AN EASY GUIDE TO COMPLETING YOUR TAX RETURN

YOU MAY RECEIVE THE FOLLOWING TAX CERTIFICATES FROM YOUR FINANCIAL PARTNER

**IRP5/IT3A**
Employees tax triggered by the annuity payment and redemption instructions. [excluded from this exercise]

**IT3B**
Details of income received from the unit trust funds during the year which are subject to Income Tax.

**IT3C**
A summary of the unit trusts sold during the year which resulted in Capital Gains or Losses.

**IT3F**
A summary of the retirement annuity contributions made during the tax year.

**IT3S**
A summary of various events that occurred during the tax year on the Tax Free Investment product.

These certificates should be captured into your Income Tax Return.

Many taxpayers make use of the SARS e-filing website [http://www.sarsefiling.co.za/] to lodge their tax return.

**IF YOU ARE NOT REGISTERED FOR E-FILING, GO TO THE SARS WEBSITE AND REQUEST THIS ACCESS. SARS PROVIDES GUIDANCE ON HOW TO DO THIS:**

The tax return process always begins with the investor logging on to the SARS e-filing website, and triggering their personal tax return in the accepted manner.

**SARS PROVIDES GUIDANCE ON HOW TO DO THIS:**

**ONCE THE RETURN IS TRIGGERED YOU WILL BE ASKED TO COMPLETE THE TAX RETURN WIZARD:**
If you are a tax resident in South Africa:

- **IT3B**: Tick the boxes flagged by the red markers with regard to your IT3B certificate.
- **IT3C**: Tick the boxes flagged by the green markers with regard to your IT3C certificate.
- **IT3F**: Tick the boxes flagged by the purple markers with regard to your IT3F certificate.

**DO GREAT THINGS**

[Old Mutual Logo]
Persons not registered in South Africa may need to obtain guidance on building the Income Tax return on e-filing to submit their Income Tax return correctly. The guidance below is specific to how the OMUT tax certificates should be read in terms of the SARS e-filing templates and does not provide tax guidance in terms of individual investor circumstances.
TAX RETURN SECTION

TAX CERTIFICATE
TAX RETURN SECTION

TAX CERTIFICATE

INCOME TAX CERTIFICATE

MTB: Retirement Annuity Fund Contributions
TAX YEAR ENDING 2016 (1 March 2016 to 29 February 2016)

This certificate contains information that you need to fill in on your income tax return to the South African Revenue Service (SARS). To make it easier for you to fill in your return, we have included all the SARS tax codes as they apply on this income tax return.

Old Mutual Unit Trust: Retirement Annuity Fund
Fund approval number: 007/16

<table>
<thead>
<tr>
<th>Unit Trust Number</th>
<th>Member</th>
<th>Current Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>EURR 354-2075</td>
<td>JL Smith</td>
<td>R5000.00</td>
</tr>
<tr>
<td>EURR 572169</td>
<td>JL Smith</td>
<td>R1 558 464.31</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>R2 058 464.31</td>
</tr>
</tbody>
</table>

01
TAX RETURN SECTION

This is the Tax-Free Investment section in your tax return. All fields are on your IT3S tax certificate.

Due to the nature of your investment you will populate fields 4239 & 4240 with a zero value. Your investment returns will be disclosed in fields 4241 to 4244.

Complete the return by capturing the values shown on the return to the corresponding fields in the tax return e.g.

Field 4219 will be populated with R29969 Field 4241 will be populated with R630