

Each investor owns a fully segregated portfolio which is individually managed by us. The performance and TIC are calculated based on an aggregation of all the portfolios in this product. The performance and TIC 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 very long-term savings vehicle, made up of foreign assets, with a high equity exposure.

Portfolio information

The Manager	Index Solutions
The Distributor	The Itransact Investment Platform
Fund Category	Portfolio of Exchange Traded Funds
Risk Band	Aggressive
Launch Date	2012-02-13
Total Investment Charges ¹	0.42%
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

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 an appropriate risk banded portfolio product. These portfolio products provide broad, diversified, multi-asset-class, market exposure.

The risk designation below suggests the approximate investment horizon:

Risk Band	Horizon (years)
Aggressive	11+

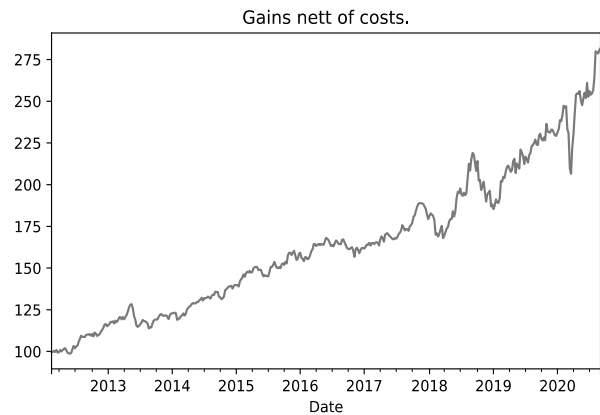
Asset allocation

Instrument Name	% Weighting
Invest SnP 500 Info Tech ETF	28.7
Sygnia Itrix MSCI USA ETF	27.7
CoreShares SnP Global Property ETF	19.9
CoreShares SnP Global Dividend ETF	13.0
NewPalladium ETF	9.5
South African Rand Cash	1.2

Asset Class	Domicile	% Weighting
Equity	Foreign	69.4
Property	Foreign	19.9
Commodity	Domestic	9.5
Cash	Domestic	1.8

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 (2012-02-13)	12.88	9.24
8 Year Performance	12.49	9.33
7 Year Performance	13.73	9.56
6 Year Performance	13.14	10.04
5 Year Performance	13.53	10.57
4 Year Performance	13.95	11.33
3 Year Performance	17.61	12.66
2 Year Performance	14.43	13.49
1 Year Performance	24.10	13.71

Suitability of this investment plan

This portfolio product is suitable to those who:

- Prefer to invest in offshore markets only.
- Are comfortable with exchange rate volatility.
- Are happy to invest in equity markets as a source of higher capital growth.
- Desire a high amount of equity in their portfolio.
- 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 Investment Charge.

How to invest

Index Solutions firmly believes in the value of impartial, independent financial advice and only distributes this portfolio product through authorised 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.

¹ Total Investment Charges are the sum of TER and Transaction Costs. This includes the 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.

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

Sunstrike Capital (Pty) Ltd (Reg No 2011/004440/07) (License number 44691) (trading as Index Solutions) is a licensed discretionary financial service provider. Sunstrike Capital (Pty) Ltd is incorporated under the laws of South Africa and is supervised by the Financial Services Board. This document and any other information supplied in connection with Index Solutions is not "advice" as defined and/or contemplated in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 ("the FAIS Act") and investors are encouraged to obtain their own independent advice prior to investing in any product issued by Index Solutions. All information herein is deemed correct at the publication date. Trading in listed securities will incur the normal costs associated with listed securities, including brokerage, settlement costs, Securities Tax ("STT"), other statutory costs and administrative costs. Investing in listed securities involves financial risk and the value of an individual portfolio may go down as well as up and past performance is not generally a guide to future performance. No guarantees of performance are provided. This fund fact sheet is provided for illustrative purposes only. Investors must take cognisance of the fact that all the information provided is of historic nature. The Manager reserves its right as a discretionary financial services provider to change the asset allocation weightings of the portfolios from time to time in keeping with its fiduciary duty with regard to keeping the portfolios aligned with their risk profile, mandate and investment strategy, under changing market conditions, which may result in certain listed securities (especially with smaller weightings) being dropped from the portfolios at times, and certain new listed securities to be incorporated into the portfolios from time to time.

For advisors	+27 (0)861 432 383	info@itransact.co.za
For investors	+27 (0)861 468 383	investor@itransact.co.za
For The Manager (Justin Solms)	27 (0)11 561 6613	info@indexsolutions.co.za