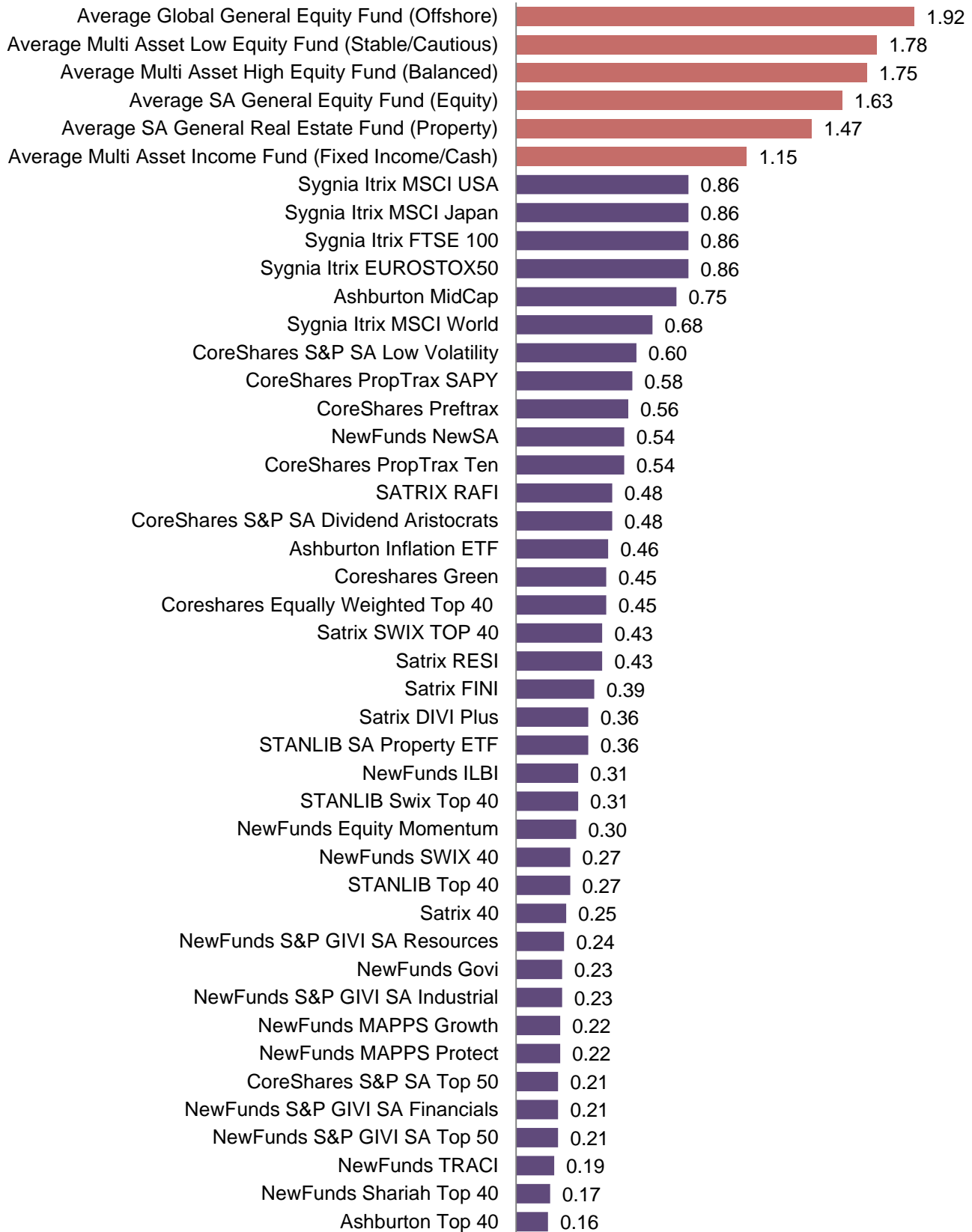


Total Expense Ratios (%)



Contact Details

Financial Advisor Support Centre

Telephone 086 143 2383 | Fax 086 743 6959 | Email info@itransact.co.za

Investor Support Centre

Telephone 086 146 8383 | Fax 086 743 6959 | Email investor@itransact.co.za

www.itransact.co.za

Performance is based on the annualised total return of each fund, which includes the reinvestment of dividends. The effect of all on-going fund charges is taken into account. The data includes the effect of Annual Management Charges and Total Expense Ratios, whichever the fund has. Performance is before the effect of advice and platform administration fees. Performance data is acquired from ProfileData FE Analytics. Exchange Traded Products are subject to risks similar to those of shares. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original value. Past performance is not necessarily a guide to the future. The information furnished in this publication which information may include opinions, estimates, indicative rates, terms, price quotations and projections, reflects the existing judgment of the author and current market conditions, which judgment and conditions are subject to change without notice, modification or amendment. This publication does not necessarily reflect the opinion of Itransact. 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 dissemination 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.