



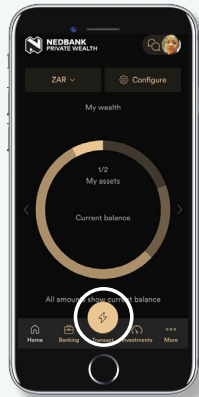
# Tax-free investments on our app

Investing tax-free is a great way to make every rand count and to maximise the growth on your savings. With our app, investing and topping up is quick and effortless, with no paperwork or extra admin.

Top up your tax-free investment on your phone – follow the steps below to benefit.

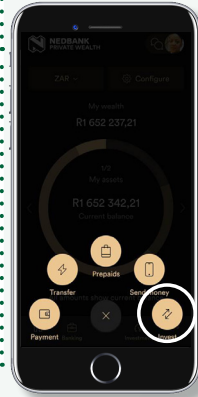
## 1 Transact

Once you have logged in, click on 'Transact' on the home screen.



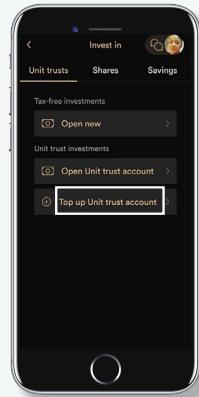
## 2 Invest

From the pop-up menu, select 'Invest'.



## 3 Top up

The 'Invest in' screen will open. From the 'Unit trusts' menu, click on 'Top up unit trust account' under 'Unit trust investments'.



## 4 Specify source

The 'Income and tax details' screen will open. Please specify the **source of the money** you are investing and your **occupation** and click on 'Continue'. (This is for FICA purposes, for your and our protection.)

## 5 Specify amount

The 'Top up unit trust account' screen will open. Please specify the lump sum and/or debit order **amount** and **when you want to invest** and click on 'Continue'.

## 6 Specify fund

The 'Investment details' screen will open, showing the funds you are currently invested in.

- If you want to stay invested in the same funds, click on 'Continue'.
- If you want to change your fund selection, click on **'Add or remove funds'**.

The 'Select funds' screen will open. Add and/or remove funds using the sliders. If you choose to add more than one fund, you will be able to specify how much to invest in each fund. Once you are happy with your selection, click on 'Continue'.

## 7 Review the summary

The 'Summary' screen will open. Check that all the details are correct. If you want to make changes, click on the back arrow in the top left corner. Otherwise, click on **'Confirm'** to finalise the transaction.



### How tax-free investments help you maximise your savings.

- You don't pay South African tax on any of the investment proceeds: income, interest, capital growth or dividends.
- All income generated can be reinvested into the tax-free investment without incurring any South African tax liabilities.
- The only fee is the annual management fee – there are no upfront, switching or exit fees.

You can download the app for free from the Apple and Android app stores.



## see money differently

Nedbank Private Wealth includes the following entities:  
Nedbank Ltd Reg No 1951/000009/06 (NCRCP16) (FSP9363).  
Nedgroup Private Wealth (Pty) Ltd Reg No 1997/009637/01 (FSP828).  
Nedgroup Private Wealth Stockbrokers (Pty) Ltd Reg No 1996/015589/07 (NCRCP59) (FSP50399), a member of JSE Ltd.  
Nedgroup Private Wealth (Pty) Ltd Reg No 1997/009637/07. Licensed financial services provider (FSP828).

Nedgroup Private Wealth (Pty) Ltd and its subsidiaries (Nedbank Private Wealth) issued this communication. Nedgroup Private Wealth is a subsidiary of Nedbank Group Limited, the holding company of Nedbank Limited. 'Subsidiary' and 'holding company' have the same meanings as in the Companies Act, 71 of 2008, and include foreign entities registered in terms of the act. There is an inherent risk in investing in any financial product. The information in this communication, including opinions, calculations, projections, monetary values and interest rates, are guidelines or estimations and for illustration purposes only. Nedbank Private Wealth is not offering or inviting anyone to conclude transactions and has no obligation to update the information in this communication. While every effort has been made to ensure the accuracy of the information, Nedbank Private Wealth and its employees, directors and agents accept no liability, whether direct, indirect or consequential, arising from any reliance on this information or from any action taken or transaction concluded as a result. Subsequent transactions are subject to the relevant terms and conditions, and all risks, including tax risk, lie with you. Nedbank Private Wealth recommends that, before concluding transactions, you obtain tax, accounting, financial and legal advice.

# NEDBANK PRIVATE WEALTH