10X Fee free promotion on selected retirement products

Ts&Cs | November 2026

Your Future_

Promotion details

Item	Details
Promotion period	1 November 2026 to midnight on 30 November 2026
Offer	No 10X investment management fee for 6 months
Qualifying products	10X Retirement Annuity Fund, 10X Pension Preservation Fund, 10X Provident Preservation Fund, 10X Living Annuity
How to apply	Online via My10X: https://my.10x.co.za
What costs still apply	Fund costs of about 0.12%–0.18% a year (about 0.12% more on the International High and Medium Equity funds), plus a 0.075% Guardrisk fee on Living Annuities. See section 4.

1. The offer

If you apply for a new qualifying 10X product online during the promotion period, we won't charge our investment management fee on that product for 6 months.

The 6 months start on the date your money is first invested in the product. After that, our normal fees apply.

Other costs still apply, so your Effective Annual Cost (EAC) won't be zero during the 6 months. See section 4.

2. Who qualifies

You qualify if you apply for a qualifying product online via My10X during the promotion period, and you meet the normal requirements for opening that product. This includes:

- **New clients** opening a qualifying 10X product for the first time.
- **Existing 10X clients** opening a qualifying product of a different type from any 10X product they already hold. For example, if you have a 10X Retirement Annuity, a new Preservation Fund or Living Annuity qualifies, but a second Retirement Annuity doesn't.
- **Members of a 10X Umbrella Fund** who transfer their benefit to a new qualifying 10X product.

3. Who doesn't qualify

The promotion doesn't apply to:

- **Manual applications.** Applications submitted on a paper or emailed application form don't qualify.
- **Investments placed through a financial adviser.** This means any investment where a financial adviser or other financial services provider, other than 10X Investments or its representatives, submits the application, is recorded on the application, or receives a fee or commission from the investment.
- **Existing products.** Products you already hold with 10X, and new contributions to them, don't qualify.
- **Employer products.** The 10X Umbrella Funds and the 10X Group Retirement Annuity don't qualify (apart from Umbrella Fund members moving to a new retail product, as set out in section 2).
- **Other products.** Any 10X product not listed in the promotion details, such as tax-free savings accounts and unit trusts, doesn't qualify.

4. What still applies during the 6 months

Your Effective Annual Cost (EAC) won't be zero during the 6 months. These costs still apply, depending on your product and the funds you choose. They're the same costs you'd pay outside the promotion.

- **Fund costs (all products):** trading costs and other costs inside the funds are reflected in each fund's daily unit price, rather than charged to your account. They're typically 0.12%–0.18% a year, depending on the fund. The 10X International High Equity and 10X International Medium Equity funds (available in the 10X Living Annuity) have higher fund costs: about 0.12% a year more.
- **Guardrisk fee (10X Living Annuity only):** Guardrisk Life Limited, which underwrites the product, charges a fee of 0.075% a year.

5. Applying and deadlines

- Your application counts if you sign and submit it on My10X by midnight on the last day of the promotion period.
- Applications that haven't been signed and submitted by then don't qualify.
- Your money can arrive after the promotion period ends, for example when it's being transferred from another fund. What matters is when you submitted your application. The 6 months start when the money is invested.
- Please make sure the contact details on your application are correct and up to date.
- We're not responsible for applications that don't reach us because of problems with your device or internet connection.

6. Advice

10X does not provide financial advice. Our consultants can explain how our products work and the situations they're designed for, but they can't give you personal advice.

If you need advice on whether a product is right for you, speak to a financial adviser. Note that investments placed through a financial adviser don't qualify for this promotion (see section 3).

7. Changes to the promotion

We may change, extend, suspend or end this promotion. If we do, we'll post a notice on www.10x.co.za.

Changes won't affect applications submitted before the notice was posted.

10X Your Future_

8. Complaints

If you're unhappy with how we've applied these terms, you can complain through our internal complaints process by emailing complaints@10x.co.za. This doesn't limit any other rights you have, including referring your complaint to the National Financial Ombud Scheme.

9. Privacy

We handle your personal information as set out in our Privacy Policy at www.10x.co.za.

10. General

By applying for a qualifying product during the promotion period, you accept these terms.

To the extent permitted by law, 10X Investments and its agents, associated companies, directors, officers and employees are not liable for any loss or damage arising from taking part in this promotion.

10X Investments (Pty) Ltd is an authorised financial services provider (FSP 28250) and a Section 13B Pension Fund Administrator (24/444).

The 10X Living Annuity is underwritten by Guardrisk Life Limited, an authorised financial services provider (FSP 76).