

Each investor owns a fully segregated portfolio which is individually managed by us. The performance and TER are calculated based on an aggregation of all the portfolios in this product. The performance and TER thus act as a guide for each portfolio. Individual portfolios may vary due to the impact of individual investment sizes and timing.

Investment objective

To provide the risk-averse investor with a tax efficient, low-risk retirement savings vehicle which conservatively grows capital during times of caution or when the goal is short term savings and unnecessary risk cannot be tolerated.

This investment vehicle complies with Regulation 28 of the Pension Funds Act of 1956.

Portfolio information

The Manager	Index Solutions
The Distributor	The Itransact Investment Platform
Fund Category	Portfolio of Exchange Traded Funds
Risk Band	Conservative
Launch date	2016-02-24
Total Expense Ratio ¹	0.35%
Daily portfolio information	www.itransact.co.za
Custodian/Trustees	Société Générale
Minimum Monthly Investment	ZAR 300
Minimum Lump Sum	ZAR 5,000
Distributions	Reinvested

Investment strategy

This portfolio is part of a suite of discretionary managed personal portfolio products, which track the market by investing in a range of index based Exchange Traded Funds (ETFs). Index Solutions uses an algorithm, rather than human intuition, to select and allocate each client's portfolio of ETFs. These ETFs represent domestic money, bonds, property, equity and offshore equity. ETFs are picked using a method which selects a small set of the most efficient and most diverse ETFs. Capital is then allocated to each of these ETFs to create five risk banded portfolio products. These portfolio products provide broad, diversified, multi-asset-class, market exposure.

The risk designations below suggest approximate investment horizons. The investment horizon and risk band of this portfolio is highlighted by a red box.

Risk Band	Horizon (years)
Conservative	1 - 3
Cautious	3 - 6
Moderate	6 - 8
Growth	8 - 11
Aggressive (or Maximum for the RA)	11+

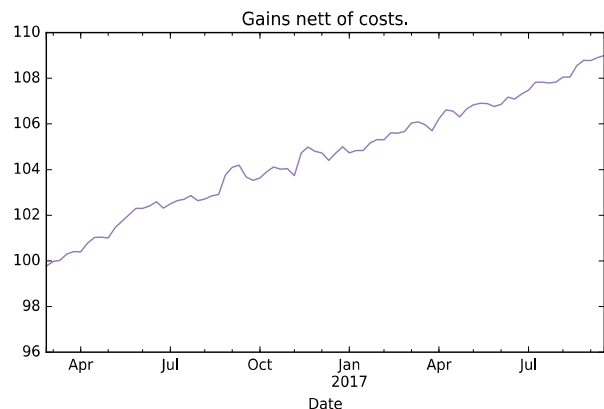
Asset allocation

Instrument Name	% Weighting
Newfunds TRACI 3 Month ETF	73.7
NewFunds ILBI ETF	14.7
DBX USA ETF	10.2
South African Rand Cash	1.4

Asset Class	Domicile	% Weighting
Money	Domestic	73.7
Bond	Domestic	14.7
Equity	Foreign	10.2
Cash	Domestic	1.4

Performance

The graph represents an initial investment of one hundred (100) Rand and the evolution of that investment value over time up to the present.²



Period Invested	% Annual Return	% Annual Volatility
Since inception (2016-02-24)	5.73	1.30
1 Year Performance	4.61	1.32

Risk measures (since inception)

Highest 12-month return (%)	6.11
Lowest 12-month return (%)	4.65

Suitability of this investment plan

This portfolio product is suitable to those who:

- Are looking for a retirement product that is tax efficient and has no income tax, capital gains tax or dividend withholding tax to eat into their retirement savings.
- Are looking for a retirement product with no penalties. You can stop or start your premiums when it suits you.
- Are looking for a forced savings vehicle.
- Are risk intolerant yet seek returns that are better than cash.
- Are currently cautious about being significantly exposed to equity markets.
- Require a short term savings vehicle.
- Want investment fees and charges to remain as low as possible.

Fees

Index Solutions charges a fixed annual portfolio management fee of 0.15% which is calculated daily based on the daily market value of the portfolio capital and is deducted quarterly from the portfolio. This fee is included in the Total Expense Ratio.

How to invest

Index Solutions firmly believes in the value of impartial, independent financial advice and only distributes this portfolio through authorised financial service providers. Ask your financial advisor how our low cost

¹ The TER includes investment management fee, brokerage fees, settlement costs, statutory costs and VAT.

² The performance shown is net of all The Manager's total expenses and fees for running the portfolios as well as net of all the expenses and fees of the underlying ETFs. The performance is not net of any platform or any IFA expenses and fees. Up to date security price data provided by IRESS as per date of fact sheet.

retirement savings portfolios will give you the best chance of achieving your retirement goals. They will provide the advice and expertise, and will also facilitate your application and manage the paperwork.

Online Support

Investors and financial advisors are encouraged to sign up for online services with Itransact at www.itransact.co.za where they can view all their investment information online.

Disclaimer

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