

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 investor with an opportunity to invest in a tax efficient, high growth and very long term savings vehicle with maximum allowable equity exposure under Regulation 28.

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	Aggressive
Launch Date	2014-11-25
Total Expense Ratio ¹	0.40%
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+

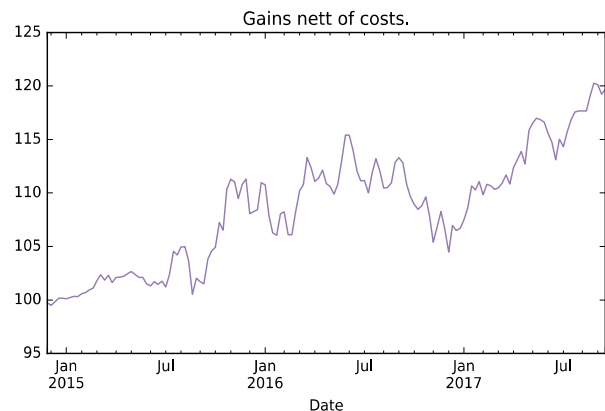
Asset allocation

Instrument Name	% Weighting
Satrix INDI ETF	29.1
Stanlib SA Property ETF	22.4
DBX USA ETF	20.8
Coreshares Dividend Aristocrats ETF	18.8
South African Rand Cash	6.6
Newfunds TRACI 3 Month ETF	1.6

Asset Class	Domicile	% Weighting
Equity	Domestic	48.0
Property	Domestic	22.4
Equity	Foreign	20.8
Cash	Domestic	6.6
Money	Domestic	1.6

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 (2014-11-25)	6.63	6.27
2 Year Performance	8.58	6.85
1 Year Performance	6.06	6.36

Risk measures (since inception)

Highest 12-month return (%)	12.11
Lowest 12-month return (%)	-3.58

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 happy to invest almost entirely in equity markets as a source of the highest long-term capital growth.
- Require a very long-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 market value of the portfolio and deducted quarterly. 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 product through authorised

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.

financial service providers. Ask your financial advisor how our low cost retirement and savings portfolios will give you the best chance of achieving your retirement goals. They will provide 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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