

ITRANSACT INVESTMENT PLATFORM FEE SCHEDULE

2018 Version 4.1



FEE DETAILS			iSave		iRetire			iStructure	
FEE TYPE	FEE DETAIL	FEE	INDEX FUNDS	INDEX FUND PORTFOLIOS	RETIREMENT ANNUITY	PRESERVATION FUND	LIVING ANNUITY	ENDOWMENT	STRUCTURED NOTES
Initial Once Off Fee	Itransact	0.00%	No	No	No	No	No	No	No
	ETF Provider	0.00%	No	No	No	No	No	No	No
	Stock Broker (Trading fee, all trades)	0.08%	Yes	Yes	Yes	No	No	No	No
Tiered Annual Platform Administration Fee	First R500 000	0.39%	Yes	Yes	Yes	Flat 0.35%	Yes	No	No
	Second 500 000	0.30%							
	Amounts over R1 000 000	0.20%							
Once Off Fee	Built in once off advice fee	Up to 3%	No	No	No	No	No	Yes	Yes
	Built in once off policy fee**	Up to 1%	No	No	No	No	No	Yes	n/a
	Built in once off administration fee	Up to 1%	No	No	No	No	No	Yes	Yes
Annual Investment Management Fee	Flat Fee	0.15%	No	Yes	Yes	Yes	Yes	No	No
Switching	Itransact provides its switching service free of charge.*	Free	Free	Free	Free	Free	Free	n/a	n/a
Debit Order	No debit order fees are charged	No	No	No	No	No	No	No	No

All fees are maximum applicable fees, exclude VAT

* The switch administration service is free. The switch transaction may result in additional buy and sell fees.

** No VAT on endowment policies

Itransact is a licensed financial services provider