility managing these funds.

REVIEW OF JULY 2006

The Dynamic Floor Fund is ideally suited to the more risk-averse investor whose priority is capital preservation, but who still wants to participate in upside market growth. As such, the fund is of a moderate-risk nature with downside risk significantly reduced through the use of a quantitative management model that constrains asset allocation. The same model is used to lock in gains as they are earned.

In contrast to the volatile equity market, the fund had a calm July. The equity exposure meant the fund did not suffer tremendously while the market sold off 5% by the middle of the month. Although the market then recovered most of these losses, the All Share Index still finished down over 1% for the month. We were happy to maintain a low equity and property exposure, with high cash holdings. The cash yields compensated for the slight equity losses. The fund will be able to rebuild equity exposure should there be a gradual recovery in the market. We will, of course, cut further if the market falls. The cash exposure will provide a stable return in the current volatile market conditions.

A7



UNIT TRUSTS BUYING FORM (CONTINUED)

3. INCOME VERIFICATION

Source of income

Bank

Source of funds for this transaction

Bank

Type of assets (see page 3 for definitions):

Retail Institutional (Please complete section 10 of this form.)

4. DEBIT ORDER BANK DETAILS

We will use these bank details to make all future deductions. Persons acting on behalf of the investor must complete section 11 of the form.

Surname of account holder

Raman

Initials

A.S

Bank and Branch
Branch code and Account number

Standard Bank
Germiston

017414199

Account type

Current Transmission Savings

5. PAYOUT BANK DETAILS (if different from above)

We will use these bank details to make all future payments to you.

Surname of account holder

Raman

Initials

A.S

Bank and Branch
Branch code and Account number

Standard Bank
Germiston

017414199

Account type

Current Transmission Savings

6. REGULAR AUTOMATED WITHDRAWALS

Please sell units to the value of R 5000.00 from my Dynamic Plan Fund, every month/quarter/six months/year (circle payment frequency). Starting 01/05/2006 (date).

Note: This money will be paid into the bank account as detailed above.

7. DECLARATION

I agree to accept the number of units sold to me by virtue of this application and I warrant that I have full power and authority to enter into and conclude this transaction, with the necessary assistance where such assistance is a legal requirement. I am aware that this product offers no cooling-off rights. I know that the cost of buying units includes an initial charge plus VAT and that there are no guarantees on my capital. I acknowledge that there are further allowable deductions from the fund (e.g. an annual service fee) that impact on the value of my investment. I am satisfied that the facts provided are accurate and complete. I am aware of the fund's/units' objectives, risk factors, the charges and income distributions, as set out in the fund fact sheet/s. I acknowledge that the Management Company may borrow up to 10% of the portfolio to bridge insufficient liquidity. I have read and fully understood all six pages of this application form. I hereby authorise Old Mutual Unit Trust Managers Ltd to debit the account mentioned above with the monthly amount/lump sum specified. I further authorise Old Mutual to accept instructions from me via facsimile (please delete if not applicable).

Date 04/04/2006

Signature of investor

[Signature]

8. ACCEPTANCE OF ADVICE (please check one option)

- A I acknowledge that no intermediary was involved in dispensing advice with regard to this investment.
- X I hereby confirm that, where applicable, the relevant intermediary has satisfied me that he/she is authorised to render financial services in respect of this product.

Do you want to appoint this intermediary as your Preferred Servicing Intermediary (PSI) for all your future financial services needs?

- YES, I appoint and give the Preferred Servicing Intermediary access to information on all my existing financial services products.
- NO, I will complete an Intermediary Appointment Note (IAN) selecting my servicing intermediaries of preference per category of business.

Intermediary's Commission: The intermediary's fee for advice (see table for initial charge) will be 2.85% (excluding VAT).

Signature of investor:

[Signature]

9. INTRODUCER

I, the undersigned, hereby declare and warrant that I am duly authorised to render financial services in respect of this product. All parties concerned have been identified and verified and all relevant documentation has been obtained and appropriate procedures have been applied in accordance with FICA (Act 38 of 2001).

Eric Lottering Centurion

206535 0839973007

erlottering@oldmutualpla.com

[Signature]

SPECIAL INSTRUCTIONS (Please attach in writing and submit along with this form.)

A8



Discretionary Investment Risk Assessment

Only one tick per question.

1. When do you expect to start withdrawing the money which you now intend to invest?

Short term, say 5 years or less

Medium term, say between 5 - 10 years

Long term, say 10 years or more

2. What percentage of your monthly savings (for recurring premiums) or wealth (for lump sums) does this investment represent?

Small

Less than half

More than half

Large

3. What is your primary investment objective?

Protection of capital

Stable investment growth outperforming bank deposits

Reasonable capital growth keeping inflation

Medium term growth over the long term

4. Which best case / worst case investment scenario would you feel most comfortable with?

Worst Case Scenario in any given year	Average Annual Return over the whole term	Best Case Scenario in any given year
4%	2% (Real) 3% (Nominal)	12%
5%	4% (Real) 10% (Nominal)	15%
10%	6% (Real) 12% (Nominal)	20%
20%	8% (Real) 14% (Nominal)	30%

Assessment Summary

Based on the above questionnaire your risk category has been assessed as Moderate.
(This corresponds to investment options listed under Defensive in this tool.)

Portfolios constructed along Moderate guidelines would typically have the following characteristics :

- Aim for moderate income stream.
- Aim for long-term return greater than inflation.
- Aim for modest growth on capital invested.
- May be exposed to a moderate level of capital volatility.

The Assessment Summary above is a determination of my / our Risk Profile based on the answers provided by me / us in the Investment Risk Assessment Questionnaire.

I / we understand that:

- The above assessment summary does not, nor is it intended to constitute advice and is based on information provided by me / us
- This assessment is built on the theoretical correlation between risk tolerance and investment term, liquidity needs and attitude towards risk
- Should I / we not feel comfortable with the outcome of this assessment my / our specific requirements should take precedence
- The percentages reflected in Question 4 are provided to assist with analysing my / our risk profile and do not amount to a representation, warranty or guarantee of the returns that might be experienced.
- Risk assessments should be performed periodically or when one's circumstances change.

Comments:

Mr. Herman Raman do not want to take a high risk but also wants to get reasonable growth and draw a income of R 5000 p/m. Therefore she decided on Dynamic Floor Fund that will give 90% protection on market lows. Dynamic Floor Fund is a Moderate Risk Investment.

Client's signature: Date: _____ Adviser's signature: _____ Date: _____

ANNEXURES B

Unit Trust Buying Form

Annexure B1 – 2

"E"
B1-

OLD MUTUAL UNIT TRUSTS BUYING FORM

HOW TO COMPLETE THIS APPLICATION FORM

Com Herman

1. Complete all sections from 1 to 8. Institutional investors and persons acting on behalf of the investor must complete sections 10 and 11 respectively.
2. You can invest via debit order or by depositing the money into Old Mutual Unit Trusts' bank account.

Bank	Account Number	Branch	Branch Code	Account Type
Standard Bank	070289214	Cape Town	02 00 09	Current

3. This application form, along with the necessary supporting documentation (see page 3), can be submitted at any Old Mutual branch or faxed to +27 (21) 509 7100. Subject to the conditions of the relevant Trust Deeds, I hereby apply for the number of units that can be purchased by the remittance/s referred to below.

Do you already have an Old Mutual Unit Trusts investment? Yes No Unit Trust number 1111090080

1. INVESTOR DETAILS Please complete using CAPITALS and ✓ blocks where appropriate.

Surname and initials Raman
 Title and first names MrsHermansGerbardans

Postal address Dakloofstraat 166 Residential address Ons This Kamer 712
Donaalof Cabaun Sandpanberg 2 Boks St
Reinera

Postcode 0140 Ons This

Tel. (Code) 012 (Home) 3293023 (Code) (Work)

Fax (Code) (Work) Cellphone

E-mail Preferred method of communication: Postal E-mail

ID/Passport number 1510125026085 Date of birth 12101965
(Please attach a copy of your identity document/passport. Transactions will not be processed without it.)
 D D M M C C Y Y

Income tax number 5.13 Nationality S.A

2. HOW TO INVEST

Lump sum investment (fund minimums apply)

Please debit my bank account (as detailed below) with R 560 000 on the 12042006

I have transferred R into Old Mutual Unit Trusts' bank account (as detailed above).

Recurring monthly investment (fund minimums apply) Please allow at least 10 days' notice.

Debit order dates (select one) 1 3 7 15 20 27 Commencing month

FUND (lump sum / monthly minimums)	LUMP SUM	MONTHLY	ANNUAL DEBIT ORDER INCREASE* (% or Rand value)	DISTRIBUTIONS** (✓ to action)
				Pay out Reinvest
Dynamic Floor Fund (R10 000 / R500)	R <u>560 000</u>	R		
Enhanced Income Fund (R15 000 / R1 000)	R	R		
Investors' Fund (R10 000 / R500)	R	R		
Money Market Fund (R25 000)	R	R		
SA Quoted Property Fund (R10 000 / R500)	R	R		
Top Companies Fund (R10 000 / R500)	R	R		
Value Fund (R10 000 / R500)	R	R		
Other	R	R		
TOTAL	R	R		

* Our annual debit order increase facility allows you to automatically increase your investment amount by a set percentage or fixed amount on every anniversary date.
 ** Should you elect to have your distributions paid out, they will be paid into the bank account specified in section 5 (or 6). Note: All distributions of less than R100 are automatically reinvested.

R15960 → *[Signature]*

BZ

OLD MUTUAL UNIT TRUSTS BUYING FORM (CONTINUED)

3. INCOME VERIFICATION

Source of income: Bank
Source of funds for this transaction:
Type of assets: Retail Institutional

4. DEBIT ORDER BANK DETAILS We will use these bank details to make all future deductions. Persons acting on behalf of the investor must complete section 11 of the form.

Surname of account holder: Raman
Bank and Branch: Standard Bank
Branch code and Account number: 017414157
Account type: Savings

5. PAYOUT BANK DETAILS (if different from above) We will use these bank details to make all future payments to you. Proceeds resulting from the sale of units will only be paid into the endholder's bank account, unless the endholder is a minor (see section 11).

Surname of account holder: Raman
Bank and Branch: Standard Bank
Branch code and Account number: 017414157
Account type: Savings

6. REGULAR AUTOMATED WITHDRAWALS

Please sell units to the value of R 5000.00 from my Dynamic Flex Fund, every month/quarter/six months/year (circle payment frequency). Starting 01/03/2008 (date).

7. DECLARATION

I agree to accept the number of units sold to me by virtue of this application and I warrant that I have full power and authority to enter into and conclude this transaction, with the necessary assistance where such assistance is a legal requirement. I am aware that this product offers no cooling-off rights. I know that the cost of buying units includes a 1% initial charge plus VAT and that there are no guarantees as to my capital. I acknowledge that there are further allowable deductions from the fund (e.g. an annual service fee) that impact on the value of my investment. I am satisfied that the facts provided are accurate and complete. I am aware of the fund's/asset's objectives, risk factors, the charges and income distributions, as set out in the fund fact sheet(s). I acknowledge that the Management Company may borrow up to 10% of the portfolio to bridge investment liquidity. I have read and fully understood all the pages of this application form. I hereby authorise Old Mutual Unit Trust Managers Ltd to debit the account mentioned above with the money amount/sum specified. I further authorise Old Mutual to accept restrictions from me via telephone (please delete if not applicable).

Date: 04/04/2008 Signature of investor: [Signature]

8. ACCEPTANCE OF ADVICE (please check one option)

I acknowledge that no intermediary was involved in dispensing advice with regard to this investment.
I hereby confirm that, where applicable, the relevant intermediary has satisfied me that he/she is authorised to render financial services in respect of this product.
Do you want to appoint this intermediary as your Preferred Servicing Intermediary (PSI) for all your future financial services needs?
YES, I appoint and give the Preferred Servicing Intermediary access to information on all my existing financial services products.
NO, I will complete an Intermediary Appointment Note (IAN) selecting my servicing intermediaries of preference per category of business.

Intermediary's Commission: The intermediary's fee for advice (see table for initial charge) will be 2.88% (excluding VAT). 0R15910.00
Signature of investor: [Signature]

9. INTRODUCER

I, the undersigned, hereby declare and warrant that I am duly authorized to render financial services in respect of this product. All parties concerned have been identified and verified and all relevant documentation has been obtained and appropriate procedures have been applied in accordance with FICA (Act 38 of 2001).

Name of introducer: Eric Lottering
Branch: Centurion
Intermediary/Broker code: 206535
Tel. no.: 0839973207
Introducer's e-mail address: elottering@oldmutualpla.com
Signature of introducer: [Signature]

SPECIAL INSTRUCTIONS (Please attach in writing and submit along with this form.)