



STANLIB

# **Linked Investments Tax-Free Savings Plan**



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# STANLIB Linked Investments Tax-Free Savings Plan

The South African government aims to promote savings through the National Savings Scheme. In line with this, STANLIB is offering a convenient investment vehicle through a tax-free savings plan on the Linked Investments Platform. This is available to new and existing clients.

## How does it work?

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- This plan is exempt from tax on returns
- The plan allows a maximum of R33 000 in annual contributions and a maximum of R500 000 in lifetime contributions
- A minimum lump sum of R10 000 will be allowed with a minimum debit order of R500 p.m or a maximum of R2 750 p.m. or a minimum debit order of R6000 p.a.
- Amounts within this plan may be withdrawn at any time. However, if these amounts are returned to the fund(s) within this plan, this will be subject to the annual contribution limits
- Transfers between different funds in the plan will not be subject to the annual contribution limits
- You have flexibility of choice regarding the funds to invest in, from various management companies

## What are the benefits?

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**No Capital Gains Tax (CGT)**

- on a switch within this plan or on withdrawal.



**No tax on dividends**

your plan will earn the gross dividend, which will be re-invested.

**No performance fees or initial fees**

However, advisers will be able to charge an initial adviser fee agreed with the client.



**You do not pay tax on income**

- all interest and other income will be re-invested tax-free.






**No limits**

Even though the amount of contributions has a lifetime limit, there is no limit on the size that this plan can grow to.



## Key features of the Linked Investments Tax-Free Savings Plan

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	No lock-in period
	Easy access to funds at any time
	You have a wide choice of funds to invest in, from various management companies
	Transparent in terms of fees and funds invested in
	You can use it as part of a holistic financial plan to maximise your net of tax returns

**Please note:** The limit of R33 000 p.a contributions applies to ALL your tax-free saving plans in total, with STANLIB and other providers. If investors exceed this limit, this will be considered a contravention of the law, which SARS will be monitoring on an annual basis. Any amounts exceeding the R33 000 p.a limit will be taxed at a rate of 40%.

Please visit [www.stanlib.com](http://www.stanlib.com) for a full list of funds available for investing in the Linked Investments Tax-Free Savings Plan or contact your financial adviser.

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