WEALTH GROWTH INVESTMENT MANAGEMENT

First time investor explanation and instructions form

Dear Investor,

Welcome to Wealth Growth Investment Management.

Before continuing below, we recommend that you read through the following pages on our website, this will help you to familiarise yourself with our company which will allow you to make the best investment: Investment Philosophy and Process, What is a Segregated Portfolio Model and all the different Segregated Portfolio Models in each country.

We would like to assist you with filling in the required documentation below.

Please read through all the points first before filling in or signing documents.

1) Please read through the mandate, after which, fill out the mandate, and initial each page and sign it on the last page and send it to us.
2) Please choose the product that you would like to invest in, along with filling in your details as an individual, trust etc. The F.I.C.A. documents that you need to submit must be relevant to the client type, example, individual, trust etc. Please note that no accounts will be opened unless the correct F.I.C.A. documents have been submitted.
3) If you are filling it in with a financial adviser, please ask them to complete the relevant financial adviser details.
4) We use Peregrine as our prime broker, they are a member of the Johannesburg Stock Exchange and they have agreements to trade international equities. As soon as your money is deposited, it gets deposited in the J.S.E. or relevant stock exchange, if trading internationally in your own account so there is no need to worry, your money is in safe hands. Your funds will be invested in your own account under Peregrine but we will manage it on your behalf. If the F.I.C.A. documents have been completed, account opening should take between one and seven working days, depending on how busy they are. Your account details will sent to you either by them or us. If you need your money please send us instructions and it should take a maximum of 10 working days for them to deposit your funds into your account. You will only be able to transfer your funds after your account has been opened, so you will use your Peregrine account reference number as a reference when you transfer.
5) Bank account details, where your funds need to be transferred, are included in the mandate, as explained above, you will transfer your funds into Peregrine's trust account and we will manage it on your behalf.
6) There is no need to sign or send back the Disclosure document, it is there for you as it is a requirement of the Financial Services Board for us to give to clients.
7) The Wealth Growth Investment Management Power of Attorney form is to inform Peregrine that we will be managing your account and it will allow us to give instructions and execute trades only as per the mandate. A Power of Attorney usually means that the attorney can instruct as they feel necessary and has access to funds. Do not worry this is not the case in this instance, all monies can only be paid to the bank account filled in on the mandate, we can only execute
instructions and take management fees as per the signed mandate. Please sign this and send it back to us.

8) Foreign Investment Mandate: This only needs to be filled in signed and sent to us if you are investing in equities, bonds etc. that are not listed in South Africa, example if you invest in our U.K. or U.S.A. portfolios.
9) Declaration and Undertaking Form (Exemption from Dividends Tax). Please read through this document and only sign it and send it back to us if you qualify for an exemption.
10) So to summarise: The minimum documentation that we need filled in, signed and sent back to us please is:

1) Full Discretionary Mandate. (Please don't forget all the F.I.C.A. documents)
2) Wealth Growth Investment Management Power of Attorney

The optional forms are:

1) The Foreign Investment Mandate
2) Declaration and Undertaking Form (Exemption from Dividends Tax)