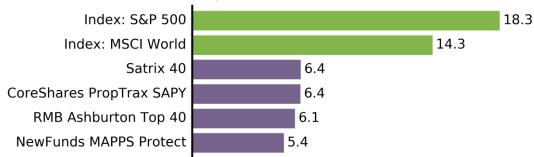
Tax Free Savings Account Options

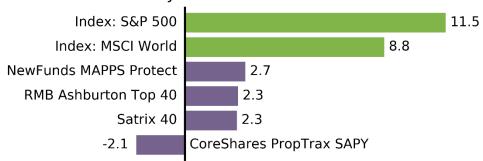
Total Returns to 31 October 2018







TFSA: 3yr Annualised Total Returns



CoreShares S&P 500: The 500 largest, liquid companies representative of US industry.

Satrix MSCI World: Around 1600 of the largest companies from global developed markets.

Coreshares Proptrax SAPY: The SA Property index - the 20 largest listed property companies.

Satrix Top 40: The 40 largest South African Companies Ashburton Top 40: The 40 largest South African Companies

NewFunds MAPPS Protect: A low equity multi asset class ETF of local shares, bonds, and cash.

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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 reproduced without the consent of Itransact. Itransact is an authorised 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.