



***iTransact***  
Investment Platform



## Independent Investing

Independence is key to success, especially in the world of investing.

As an independent investment product platform, we provide you with an expansive selection of products from numerous providers, rather than the limited offerings of just one.

We believe the freedom to choose is fundamental to successful investing.

Whether you are a novice investor or an experienced financial advisor, our platform provides the flexibility and convenience you need to build a well-rounded investment portfolio tailored precisely for your individual needs.

“ Independence . . .



. . . is power. ”

**“You can't reach success in investing if you do not think independently.”**

*Warren Buffet – legendary investor and billionaire*



## **OUR FOCUS**

To build long term wealth for investors by offering a wide range of investment products from multiple product providers that are simple and easy to understand.

## **OUR MISSION**

To combat high investment costs head on by shedding all unnecessary, invisible and unfair fees that investors are often charged.



# *itransact* Investment Platform

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ETFs & Unit Trusts



Managed Portfolios



Tax-Free Savings Account

*iretire*



Retirement Annuity



Preservation Fund



Flexible & Living Annuities

*istru*cture



Linked Endowment



Bespoke Solutions



Structured Notes

## ETFs & Unit Trusts



ETFs and unit trusts offer investors the opportunity to benefit from a diversified portfolio of assets, including equities, real estate, and bonds. ETFs are traded on exchanges like shares but seek to track performance of market indices whereas unit trusts provide access through pooled funds without stock exchange trading.

## Managed Portfolios



A portfolio of index tracking funds allows you to hold all your wealth in a broadly diversified set of index funds (ETFs) which represent all the major asset classes such as domestic and international cash, fixed income, real estate and equity. Index tracking portfolios are regularly rebalanced to ensure that costs and market risk are kept as low as possible.

## Tax Free Savings Account



Investing in one of our index tracking fund tax free savings accounts is an effective way to save for your goals, because any interest, dividends or capital gains within the prescribed limits will be free of tax.

## Retirement Annuity



Our retirement annuities are low cost, penalty free investment products which track the market according to pension fund regulations. This is achieved by investing in ETFs and unit trusts or a combination thereof which represent all the major asset such as domestic and international cash, fixed income, real estate and equity

## Preservation Fund



Our preservation funds are low cost, penalty free investment products which preserve the proceeds of company-sponsored retirement / pension plans when you change careers. This is achieved by investing in ETFs and unit trusts or a combination thereof which represent all the major asset classes such as domestic and international cash, fixed income, real estate and equity.

## Living Annuity



Transfer your existing living annuity to Itransact at very low cost so that your savings last longer into your retirement years. Take control of your investment strategy with flexible annual income settings. Choose from a wide range of risk controlled discretionary and pension-fund index tracking portfolios. Nominated beneficiaries inherit the residual capital value, free of any estate duty, on the death of the annuitant.

## Bespoke Solutions



Bespoke products and solutions can be created to meet a wide range of investment objectives, such as providing a specific level of income, protection against market downturns, or achieving a targeted level of capital appreciation

## Flexible Annuity



Our flexible annuity allows current members of the Itransact retirement annuity and preservation funds to seamlessly convert to an income annuity at retirement. Choose from a wide range of risk controlled discretionary and pension-fund index tracking portfolios. Nominated beneficiaries inherit the residual capital value, free of any estate duty, on the death of the annuitant.

## Structured Notes



Index based structured products are designed to provide varying levels of capital protection, whilst offering investors tailor made, enhanced return strategies. This is achieved by utilising traditional shares, but replacing their payment features with non-traditional payoffs derived from the performance of one or more underlying assets.

## Linked Endowment



Linked endowments are liquid, tax efficient fixed-term capital-protected growth plans which aim to deliver a defined investment outcome by tracking the performance of one or more domestic and/or international indices. Investors may nominate beneficiaries to either continue with the product until maturity or pay out on death.

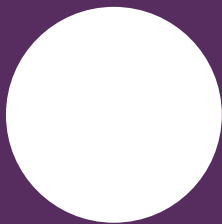
Don't let the costs of investing  
**cost you your investment**

## Every 1% saved can change your life

It is a well-known fact that compounding is the magic of investing. Research shows that each percent saved, may result in 30% more money when compounded.

**1% may not sound like much, but it can make all the difference to achieve a comfortable retirement.**

In an ideal world with  
**0%**  
costs



You keep  
**100%**  
of your returns

With  
**10%**  
costs



You lose almost  
**17%**  
of your returns

With  
**3%**  
costs



You lose almost  
**40%**  
of your returns

With  
**5%**  
costs



You lose almost  
**60%**  
of your returns

Assumption: R100 000 invested over 20 years  
with a total return of 15% per annum and an inflation rate of 6% per annum



# Why Itransact?



## COSTS

### LOW FEES

High investment fees can significantly erode your returns.

As seen in the South African investment industry with average fees of 3% per year before VAT. Itransact aims to provide a more cost-effective solution, charging significantly less.

**"Don't let the cost of investing eat into your returns."**

Choose products and solutions with significantly lower fees for better growth potential.



### BEST OF BOTH WORLDS

In the past few decades, inflation has eroded half the value of your money, yet the markets have thrived.

Various funds claim to outperform the market through strategic timing or by selecting specific stocks, while others advocate simply tracking the markets.

**At Itransact, we cater to both preferences by offering a diverse range of investment products and solutions. Our approach integrates the benefits of passive and actively managed strategies. It's a blend that aims to optimise returns in all market conditions.**



### CHOICE

Itransact simplifies the investing process by offering a diverse selection of investment products at affordable fees, all in one convenient location for investors, advisors and employers.

Our platform enables you to create a customised investment plan by combining multiple funds and solutions.

We also offer specialised investment products and solutions to meet specific tax, estate planning and currency needs.

Keep it simple

**“Simplicity is the  
ultimate sophistication”**

*Leonardo da Vinci*

## Contact us

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### Disclaimer

Investment returns will fluctuate and are subject to market volatility, so that an investor's investments, when redeemed, may be worth more or less than their original value. Past performance is not necessarily a guide to the future. The information furnished herein may include opinions, estimates, indicative rates, terms, price quotations and projections and reflects the existing judgment of Itransact and current market conditions, which judgment and conditions are subject to change without notice, modification or amendment. The information herein has been obtained from various sources, the accuracy and/or completeness of which Itransact does not guarantee. Itransact recommends that independent tax, accounting, legal and financial advice be sought should any party seek to place any reliance on the information contained herein. Itransact does not provide investment advice. This publication has been prepared for general information and information purposes only and may not be construed as an offer to buy or sell or a solicitation of an offer to buy or sell any financial instruments or to participate in any particular trading strategy in any jurisdiction. All rights reserved. Any unauthorised use or disclosure of this publication is prohibited. This publication may not be reproduced without the consent of Itransact.

**Itransact is an authorised financial services provider. FSP number 650.**