

# 10X Fee free promotion on selected retirement products

Ts&Cs | June 2026

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Your Future

Don't pay a 10X investment management fee for 6 months on newly opened 10X retirement products. Applications must be received during the "promotional period" (1 June 2026 – 30 June 2026).

## FSP

The FSP is 10X Investments (Pty) Ltd, an authorised FSP #28250 ("the promoter").

## Who can participate?

- This promotion is open to all South African residents who are in possession of a valid identity document, and foreign nationals who can present their passport.
- Any participant under the age of 18 years must be fully assisted by his/her legal guardian, who approves of, and consents to, the participant's possession/receipt of the promotional offering.
- Employees at 10X Investments, partner agencies/affiliated companies and members of their immediate family are allowed to participate in this promotion.

## Which products qualify?

The following are "promotional products" for purposes of this promotion:

- 10X Pension Preservation Fund
- 10X Provident Preservation Fund
- 10X Retirement Annuity Fund
- 10X Living Annuity – no 10X investment management fee will be charged for 6 months from the date of the initial investment. However, a 0.075% fee (per annum) will be charged by the Insurer (The 10X Living Annuity is underwritten by Guardrisk Life Limited). In addition, investors who select the 10X International High Equity, 10X International Medium Equity and 10X MSCI World Feeder Fund funds will pay an additional 0.12% management fee.

10X Investments does not provide financial advice. Investors are responsible for ensuring the product they select suits their needs, and may seek independent financial advice if they wish.

The promotion is open only to selected individual retail product applications. Applications to the 10X Umbrella Funds and Group Retirement Annuity do not apply. This promotion does not apply to a client's existing 10X products.

The promotion does apply to:

- New clients opening a 10X promotional product for the first time.



- Existing 10X clients who open a new 10X promotional product of a different type to a product they already hold with 10X. For example, a client with an existing 10X Retirement Annuity can open a 10X Preservation Fund or a 10X Living Annuity under this promotion, but not an additional Retirement Annuity.
- Members of the 10X Umbrella Funds who apply to transfer their benefits to a new 10X retail product during the promotional period.

## Promotion period

- This promotion is open from 1 June 2026 and ends at midnight on 30 June 2026. Any applications received after 30 June 2026 will not be considered for the promotion.
- The promoter may, at its sole discretion, extend the promotional period. Any extension will be communicated via the 10X website ([www.10x.co.za](http://www.10x.co.za)).

## How does the promotion work?

- Participants must submit a completed and signed application with all supporting documents for a 10X promotional product during the promotion period.
- Participants must submit their application via the online application portal: <https://www.10x.co.za/invest-portal> or complete a manual application form.
- Eligible participants will not be charged an investment management fee for 6 months from the date of their initial investment in any 10X promotional product, provided their application is received during the promotional period (1 June 2026 – 30 June 2026).
- The fee waived under this promotion is the 10X investment management fee. Fund trading costs are not waived. These costs are incurred within the fund itself and are reflected in the fund's daily unit price, rather than charged separately to the participant's account, and they continue to apply throughout the promotional period.
- However, participants who elect to purchase a 10X Living Annuity, will be charged a fee of 0.075% per annum by the Insurer (Guardrisk Life Limited). An additional 0.12% management fee will also be charged if the investor selects to invest in the following portfolios: 10X International High Equity, 10X International Medium Equity and 10X MSCI World Feeder Fund.
- All Participants will start paying 10X investment management fees after 6 months as per usual fee structures for 10X Investments products. For a complete range of fees per product please click on the links below:
  - [Living Annuity](#)
  - [Preservation Fund](#)
  - [Retirement Annuity](#)

## Additional Information



The terms and conditions of the promotion, including but not limited to duration and value, are at the discretion of the FSP and are not negotiable.

- The FSP reserves the right to, in its sole discretion, cancel, extend or suspend this promotional offer. If so, and to the extent permitted by law, all participants agree to waive any rights that they may have in relation to claims arising from the cancellation, suspension or amendment of this promotional offer, and to the extent permitted by law, acknowledges that they have no recourse in such event against the promoter, its agents, associated companies, directors, officers or employees.
- In the event of such alteration or cancellation of the terms and conditions, the FSP shall take reasonable steps to provide the participants with adequate notice, which includes notice via the 10X website ([www.10x.co.za](http://www.10x.co.za)).
- Participation in the promotion constitutes acceptance of the promotion's Terms and Conditions.
- No incomplete or corrupted application forms will be accepted.
- Applications will only be accepted when accompanied by all supporting documentation required, including but not limited to documentation required to conduct due diligence under the Financial Intelligence Centre Act - (documents required in terms of FICA).
- The FSP is not responsible for applications lost, damaged, or delayed as a result of any network, computer hardware or software failure of any kind. Proof of sending will not be accepted as proof of receipt.
- In the event of any dispute relating to this promotion, the matter will be resolved in accordance with the FSP's internal complaints process. This clause does not limit any rights participants may have in relation to the underlying financial service or product.
- To the extent permitted by law, neither the FSP, its agents, its associated companies, nor any directors, officers, or employees of such, shall be liable for any loss or damage arising from participation in this promotion.
- The FSP acknowledges and respects the privacy of its clients and participants. For more information about how the promoter handles and protects your personal information, please refer to our Privacy Policy which can be found on our website: [www.10x.co.za](http://www.10x.co.za). By participating in this promotion, you agree that you have read, understood, and agreed to the terms of our Privacy Policy.
- It is the participants responsibility to ensure that the personal contact details captured on the application form is complete, accurate and up to date.
- 10X Investments (Pty) Ltd is an authorised Financial Services Provider FSP #28250 and a Section 13B Pension Fund Administrator #24/444.
- Guardrisk Life Limited is an authorised Financial Services Provider FSP #76.

