



Boutique Collective Investments (RF) (Pty) Ltd administers the BCI unit trusts. It is authorised to do so as a Manager, in terms of the Collective Investment Schemes Control Act. In this document it will be referred to as "BCI".

IMPORTANT INFORMATION

1. Please complete this form if you are an individual investor who wishes to invest in BCI unit trusts only.
2. Please refer to the Annexure D attached to this application for the characteristics of the unit trusts.
3. Please complete all relevant sections of this application as well as Annexure C in order to process this investment.
4. Unless we receive information from you indicating otherwise, we will treat all account holders as individual South African residents for Dividend Withholding Tax, and the account will attract the default tax rate.
5. Please read Annexure A for Terms and Conditions that apply to this investment. This is available from your financial advisor, the Client Service Centre or at www.bcis.co.za.
6. Please email the required documents in the checklist below to instructions@bci-transact.co.za or fax to (011) 263 6152.
7. BCI will process this application when all required documents are received, and once in order we will provide you with BCI's banking details.
8. If the investor is a minor the application form must be signed by the legal guardian / parent. Instructions will only be accepted if received from the legal guardian / parents.
9. The legal owner of the investment will be the person in whose name the investment is registered.
10. Any correction or changes to the application must be initialled by the investor.
11. A fully completed application form, and additional supporting documents as required by BCI must be received before 14h00 for Funds and Fund of Funds and 11h30 for Money Market.
12. A welcome pack will be forwarded to the email address provided in Section 1 within 2 business days once the investment has been finalised, thereafter you have to register on our website to download statements.

DOCUMENT CHECKLIST

- + Signed and completed Unit Trust application for individual investors
- + A certified copy of your South African bar-coded ID/Card, valid passport (if foreign national) or birth certificate (if minor)
- + Proof of your residential address, not older than three (3) months (refer to Annexure B for examples)
- + Proof of your bank details (e.g. cancelled cheque or bank statement)
- + Proof of Income Tax Reference Number
- + If a representative is acting on behalf of the investor, the representative must please submit:
 - Proof of authority (e.g. power of attorney)
 - A certified copy of South African bar-coded ID/Card or valid passport (if foreign national)
 - Proof of residential address, not older than three (3) months (refer to Annexure B for examples)
- + FATCA Self Certification Annexure C

SECTION 1: INVESTOR DETAILS

Type of Entity

Individual	<input type="checkbox"/>		South African resident	<input type="checkbox"/>	Non resident	<input type="checkbox"/>	
Title	<input type="text"/>						
Surname	<input type="text"/>						
First Name(s)	<input type="text"/>					Initials	<input type="text"/>
ID Number/ Passport number (if foreign national*)	<input type="text"/>						
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of Birth	<input type="text"/>		Passport Expiry Date*	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of Tax Residence	<input type="text"/>		Country of Residence	<input type="text"/>			
Telephone (H)	<input type="text"/>	/	<input type="text"/>	(W)	<input type="text"/>	/	
Fax	<input type="text"/>	/	<input type="text"/>	Mobile	<input type="text"/>	/	
Email	<input type="text"/>						
Financial advisor Email	<input type="text"/>						
Physical Address	<input type="text"/>						
						Postal Code	<input type="text"/>
Postal Address	<input type="checkbox"/>	If the same as above, please check this box					
	<input type="text"/>						
	<input type="text"/>						
						Postal Code	<input type="text"/>

SECTION 3: PAYMENT DETAILS

Source of contribution Inheritance Sale of assets Savings Salary
 Other/Specify _____

Method of payment Cheque deposit Electronic / Internet transfer/Direct deposits*
 Debit order Once-off Debit order** on (cut off time: 13:00)

*If you prefer to do an electronic/internet transfer, banking details will be provided once your application form has been successfully processed. Proof of payment will be required.

If selecting a once-off debit order, BCI will debit your account within five business days of receiving the application form and all relevant documents. The once-off debit order will take up to 40 days to clear. ** Electronic collection is restricted to a maximum of R1 000 000 per investment. If your investment amount exceeds R1 000 000, you will need to transfer the amounts directly to our BCI operations account.

SECTION 4: BANK DEBIT AUTHORITY

Debit orders will be collected on the 1st or the 15th of each month.

Debit orders can only be drawn from a South African bank account. The following accounts cannot be debited: an offshore, blocked rand, credit card, bond, or market-linked bank account. I hereby instruct and authorise BCI to draw direct debits against the bank account below.

Account Holder _____
 Name of Bank _____
 Branch Name _____ Branch code
 Account Number
 Account Type Current Savings Transmission

Debit Order Details

Total to be collected R commencing on the 1st or 15th of /

Debit orders are applied on the 1st or the 15th of each month. If the selected day falls on a weekend or public holiday it will be effected on the next business day. The cut-off for all debit order notices to be processed in a particular month is by 14:00, **five business days** before the selected day. Please note there is a 40 day clearance period on all debit orders.

Optional escalation rate per annum 5.00% 10.00% 15.00% Other %

If no escalation rate is completed, a 0% escalation will be applied.

If the bank account holder is a third party individual, a copy of their South African bar-coded ID, utility bill and the proof of bank account is required. If the bank account holder is a third party legal entity we require proof of bank details, copies of all the signatories' Identity Documents and either a copy of the resolution of signatories signed by all signatories or a letter from the bank listing the authorised signatories on the account.

Signature of bank account holder _____ Date / /

SECTION 5: INCOME INSTRUCTION

Regular Withdrawal Payments

The cut-off for instructions is 14:00, Money Market cut-off is 11:30. If received after the cut-off the next business day pricing will apply.

Payment Frequency Monthly Quarterly Biannually Annually
 Redemption Date 1st 15th 25th Start date

Participatory interests will be redeemed at the price calculated according to the requirements of the Collective Investment Schemes Control Act, No 45 of 2002, and in line with the Terms and Conditions of the relevant Deeds and will be paid to the unitholder within 2 business days. Inter-bank rules may apply.

FROM FUND

Portfolio name	Amount per regular withdrawal
<input type="text"/>	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	R <input type="text"/> or <input type="text"/> %
TOTAL TO BE WITHDRAWN PER PERIOD	R <input type="text"/> or 100 %

SECTION 6: INVESTOR BANK ACCOUNT DETAILS (Account to be used for income and withdrawal payment instructions)

Please keep BCI informed of any changes in your banking details by completing the Investor Update Form.

Account holder _____
 Bank _____
 Branch name _____ Branch code
 Account number
 Account type Current Savings Transmission

All payments are made electronically to the current, transmission or savings bank account of the registered investor only. No payments will be made to credit card or market-linked accounts. No Third Party bank accounts are permitted.

SECTION 7: FINANCIAL ADVISOR DETAILS

FINANCIAL ADVISOR

Full name and surname	<input type="text"/>
FSP name (FSP)	<input type="text"/>
FSP licence number	<input type="text"/>
Financial advisor code	<input type="text"/>
Advisor assistant dealing with this transaction	<input type="text"/>

Financial advisor FAIS declaration

1. I/We have made the disclosures required in terms of the Collective Investment Schemes Control Act and Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS) and subordinate legislation thereto, to the investor.
2. I have explained all fees that relate to this investment to the investor. I understand and accept that the investor may write to BCI to cancel my fees.

Signature of financial advisor	<input type="text"/>	Date	<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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FICA Declaration Primary Accountable Institution (Exemption 4) Yes No

1. If Yes, I undertake full responsibility for the "Know Your Client" and "Anti-Terrorist Financing" identification procedures and retain all FICA documentation on file.
 - 1.1 I/We confirm that I can verify the identity of the client mentioned below according to the requirements as set out in the Financial Intelligence Centre Act, 38 of 2001, and any legislation, regulations or guidelines related thereto.
 - 1.2 We confirm that we have internal rules and procedures in compliance with the requirements of FICA regarding the establishing and verification of client's identity and establish and verify the identity of all new clients. We further confirm that we will keep record of the verification documents as required in terms of the said Act and will make available copies of these documents and details of the verification procedures followed on request to any party entitled thereto in terms of The Act.
 - 1.3 I understand that I am the primary accountable institution under The Act.
2. If No, please ensure client's FICA documents are submitted with this application as per Annexure B.

Signature of financial advisor	<input type="text"/>	Date	<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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INVESTOR

Discretionary mandate declaration

This section is **only applicable if the FSP above holds a 'Category II' Licence** with the FSB and is therefore an approved discretionary FSP. Where the FSP has a Category II FAIS Licence and the Client has mandated the FSP/Representative to act on his/her behalf in terms of a discretionary mandate a copy of the discretionary mandate must be provided. BCI will not act on instructions from the FSP/Representative if not provided.

I confirm that I have entered into a mandate with the above approved discretionary FSP. Yes No

I agree and understand that, in terms of the mandate, the FSP may give BCI investment instructions directly, and I authorise BCI to accept all instructions, including electronic transactions, submitted by the FSP on my behalf. Yes No

Signature of investor(s) / Legal guardian	<input type="text"/>	Date	<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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SECTION 8: INVESTOR DECLARATION

- + I confirm that all information provided in this form and all other documents signed by me in connection with this application, whether in my handwriting or not, are correct.
- + I confirm that all funds invested with BCI are not the proceeds of unlawful activities and that I have not contravened any anti-money laundering and tax legislation. I have complied with and will continue to comply with all relevant legislation, including but not limited to FICA and the Income Tax Act.
- + I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf.
- + I have not received advice from BCI in respect of this application.
- + I confirm that BCI may accept instructions from my financial advisor or any authorised third party who has been appointed and authorised by me in writing.
- + I confirm that BCI may accept instructions in the prescribed format by facsimile or via other electronic means.
- + I confirm that my appointed financial advisor will have access to my investment details.
- + I have read and understood the Fees and Fund Information attached.

- + I have read, understood and agree to the Terms and Conditions.
- + I/We accept full responsibility for informing BCI of any changes in current identification information provided (e.g. change of address, surname change, contact particulars, banking details etc.) on the prescribed form.
- + I acknowledge that BCI will not be held liable for delays or losses incurred due to incomplete or inaccurate information on the application forms or insufficient or incorrect submission of FICA information. I also acknowledge that BCI will not be held liable for delays or losses incurred due to delays caused by the Financial advisor.
- + I/we confirm that I/we have received the disclosure information, as required by Section 3 of the Collective Investment Schemes Control Act 45 of 2002 and agree to be bound by it. I/we are aware that I/we can request the Supplemental Trust Deed from BCI.
- + I/we hereby confirm that I/we have received a copy of and reviewed the portfolio's Minimum Disclosure Document, which contains all minimum disclosure information.
- + I confirm that I have accessed and calculated the Effective Annual Cost** on www.bcis.co.za.

Signature of investor(s) or legal guardian		Date	<input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> / <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> / <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid black;" type="text"/>
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CONTACT DETAILS

- + **Physical Address**
 Boutique Collective Investments
 Catnia Building
 Bella Rosa Village
 Bella Rosa Street
 Bellville
 7530
- + **Custodian / Trustee**
 The Standard Bank of South Africa Limited
 Tel: +27 (0)21 441 4100

Contact us
 Tel: +27 (0)21 007 1500/1/2 | +27 (0)21 914 1880 | Fax: +27 (0)86 502 5319
 Email: clientservices@bcis.co.za | Visit our website: www.bcis.co.za

Should you have any complaints, please send an email to complaints@bcis.co.za

 AN ORDINARY MEMBER OF THE ASSOCIATION FOR SAVINGS & INVESTMENT SA



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1. This application and the Deed will form the agreement between the investor and BCI. The agreement will be administered in terms of the Collective Investment Schemes Control Act, No 45 of 2002 ("The Act").
2. The investor applies to invest in the Collective Investments managed by BCI in accordance with the provisions of BCI at the ruling purchase price at the close of business on the date of receipt of the funds by BCI, or being placed in receipt of this application, whichever is the later, provided it is received by the daily cut off time of 14h00 / Money Market Funds: 11h30 (South African time). If received after 14h00 / Money Market Funds: 11h30 (South African time) then the following business day's ruling prices shall be used to calculate the purchase value of the investment. Withdrawal transfers may be delayed if assets have to be liquidated.
3. The risk profile of the investment has been explained to the investor in terms of the underlying assets (equities, bonds and cash). Collective Investments should be considered a medium to long term investment. Collective Investments are sold at ruling prices. Forward pricing is used to determine the net asset value. Commission and incentives may be paid and are included in the overall costs. The value of the participatory interests may go down as well as up and past performance is not necessarily a guide to the future performance. BCI is a member of the Association for Savings & Investments SA ("ASISA"). BCI does not provide any guarantee in respect to the capital or return of any portfolio.
4. A fully completed application form and additional supporting documents as required by BCI must be received before 14h00 to be transacted at the NAV price for that day. Money Market Funds must be received before 11h30. BCI will not proceed with any transaction if there is any doubt as to the validity of any signatures or if BCI deem the instruction to be incomplete in any way. An instruction will be deemed to be complete on receipt of cleared identifiable funds in the bank account and all required documentation.
5. Participatory interests ("units") are priced using the forward pricing method, and prices are calculated on a Net Asset Value (NAV) basis. The NAV price is the price at which you can buy or sell units. NAV can be defined as the total market value of all assets in the fund, including any income accruals, less any permissible deductions in terms of the Act, divided by the number of units in issue.
6. The funds are priced daily at 15h00. Fund of Funds are priced at 08h00 (T+1).
7. The manager may borrow up to 10% of the value of the fund where insufficient liquidity exists in a fund, or where assets cannot be realised to repurchase or cancel participatory interests.
8. The annual management fee is levied monthly on the daily value of the fund.
9. BCI will not be liable for any loss incurred due to incorrect information being supplied by the investor or the financial advisor.
10. Without prejudice to any other rights which BCI may have in terms hereof or at law, the investor agrees that BCI shall be entitled to recover from the investor any amount of money paid to the investor which the investor is not entitled to for whatsoever reason, including interest thereon.
11. Should BCI be prevented from fulfilling any of its obligations in terms of this application as a result of an event not within the reasonable control of BCI, those obligations shall be deemed to have been suspended to the extent that and for as long as BCI is prevented from fulfilling those obligations.
12. In the event of participatory interests being redeemed, payment will only be made into the investor's bank account as set out in the banking details' section.
13. All fees and expenses applicable to the investment as explained to the investor shall be deducted from the investments.
14. The investor's chosen service address ("domicilium") for the receipt of all notices and processes given in terms hereof, is the physical address detailed on this application form or as detailed in writing.
15. All payments will be electronically transferred into the bank account of the investor only. In the case of third party withdrawal requests, the investor indemnifies BCI against any loss, damage, cost or claim arising or connected with such payment.
16. Only signed instructions will be acted upon.
17. BCI is committed to ensuring that the principles of Treating Clients Fairly is applied across all business activities. The fair treatment of clients and excellent provision of client service is essential to the success of BCI. Should you wish to lodge a complaint regarding the services being provided, please refer to our complaints procedure on www.bcis.co.za or alternatively send an email to us at complaints@bcis.co.za.
18. Redemptions: BCI reserves the right to repurchase to the client's bank account unit balances with a market value less than the minimum monthly investment amount (R1 000) and close the investment account.
19. Unclaimed assets
As member of the Association for Savings and Investment SA ("ASISA"), BCI follow ASISA's Unclaimed Assets Standard. BCI has an obligation to initiate tracing procedures in the event of a trigger event. These trigger events include e.g. returned income distribution payments and returned redemption payments. BCI will try to contact you using any contact details which may be available on our internal database or external information providers. These tracing processes will be followed within 6 months, 3 years and 10 years of the deemed date of the trigger event. In the event that the first step of minimum tracing proves to be unsuccessful, any reasonable direct administrative and tracing costs may be recovered from the investor. Tracing may cease if the value of the investment is less than R1 000. It is the investor's responsibility to inform BCI of any changes in personal information in order to avoid an investment becoming an unclaimed asset. By attaching your signature to this application form, you consent to using your personal information to facilitate tracing where required. For further information regarding the ASISA Standard for Unclaimed Assets and the processes BCI will follow please visit www.asisa.org.za or alternatively you can view the Standard on BCI's website www.bcis.co.za.
20. **The Effective Annual Cost (EAC) is a measure which has been introduced to allow you to compare the charges you incur and their impact on investment returns when you invest in different Financial Products. It is expressed as an annualised percentage. The EAC is made up of four components, which are added together, as shown on the BCI website (www.bcis.co.za). The effect of some of the charges may vary, depending on your investment period. The EAC calculation assumes that an investor terminates his or her investment in the Financial Product at the end of the relevant periods shown in the table.



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Financial Intelligence Centre Act no 38 of 2001 (FICA)

The Financial Intelligence Centre Act no 38 of 2001 (FICA), which came into effect on 30 June 2003, obliges BCI to request certain mandatory information before entering into a financial transaction with the client.

Details of the information and documentation required from clients are set out below.

FICA DOCUMENTATION REQUIRED FOR INDIVIDUAL INVESTORS

South African natural persons:

- + Certified copy of your green, bar-coded Identity Document/Card (South African citizens)
 - * *South African citizens: a passport /driver's licence containing the above information will only be accepted with a written reason for the unavailability of the ID document/Card.*
- + Document (not older than 3 months) showing your residential address

Foreign Nationals natural persons:

- + Certified copy of valid passport (foreign national)

If you don't have a proof of address in your name but live with your spouse/partner or co-habitant/minor:

- + Utility bill, or any other acceptable proof of residence of spouse/partner, co-habitant or parent/legal guardian of minor
- + Identity document of spouse/partner, co-habitant or parent/legal guardian of minor
- + Joint Address Declaration Form (available on our website)

Deceased Estate:

- + Death Certificate
- + Letter of Executorship/Letter of Authority
- + Certified copy of Identity Documents/Card for persons acting on behalf of the estate
- + Utility bill (not older than 3 months) of each person acting on behalf of the estate
- + Proof of estate late bank account

The investment is in the name of a minor:

- + Utility bill or other acceptable proof of residence in the name of parent or legal guardian
- + Identity Document/Card of a parent or legal guardian
- + Birth certificate (unabridged if available) of the minor
- + If the investment is funded by a third party other than the parent or legal guardian please provide an utility bill and ID of the third party

Legal Incapacity:

- + Power of Attorney, mandate, resolution duly executed by authorised signatories
- + Certified copy of Identity Documents/Card for persons acting on behalf another
- + Utility bill or other acceptable proof of residence in the name of the person acting on behalf of another

One of the following documents reflecting name and physical residential address is required for proof of address:

- + Not older than 3 months:
 - Utility bill / rates and taxes.
 - Telkom statement that has been posted to the investor's residential address.
 - Copy of a cell phone contract statement.
 - Bank statement with investor's residential address.
 - Copy of mortgage statement.
 - Copy of MNET or DSTV account.
 - Copy of levy certificate issued by the body corporate, home owners association or managing agent for properties in sectional title, cluster or share block developments.
 - Statement of account issued by a retail store that reflects the residential address of the person.
 - A copy of a confirmation of residence from a Retirement village / Retirement home on their letterhead.
- + Not older than 12 months:
 - Copy of SABC licence or SABC licence card.
 - Copy of motor vehicle licence.
 - Copy of long or short term insurance policy.
 - Copy of SARS document (excluding E-filing documents).
 - Copy of lease or rental agreement.
 - Copy of court order.



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SECTION 1: INVESTOR DETAILS

Type of Entity

Individual

Personal Details

Title

Surname

First Name(s)

Date of birth

Country of Birth

Identification number/Passport Number

SECTION 2: TAX DETAILS

ARE YOU A RESIDENT FOR TAX PURPOSES ANYWHERE OTHER THAN SOUTH AFRICA YES NO

If you have answered 'Yes', please complete the table below:

Country of Tax Residence	Tax Identification Number*
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

*If you are unable to provide a Tax Identification Number, please tick one of the following reasons below:

- TIN not issued by jurisdiction
- TIN not required under domestic law; or
- Not required to register for tax; or

SECTION 3: DECLARATION

- I hereby confirm that the above information is correct.
- I hereby acknowledge that BCI is legally obliged to provide the South African Revenue Service (SARS) with information provided to us when you invest or transact with us to adhere to the Foreign Accounts Tax Compliance Act ('FATCA') and the Organisation for Economic Co-operation and Development's ('OECD') Common Reporting Standard ('CRS').

Signature of investor(s) / legal guardian

Date / /

CONTACT DETAILS

+ **Physical Address**
Boutique Collective Investments
Catria Building
Bella Rosa Village
Bella Rosa Street
Bellville
7530

Contact us
Tel: +27 (0)21 007 1500/1/2 | +27 (0)21 914 1880 | Fax: +27 (0)86 502 5319
Email: clientservices@bcis.co.za | Visit our website: www.bcis.co.za

Should you have any complaints, please send an email to complaints@bcis.co.za

ASISU AN ORDINARY MEMBER OF THE ASSOCIATION FOR SAVINGS & INVESTMENT SA

+ **Custodian / Trustee**
The Standard Bank of South Africa Limited
Tel: +27 (0)21 441 4100

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
36ONE BCI Equity Fund	MNTR	A	To generate sustainable capital growth for investors.	No	High	Semi-Annually	FTSE JSE CAPI SWIX J433T	20% of excess above bench mark over rolling 2 year, capped at 2% p.a.	3.42%	1.43%	100%
36ONE BCI Flexible Opportunity Fund	TSFA	A1	To provide investors with high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	SA Repo + 2%	10% of excess above bench mark over rolling 2 year, capped at 3.5% p.a.	3.42%	1.51%	100%
36ONE BCI SA Equity Fund	BSEF1	C1	To generating sustainable capital growth for investors.	No	High	Semi-Annually	FTSE JSE SWIX J403T	20% excess performance above the bench mark, capped at a maximum of 2% p.a.	0.00%	0.97%	100%
4D BCI Aggressive Flexible Fund of Funds	MDAF	A	To maximise long term total returns at reduced risk levels compared to equity only portfolios.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.14%	100%
4D BCI Cautious Fund of Funds	MDCU	A	To provide the investor with a high level of income while preserving capital in real terms.	Yes	Conservative/Moderate	Quarterly	CPI + 2% p.a.	None	3.42%	1.14%	40%
4D BCI Flexible Fund	MDFF	A	To maximise total return for investors by way of a flexible portfolio actively investing across different asset classes.	No	Moderate/Aggressive	Semi-Annually	Composite of 50% FTSE JSE ALSI J203T and 50% SteFI Call Deposit	20% of excess above bench mark over rolling 2 year, capped at 2% p.a.	3.42%	0.91%	100%
4D BCI Moderate Fund of Funds	MDMF	A	To provide the investor with a moderate level of income and capital growth.	Yes	Moderate	Semi-Annually	CPI + 3% p.a.	None	3.42%	1.14%	75%
ABSA Access BCI Aggressive Fund	AABAFc	C	Provides investors access to capital growth over the long term and may exhibit high levels of return volatility	Yes	Moderate/Aggressive	Semi-Annually	50% FTSE JSE TOP40 J400T, 7% ALBI, 15% FTSE JSE J253T Property, 25% MSCI World, 3% SteFI	None	3.42%	1.14%	75%
ABSA Access BCI Balanced Fund	AABBFC	C	Provides investors access to capital growth over the long term and may exhibit high levels of return volatility	Yes	Moderate	Semi-Annually	24% FTSE JSE TOP40 J400T, 34% ALBI, 15% FTSE JSE J253T Property, 24% MSCI World, 3% SteFI	None	3.42%	1.14%	60%
ABSA Access BCI Cautious Fund	AABCFc	C	Preserve capital over the long term and to minimize the probability of capital loss over the medium term.	Yes	Conservative/Moderate	Quarterly	13% FTSE JSE TOP40 J400T, 33% ALBI, 15% FTSE JSE J253T Property, 17% MSCI World, 22% SteFI	None	3.42%	1.14%	40%
ABSA Access BCI Growth Fund	AABGFC	C	To achieve capital growth over the long term.	Yes	Moderate/Aggressive	Semi-Annually	38% FTSE JSE TOP40 J400T, 19% ALBI, 15% FTSE JSE J253T Property, 25% MSCI World, 3% SteFI	None	3.42%	1.14%	70%
ABSA Access BCI Passive Balanced Fund	ABPBF	A	Provides investors access to capital growth over the long term.	Yes	Moderate	Semi-Annually	24% FTSE JSE TOP40 J400T, 34% ALBI, 15% FTSE JSE J253T Property, 24% MSCI World, 3% SteFI	None	0.00%	0.68%	60%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
ABSA Access BCI Passive Growth Fund	ABPGF	A	To achieve capital growth over the long term.	Yes	Moderate/Aggressive	Semi-Annually	38% FTSE JSE TOP40 J400T, 19% ALBI, 15% FTSE JSE J253T Property, 25% MSCI World, 3% SteFI	None	0.00%	0.74%	70%
ABSA Access BCI Stable Fund	AABSFC	C	Preserve capital over the medium to long term with potential for some capital growth.	Yes	Conservative	Quarterly	7% FTSE JSE TOP40 J400T, 5% ALBI, 8% FTSE JSE J253T Property, 10% MSCI World, 70% SteFI	None	3.42%	1.14%	25%
ADB BCI Balanced Fund of Funds	MADB	A	To provide investors with a steady total return, consisting of income and capital growth, over the medium to long term.	Yes	Moderate	Semi-Annually	CPI + 3%	None	1.14%	1.14%	60%
ADB BCI Flexible Prudential Fund of Funds	MADF	A	To provide investors with a moderate total return, consisting of income and capital growth, over the medium to long term.	Yes	Moderate	Semi-Annually	CPI + 4%	None	1.14%	1.14%	75%
Amity BCI Conserver Fund of Funds	MACF	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI +3% p.a.	None	0.00%	1.14%	40%
Amity BCI Flexible Growth Fund of Funds	MAFG	A	To maximize long term total returns whilst providing investors with above-average medium to long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 7% p.a	None	0.00%	1.14%	100%
Amity BCI Global Diversified Fund of Funds	AGDFA	A	To provide investors with long term capital growth through a diversified global portfolio.	No	Moderate/Aggressive	Semi-Annually	CPI + 7% p.a	None	0.00%	1.14%	100%
Amity BCI Managed Select Fund	ABMSA	A	Provide investors with growing capital in real terms over the medium to long term.	Yes	Moderate	Semi-Annually	CPI + 5% p.a	None	0.00%	0.97%	75%
Amity BCI Prudent Fund of Funds	MAPF	A	To provide the investor with a moderate level of capital growth over the medium to long term.	Yes	Moderate	Semi-Annually	CPI + 5% p.a	None	0.00%	1.14%	60%
Amity BCI Stable Select Fund	ABSSA	A	Provide stable capital growth to protect from the effects of inflation	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a	None	0.00%	0.97%	40%
Anchor BCI ACPI Global Balanced Feeder Fund	AGBFA	A	Aims to outperform the USD Libor 1 year Index by 3% per annum.	No	Moderate/Aggressive	Semi-Annually	40% MSCI World index, 55% Barclays Global Aggregate Bond index and 5% USD 3 month Libor rate	None	0.00%	0.29%	75%
Anchor BCI Africa Flexible Income Fund	ABAIA	A	To maximize income for investors by investing in mainly African interest bearing securities.	No	Moderate	Quarterly	SteFI Composite index + 2% p.a	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	0.00%	0.80%	10%
Anchor BCI Bond Fund	ABFA	A	To achieve a maximum total return by primarily investing in bonds.	No	Conservative	Quarterly	JSE/ASSA All Bond Index (ALBI)	None	0.00%	0.63%	0%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Anchor BCI Diversified Growth Fund	ABDGA	A	Multi-managed portfolio with a moderate to aggressive risk profile that aims to provide investors with a high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity Category Average	None	0.00%	1.43%	75%
Anchor BCI Diversified Moderate Fund	ABDAA	A	Multi-managed portfolio with a moderate risk profile that aims to provide investors with a moderate long-term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity Category Average	None	0.00%	1.31%	60%
Anchor BCI Diversified Stable Fund	ABDSA	A	Multi-managed portfolio with cautious risk profile that aims to provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity Category Average	None	0.00%	1.14%	40%
Anchor BCI Equity Fund	AMEFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX All Share index (J433T)	None	0.00%	1.14%	100%
Anchor BCI Flexible Income Fund	ABFIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call deposit rate + 1% p.a.	None	0.00%	1.14%	10%
Anchor BCI Global Capital Plus Feeder Fund	ABGCPF	A	To achieve maximum long term return with diversification of risk.	No	Moderate/Aggressive	Semi-Annually	50% USD 3 month LIBOR and 50% 3 month EURIBOR plus 2.5% per annum	None	0.00%	0.29%	100%
Anchor BCI Global Equity Feeder Fund	ABGEFF	A	To provide capital growth over the long term.	No	Aggressive	Semi-Annually	MSCI All Country World index	None	0.00%	0.29%	100%
Anchor BCI Managed Fund	ABMF	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 5% p.a	15% above benchmark, calculated over a 1 year rolling period, capped at a max of 2% p.a.	0.00%	1.43%	75%
Anchor BCI Property Fund	ABPFA	A	To deliver both a high income yield as well as capital growth over the medium to long term.	No	Moderate	Quarterly	FTSE JSE J253T	None	0.00%	1.43%	0%
Anchor BCI SA Equity Fund	ABEFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX All Share index (J433T)	None	0.00%	1.14%	100%
Anchor BCI Worldwide Flexible Fund	AMWFA	A	To provide high long term total return by way of a worldwide flexible portfolio actively investing across different asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a	None	0.00%	1.14%	100%
Anchor Securities BCI Flexible Fund	ASBFA	A	To provide investors with high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	0.00%	1.71%	100%
API BCI Managed Fund of Funds	ABMFA	A	To provide investors a moderate to high long term total return by maintaining investment exposures across various asset classes.	Yes	Moderate	Semi-Annually	CPI + 5% p.a	None	0.00%	0.34%	75%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
API BCI Stable Fund of Funds	ABSFA	A	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a	None	0.00%	0.34%	40%
API BCI Worldwide Opportunities Fund of Funds	ABWOF	A	To identify and invest in WW investment opportunities and thereby providing investors with moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 7% p.a	None	0.00%	0.34%	100%
Argon BCI Absolute Return Fund	AARFA	A	To provide investors with an absolute real inflation beating total return over any rolling 3 year period.	Yes	Conservative/Moderate	Quarterly	CPI + 4% p.a.	20% excess performance above CPI+4% p.a., calculated over 1 year rolling period, capped at a maximum of 1.15% p.a.	0.00%	1.31%	40%
Argon BCI Balanced Fund	ABBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 6% p.a.	20% excess performance above benchmark., calculated over 1 year rolling period, capped at a maximum of 2% p.a.	0.00%	1.37%	75%
AS BCI Forum Aggressive Fund of Funds	MASA	A	To provide the investor with high capital growth over the long term.	Yes	Moderate/Aggressive	Semi-Annually	CPI+7% p.a.	15% above benchmark over a rolling 2 year period, cap 1% pa	0.00%	1.31%	75%
AS BCI Forum Cautious Fund of Funds	MAFC	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	15% above benchmark over a rolling 2 year period, cap 0.5% pa	0.00%	1.14%	40%
AS BCI Forum Moderate Fund of Funds	MASM	A	To provide the investor with a moderate level capital growth over the medium to long term.	Yes	Moderate	Semi-Annually	CPI+5% p.a.	15% above benchmark over a rolling 2 year period, cap 0.75% pa	0.00%	1.31%	60%
Atlantic BCI Enhanced Income Fund	AIFC	C	Specialist income portfolio that seeks to maximise income and preserve capital for investors.	Yes	Conservative	Quarterly	ALBI 1-3 Year Total Return Index	None	0.00%	2.39%	0%
Atlantic BCI Real Income Fund	ARIC	C	Seeks to provide the highest level of income that can be sustained without eroding the portfolio's inflation-adjusted capital base.	Yes	Conservative/Moderate	Quarterly	CPI+3% p.a.	None	0.00%	2.39%	40%
Atlantic BCI Stable Income Fund	ACPF	A	To maximise the current level of income within the restrictions set out in the investment policy, while providing high stability of capital.	Yes	Conservative	Monthly	StEfi Composite Index	None	0.00%	0.51%	0%
Aureus Nobilis BCI Cautious Fund	ANBCFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	15% above bench mark over rolling 1 year, capped at 1% p.a.	3.42%	1.25%	40%
Aureus Nobilis BCI Managed Fund	ANBMFA	A	Aims to accumulate wealth for investors by delivering a high long term total return.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	15% above bench mark over rolling 1 year, capped at 1% p.a.	3.42%	1.31%	75%
Aureus Nobilis BCI Worldwide Flexible FoF	ANWFFA	A	Aims to accumulate wealth for investors by delivering a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 7% p.a.	15% above bench mark over rolling 1 year, capped at 1% p.a.	3.42%	1.14%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Autus BCI Balanced Fund	M4IB	A	To provide the investor with consistent capital appreciation over the medium to long term.	Yes	Moderate	Semi-Annually	55% FTSE JSE ALSI J203T, 45% SteFI Composite	15% of out-performance above benchmark, calculated over a rolling 1-year period, capped at max of 0.75% p.a.	3.42%	1.43%	75%
Autus BCI Equity Fund	ABEF	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE/JSE ALSI J203T index	15% excess performance above bench mark, calculated over 1 year rolling period, capped at a maximum of 1.25% p.a.	3.42%	1.43%	100%
Autus BCI Global Equity Feeder Fund	ABGEA	A	To provide capital growth over the long term.	No	Aggressive	Semi-Annually	MSCI World All Country TR Index	None	3.42%	0.57%	100%
Autus BCI Income Plus Fund	M4IA	A	To provide investors with a high level of income.	No	Conservative	Quarterly	STEFI Call deposit rate + 1% p.a.	None	3.42%	0.68%	10%
Autus BCI Opportunity Fund	M4IO	A	To achieve long term capital growth with an acceptable level of risk to the more aggressive investor.	No	Moderate/Aggressive	Semi-Annually	70% FTSE JSE ALSI J203T, 30% SteFI Composite	15% of out-performance above benchmark, calculated over a rolling 2-year period, capped at max of 1.25% p.a.	3.42%	1.43%	100%
Autus BCI Property Fund	FMFCA	A	To provide investors with a combination of high income and long term capital appreciation.	No	Moderate	Quarterly	FTSE /JSE J253T property index	None	3.42%	1.43%	0%
Autus BCI Stable Fund	M4IS	A	To provide a high level of capital stability over the medium to long term.	Yes	Conservative/Moderate	Quarterly	30% FTSE JSE ALSI J203T, 70% SteFI Composite	15% of out-performance above benchmark, calculated over a rolling 1-year period, capped at max of 0.75% p.a.	3.42%	1.43%	40%
Autus BCI Worldwide Flexible Fund	FMWCA	A	To maximise total return for investors by way of a flexible portfolio actively investing across different asset classes.	No	Moderate	Semi-Annually	50% FTSE/JSE ALSI J203T index, 30% MSCI World index and 20% SteFI Composite Index	15% of out-performance above benchmark, calculated over a rolling 2-year period, capped at max of 1.25% p.a.	3.42%	1.43%	100%
Baobab BCI Flexible Opportunity Fund	AMFOA	A	To provide investors with a moderate to high long term total return by actively seeking investment opportunities.	No	Moderate/Aggressive	Semi-Annually	CPI+6% p.a.	20% above benchmark over a rolling 1 year period, cap 2% pa	0.00%	1.71%	100%
Baobab BCI Prudential Managed Fund	BPMFA	A	Managed portfolio with the objective to offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI+5% p.a.	20% of the outperformance above benchmark, calculated over a 1 year rolling period, capped at a max of 2% p.a	3.42%	1.14%	75%
Baroque BCI Moderato Fund of Funds	MBMF	A	To provide the investor with moderate levels of income and long term capital growth.	Yes	Moderate	Semi-Annually	CPI+4% p.a.	15% of excess above bench mark over rolling 2 year period, capped at max 2% p.a.	3.42%	1.14%	60%
BCI Best Blend Balanced Fund	BBBCF	C	To sustain a high long-term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 5% p.a.	None	3.42%	0.57%	75%
BCI Best Blend Cautious Fund	BBCCF	C	To provide investors with income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 3% p.a.	None	3.42%	0.57%	40%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
BCI Best Blend Flexible Income Fund	BBBFC	C	To achieve a high level of sustainable income and stability of capital invested.	0.00%	Conservative	Quarterly	STeFI call deposit rate + 2% p.a.	None	3.42%	0.86%	10%
BCI Best Blend Global Equity Fund	MVLI	A	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	MSCI World index	None	0.00%	1.60%	100%
BCI Best Blend Global Property Fund	BBGPA	A	To provide investors with income as well as long term capital growth.	No	Moderate	Quarterly	50% GPR 250 REIT TR Index, 50% S&P Emerging Property Index	None	3.42%	1.43%	0%
BCI Best Blend Specialist Equity Fund	BBBEC	C	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T	None	3.42%	1.14%	100%
BCI Best Blend Worldwide Flexible Fund	BWWFA	A	To provide investors with a high long term total return by investing in participatory interests	No	Aggressive	Semi-Annually	CPI for all urban areas + 7% p.a.	15% excess performance above bench mark, calculated over 1 year rolling period, capped at a maximum of 1% p.a.	0.00%	0.57%	100%
BCI BetaPlus Balanced Fund	BCBFB	B	To generate moderate to high long term real returns.	Yes	Moderate	Semi-Annually	Composite index consisting of: 50% FTSE JSE ALSI J203T, 10% FTSE JSE SAPY J253T, 10% ALBI, 10% SteFI composite, 15% MSCI World and 5% JCitigroup WorldBIG USD indices	None	0.00%	0.57%	75%
BCI Franklin Global Real Estate Feeder Fund	BFGRF	A	To maximise total investment return consisting of income and capital appreciation.	No	Moderate	Semi-Annually	FTSE Epra/Nareit Developed Index	None	3.42%	0.57%	0%
BCI Income Plus Fund	BIPFA	A	To deliver a high level of income and long term stability on capital invested.	No	Conservative/Moderate	Quarterly	STeFI call deposit rate + 2% p.a.	None	0.00%	0.86%	10%
BCI Money Market Fund	MVMM	A	To obtain as high a level of current income as is consistent with capital preservation and liquidity.	Yes	Low	Monthly	STeFI (3 months)	None	0.00%	0.34%	0%
BCI Prudential Fund of Funds	MPRU	3B1	To provide the investor with a high long term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	0.86%	75%
BCI Prudential Fund of Funds	MPRD	3B2	To provide the investor with a high long term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	1.31%	75%
BCI Stable Fund of Funds	MSTA	3B1	To high level of income and stable long term capital growth.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 3% p.a.	None	0.00%	0.86%	40%
BCI Stable Fund of Funds	MSTB	3B2	To high level of income and stable long term capital growth.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 3% p.a.	None	0.00%	1.31%	40%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
BCI Templeton Global Balanced Feeder Fund	BTGBF	A	To seek capital appreciation and current income, consistent with prudent investment management.	No	Moderate	Semi-Annually	65% MSCI World, 35% JP Morgan Global Govt Bond Index	None	3.42%	0.57%	75%
BCI Templeton Global Feeder Fund	BTGFF	A	To provide investors with long term capital appreciation.	No	Aggressive	Semi-Annually	MSCI All Country index	None	3.42%	0.57%	100%
BCI Worldwide Flexible Fund of Funds	MW3B1	3B1	To provide investors with a high long term total return	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	0.86%	100%
BCI Worldwide Flexible Fund of Funds	MW3B2	3B2	To provide investors with a high long term total return	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	1.31%	100%
BlueAlpha BCI All Seasons Fund	MBAS	A	To provide investors with reasonably high levels of long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI +5% p.a.	20% above benchmark cap over rolling 2-years, capped at 2% p.a.	0.00%	1.43%	100%
BlueAlpha BCI Global Equity Fund	BGFFA	A	To offer investors a high long term total return by investing across global markets	No	Aggressive	Semi-Annually	80% MSCI World index + 20% USD LIBOR	15% excess performance above bench mark, calculated over 1 year rolling period, capped at a maximum of 3% p.a.	0.00%	1.43%	100%
BlueAlpha BCI Equity Fund	BSEAF	A	To deliver a high long-term total return.	No	Aggressive	Semi-Annually	75% FTSE JSE SWIX J403T index and 25% MSCI All Country World index	20% excess performance above bench mark, calculated over 1 year rolling period, capped at a maximum of 2% p.a.	0.00%	1.43%	100%
Bovest BCI Conservative Fund of Funds	BBCFA	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 3% p.a.	None	0.00%	1.08%	40%
Bovest BCI Managed Fund of Funds	BBMFA	A	To deliver moderate long term capital growth with a moderate level of income.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	1.08%	75%
Bovest BCI Worldwide Flexible Fund of Funds	BBWFA	A	of providing investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 7% p.a.	None	0.00%	1.08%	100%
Brenthurst BCI Balanced Fund of Funds	BBFFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	0.74%	75%
Brenthurst BCI Cautious Fund of Funds	BCIFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 3% p.a.	None	0.00%	0.74%	40%
Brenthurst BCI Worldwide Flexible FoF	BCWFA	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 7% p.a.	None	0.00%	0.74%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Caleo BCI Active Income Fund	CBAFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	Stefi Composite Index	None	0.00%	0.91%	10%
Caleo BCI Balanced Fund of Funds	CBFFA	A	Multi-asset high equity portfolio with the objective to offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 5% p.a.	15% of excess performance fee above benchmark, calculated over a rolling 1 year period capped at 2% p.a.	0.00%	1.14%	75%
Caleo BCI Equity Fund	CBCIFA	A	To sustain high long-term capital growth.	No	High	Semi-Annually	FTSE JSE ALSI J203T index	20% of excess performance fee above benchmark, calculated over a rolling 1 year period capped at 2% p.a.	0.00%	1.43%	100%
Caleo BCI Worldwide Opportunities Fund of Funds	MBWO	A	To maximise long term total returns by identifying and investing in local and global investment opportunities with a "value bias".	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 6% p.a.	15% excess performance above bench mark, calculated over 1 year rolling period, capped at a maximum of 2% p.a.	0.00%	1.14%	100%
Caleo BCI Worldwide Opportunities Fund of Funds	BAWA	C	To maximise long term total returns by identifying and investing in local and global investment opportunities with a "value bias".	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 6% p.a.	15% excess performance above bench mark, calculated over 1 year rolling period, capped at a maximum of 2% p.a.	0.00%	1.14%	100%
Capita BCI Balanced Fund	CBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	SA Multi Asset High Equity sector average	None	0.00%	0.97%	75%
Capita BCI Cautious Fund	CBCFA	A	To provide investors with income and long term stable capital growth.	Yes	Conservative/Moderate	Quarterly	SA Multi Asset Low Equity sector average	None	0.00%	0.97%	40%
Capita BCI Real Income Fund	CBRIA	A	To achieve a high level of sustainable real income and stability of capital invested.	Yes	Conservative	Quarterly	StEFl composite index	None	0.00%	0.91%	10%
Capstone BCI Balanced Fund	CBFA	A	To offer investors a moderate total return.	Yes	Moderate	Semi-Annually	CPI +5% p.a.	None	0.00%	0.80%	60%
Cartesian Money Market Fund	CABFA	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments.	Yes	Low	Monthly	StEFl Call Deposit Index	None	0.00%	0.29%	0%
Celtis BCI Conservative Fund of Funds	MCEC	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI +3% p.a.	None	3.42%	1.14%	40%
Celtis BCI Flexible Fund of Funds	MCEL	A	To provide investors with an above-average medium to long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI +6% p.a.	None	3.42%	1.14%	75%
Celtis BCI Managed Fund of Funds	CBMFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI +5% p.a.	None	0.00%	1.14%	75%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Centaur BCI Balanced Fund	CMBFA	A	To offer investors a moderate long term total return.	Yes	Moderate	Semi-Annually	Composite consisting of: 28% JSE SA All Share Index (J203T), 28% JSE SA All Share Financials& Industrial Index (J250T), 8% MSCI World, 30% JSE All Bond Index and 6% SARB Repo Rate	12.5% above benchmark cap over rolling 2-year, capped at 1% p.a.	0.00%	1.71%	75%
Centaur BCI Flexible Fund	MCFM	A	To provide investors with high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	Composite of 15% RESI J258T, 65% FINDI J250T, 20% Repo	20% above benchmark cap over rolling 2-years, capped at 2% p.a.	0.00%	1.43%	100%
Colourfield BCI Equity Fund	CBDFB	B	The primary objective is to generate high capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T index	None	0.00%	0.74%	100%
Colourfield BCI Fixed Income Fund 1	CBIF1	A	To provide a total return consistent with inflation-protected instruments with short to medium term maturities.	No	Conservative	Semi-Annually	CILI (3 to 7 years) index	None	0.00%	0.51%	0%
Colourfield BCI Fixed Income Fund 2	CBIF2	A	To provide a total return consistent with inflation-protected instruments.	No	Conservative	Semi-Annually	CILI index (over 12 years)	None	0.00%	0.51%	0%
Colourfield BCI Money Market Fund	CBMFC	C	To obtain as high a level of current income as is consistent with preservation and liquidity.	Yes	Low	Monthly	SteFI (3 months) index	None	0.00%	0.26%	0%
Consilium BCI Equity Fund	COBFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T index	None	0.00%	1.14%	100%
Consilium BCI Flexible Fund	MCOF	A	To providing investors with long term capital growth and a reasonable level of income.	Yes	Moderate/Aggressive	Semi-Annually	CPI +5%	None	0.00%	1.88%	75%
Consilium BCI Flexible Income Fund	COFFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call deposit rate + 1% p.a.	None	0.00%	0.34%	0%
Consilium BCI Worldwide Flexible Fund	CCWF	A	To provide investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	70% MSCI World Equity index + 30% SteFI Call deposit	None	0.00%	1.43%	100%
Cratos BCI Equity Fund	CBEFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T index	None	0.00%	0.91%	100%
CS BCI Aggressive Prudential Fund of Funds	CSMA	A	To provide the investor with a relatively high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI+5%	None	2.28%	1.88%	75%
CS BCI Flexible Fund of Funds	MCSF	A	To maximise long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI+6%	None	2.28%	1.88%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
CS BCI Prudential Fund of Funds	MSCP	A	To provide the investor with steady total return	Yes	Moderate	Semi-Annually	CPI+4%	None	2.28%	1.88%	75%
CS BCI Worldwide Flexible Fund of Funds	CWFFFA	A	To providing investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI+6%	None	2.28%	1.88%	100%
Destiny BCI Multi Asset Fund of Funds	APMF	A	To deliver long term capital growth, with the generation of income as a secondary objective.	No	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset Flexible category average	None	0.00%	1.43%	100%
Destiny BCI Prudential Fund of Funds	APRF	A	To preserve capital and grow both capital and income of the medium to long term.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.43%	60%
Dinamika BCI Conservative Fund of Funds	MDCF	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	SA Repo rate + 2%	15% of excess above bench mark over rolling 2 years, capped at 2% p.a.	0.00%	1.43%	40%
Dinamika BCI Worldwide Flexible Fund	DBWFFA	A	To explore local and global investment opportunities in order achieve a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI+6%	15% of excess above bench mark over rolling 1 year, capped at 2% p.a.	0.00%	1.43%	100%
Dotport BCI Cautious Fund of Funds	MDCA	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas	7.5% of excess above benchmark over rolling 2 years, capped at 2% p.a.	2.57%	1.14%	100%
Dotport BCI Equity Fund	DBEFA	A	To provide the investor with high income.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T index	None	3.42%	1.43%	100%
Dotport BCI Flexible Fund of Funds	MDDF	A	To provide the investor with consistent low volatile performance.	No	Moderate/Aggressive	Semi-Annually	CPI+3.5%	15% of excess above benchmark over rolling 2 years, capped at 2% p.a.	2.57%	1.14%	100%
Dotport BCI Prudential Fund of Funds	MDSP	A	To provide the investor with a reasonable level of income combined with long term real capital growth.	Yes	Moderate	Semi-Annually	CPI+2%	15% of excess above benchmark over rolling 2 years, capped at 2% p.a.	2.57%	1.14%	75%
Edge BCI Balanced Fund	EDBFA	A	Moderate risk profiled portfolio with the objective to offer investors a moderate long term total return.	Yes	Moderate	Semi-Annually	CPI+4%	15% of excess above benchmark over rolling 1 year, capped at 1.5% p.a.	3.42%	1.03%	60%
Edge BCI Cautious Fund	EDCFA	A	Cautious risk profile that aims to provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI+2%	15% of excess above benchmark over rolling 1 year, capped at 1.5% p.a.	3.42%	0.97%	100%
Edge BCI Managed Aggressive Fund	EMAFA	A	Managed portfolio with the objective to offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI+6%	15% of excess above benchmark over rolling 1 year, capped at 1.5% p.a.	3.42%	1.08%	75%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
EFPC BCI Balanced Fund	UABCA	A	To offer investors a moderate long term total return.	Yes	Moderate	Semi-Annually	58% FTSE JSE ALSI J203T, 16% MSCI World, 9% JPM Global Bond index, 9% FTSE JSE J253T, 8% ALBI	None	3.42%	1.71%	75%
Evolve BCI Conservative Fund	EBCFA	A	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	0.18% of the portfolio's net asset value each month that the portfolio outperformed its benchmark, capped at a maximum of 2% per annum.	3.42%	0.57%	40%
Evolve BCI Managed Fund	EBMFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	0.18% of the portfolio's net asset value each month that the portfolio outperformed its benchmark, capped at a maximum of 2% per annum.	3.42%	0.57%	75%
FAL BCI Balanced Fund	FBFBA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	25% 3-month Jbar 37.5% FTSE JSE Top40 Cap index J200T, 25% FTSE JSE Midcaps index J201T, 12.5% FTSE JSE Smallcaps index J202T	None	3.42%	1.14%	75%
Florin BCI Managed Fund	FBFFA	A	To deliver a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 5% p.a.	None	3.42%	1.14%	75%
Foster BCI Moderate Fund of Funds	MBMO	A	To provide the investor with steady total return, consisting of income and capital growth.	Yes	Moderate	Semi-Annually	SteFI composite + 4% p.a.	None	3.42%	0.97%	60%
Foundation BCI Equity Fund		A	To deliver a high long-term total return.	No	Aggressive	Semi-Annually	FTSE JSE Swix Capped index J433T	None	3.42%	1.14%	100%
GFA BCI Managed Fund of Funds	MGFM	A	To deliver moderate long term capital growth with a moderate level of income.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	15% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.42%	1.14%	75%
GFA BCI Stable Fund of Funds	MGFA	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	15% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.42%	1.14%	40%
Harvard House BCI Equity Fund	MHGE	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	0.00%	1.08%	100%
Harvard House BCI Flexible Income Fund	MHFI	A	To achieve a high level of sustainable income and stability of capital invested.	No	Conservative	Quarterly	BEASSA ALBI (1-3 yr sub index)	None	0.00%	1.08%	10%
Harvard House BCI Property Fund	HHBPA	A	To provide the investor with a high income and long term capital appreciation found through investing in mainly listed property securities.	No	Moderate	Quarterly	FTSE/JSE SA Listed Property Total Return Index (J253T)	None	0.00%	1.08%	10%
iCapital BCI Equity Fund	ICFA	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	80% FTSE JSE SWIX J403T, 20% MSCI World	20% of excess above bench mark, calculated over rolling 1 year, capped 2.0% p.a.	3.42%	1.43%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Imara BCI Balanced Fund	IMBF	A	To deliver inflation beating long term total returns.	Yes	Moderate	Semi-Annually	60% FTSE JSE ALSI J203T, 40% SteFI	None	3.42%	1.43%	75%
Imara BCI Equity Fund	MIEF	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	3.42%	1.71%	100%
Imara BCI Income Fund	IMBC2	C	To provide a high level of income combined with capital preservation.	Yes	Conservative	Quarterly	SteFI Call Deposit Index	None	3.42%	0.57%	10%
Instit BCI Equity Fund	INEFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE CAPI J303T	None	0.00%	1.43%	100%
Instit BCI Flexible Income Fund	IBIFB	B	To provide investors with a high long term total return.	Yes	Conservative/Moderate	Quarterly	SteFI 3 month index	None	0.00%	0.40%	10%
Instit BCI Managed Fund of Funds	IBMFF	A	To offer investors a moderate to high long term total return.	Yes	Conservative/Moderate	Semi-Annually	30% FTSE JSE Africa Top40 J200T, 25% FTSE JSE Africa Mid Cap J201T, 5% FTSE JSE Africa SA Listed Property J253T, 40% STEFI Composite Index	15% of outperformance of benchmark over a rolling 1 year capped at 2% p.a.	0.00%	1.14%	75%
Instit BCI Stable Fund of Funds	IBSFF	A	To provide investors with a high level of income and capital stability	Yes	Conservative/Moderate	Quarterly	14% FTSE JSE Africa Top40 J200T, 8% FTSE JSE Africa Mid Cap J201T, 5% FTSE JSE Africa SA Listed Property J253T, 73% STEFI Composite Index	15% of outperformance of benchmark over a rolling 1 year capped at 2% p.a.	0.00%	1.14%	40%
Integral BCI Equity Fund	IBEFA	A	To provide the investor with a high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	3.42%	1.71%	100%
Kanaan BCI Balanced Fund of Funds	MXMB	A	To provide the investor with long term capital growth.	Yes	Moderate	Semi-Annually	CPI + 3%	15% above CPI+3% pa, capped at 2% p.a.	3.42%	1.14%	75%
Lunar BCI Worldwide Flexible Fund	LBWFA	A	To provide investors a high long term total return by way of a worldwide flexible portfolio actively investing across different asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	20% of excess above bench mark over a rolling 1 year period, capped at 2% p.a.	3.42%	1.14%	100%
Maitland BCI Flexible Fund of Funds	MAIF	A	To provide returns of CPI for all urban areas plus four percent.	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 4% (before fees)	None	3.42%	1.14%	65%
Median BCI Balanced Fund of Funds	MBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 4%	15% of excess above bench mark over a rolling 1 year period, capped at 2% p.a.	3.42%	1.14%	75%
Median BCI Worldwide Flexible Fund of Funds	MBWFA	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	15% of excess above bench mark over a rolling 1 year period, capped at 2% p.a.	3.42%	1.14%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Millenium BCI Worldwide Flexible Fund of Funds	MBFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.54%	100%
Montrose BCI Cautious Fund of Funds	MFA3	A	To provide the investors with a high level of income.	Yes	Conservative/Moderate	Semi-Annually	CPI + 3% over rolling 3 year period	15% of excess above bench mark over a rolling 2 year period, capped at 1% p.a.	3.42%	1.14%	40%
Montrose BCI Flexible Fund of Funds	MFAF	A	To provide investors with high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	SARB Repo +2%	15% of excess above bench mark over a rolling 2 year period, capped at 2% p.a.	3.42%	1.14%	100%
Montrose BCI Moderate Fund of Funds	MFA5	A	To provide the investor with moderate levels of income and long term capital.	Yes	Moderate	Semi-Annually	CPI + 5% over rolling 3 year period	15% of excess above bench mark over a rolling 2 year period, capped at 2% p.a.	3.42%	1.14%	60%
Morningstar BCI Global Equity Fund of Funds	MBEFA	A	To provide investors with long term total returns by identifying and investing in global equity opportunities.	No	Aggressive	Semi-Annually	MSCI World index	None	0.00%	0.86%	100%
Naviga BCI Balanced Growth Fund of Funds	MIBG	A	To provide the investor with a reasonable level of income combined moderate capital growth over the medium to long term.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	10% of excess above bench mark, over 1 year rolling period capped at 0.5% p.a.	1.71%	1.43%	75%
Naviga BCI Global Equity Fund of Funds	NGBEA	A	To providing investors with high long term capital growth.	No	Aggressive	Semi-Annually	MSCI World TR index	None	1.71%	0.91%	100%
Naviga BCI Income Planner Fund of Funds	MIIP	A	To provide regular, stable and above-average income returns.	Yes	Conservative	Quarterly	SteFI Call Deposit Rate	None	1.71%	0.68%	10%
Naviga BCI Moderate Fund of Funds	EPFF	A	The objective of this portfolio is to provide the investor with reasonable income with moderate capital growth.	Yes	Moderate	Semi-Annually	CPI for all urban areas plus 4% p.a.	None	1.71%	1.43%	60%
Naviga BCI SA Equity Fund	MVLT	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIXJ403T	15% of excess above bench mark, over 1 year rolling period capped at 1.5% p.a.	1.71%	1.43%	100%
Naviga BCI Secure Growth Fund of Funds	MISG	A	To provide the investor with a moderate to high level of income while preserving capital in real terms.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	10% of excess above bench mark, over 1 year rolling period capped at 0.5% p.a.	1.71%	1.43%	40%
Naviga BCI Worldwide Equity Fund	NWEFA	A	To maximise long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSJ J203T	None	0.00%	0.97%	100%
Naviga BCI Worldwide Flexible Fund	NWFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a	None	0.00%	0.68%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Naviga BCI Worldwide Flexible Fund of Funds	NBWA	A	To provide investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 6% p.a.	15% of excess above bench mark, over 1 year rolling period capped at 1% p.a.	3.42%	1.14%	100%
NeFG BCI Equity Fund	MNEF	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T	15% of excess above bench mark over a rolling 2 year period, capped at 2% p.a.	1.14%	1.43%	100%
NeFG BCI Flexible Fund	MNFF	A	To provide investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 6% p.a.	15% of excess above bench mark over a rolling 2 year period, capped at 2% p.a.	1.14%	1.43%	100%
NeFG BCI Income Provider Fund	MNIP	A	To provide investors with a high level of income combined with stable medium to long term real capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	15% of excess above bench mark over a rolling 2 year period, capped at 2% p.a.	1.14%	1.71%	40%
Olympiad BCI Managed Fund of Funds	MIMH	A	To deliver moderate long term capital growth with a moderate level of income.	Yes	Moderate	Semi-Annually	CPI +3% p.a.	15% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.42%	1.14%	75%
Olympiad BCI Worldwide Flex Fund of Funds	MIMW	A	To secure steady long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI +3% p.a.	15% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.42%	1.14%	100%
Optimum BCI Balanced Fund	OBBFA	A	To offer investors a moderate long term total return.	Yes	Moderate	Semi-Annually	SA Multi Asset Medium Equity sector average	None	3.42%	1.14%	60%
Optimum BCI Equity Fund	OBEFA	A	General equity portfolio that seeks to sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	3.42%	1.54%	100%
Optimum BCI Flexible Fund	CUGT	A	To high capital growth and a reasonable level of income for investors.	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 6% p.a.	None	3.42%	1.14%	100%
Optimum BCI Managed Growth Fund	OBGFA	A	To offer investors a high long term total return.	Yes	Moderate	Semi-Annually	SA Multi Asset High Equity sector average	None	3.42%	1.14%	75%
Optimum BCI Property Fund	DSPFA	A	To provide investors with a combination of high income and long term capital appreciation.	No	Moderate	Quarterly	FTSE JSE J253T Real Estate index	None	3.42%	1.14%	0%
Optimum BCI Stable Fund	OBSFA	A	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	SA Multi Asset Low Equity sector average	None	3.42%	1.14%	40%
Optimum BCI Worldwide Flexible Fund of Funds	OBWFFA	A	To provide investors with medium to high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 3% p.a.	None	3.42%	1.14%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
PBi BCI Balanced Fund of Funds	PBBFFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 3% p.a.	None	0.00%	0.86%	75%
PBi BCI Conservative Fund of Funds	PBCFFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 2% p..a.	None	0.00%	0.86%	40%
PBi BCI Worldwide Flexible Fund	PBWWF	A	To provide long term investors with high long term total returns by actively managing the portfolio's underlying holdings and/or asset allocation.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	0.00%	0.86%	100%
Platinum BCI Balanced Fund of Funds	MPBP	A	To provide the investor with reasonably high long-term capital growth and relatively low levels of income.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	None	3.42%	1.71%	60%
Platinum BCI Income Provider Fund of Funds	MPIP	A	To provide investors with a high level of sustainable income and stability of capital invested.	Yes	Conservative/Moderate	Quarterly	CPI + 2% p.a.	None	3.42%	1.43%	40%
Platinum BCI Worldwide Flexible Fund	MPFG	A	To deliver a high long term total return for investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.71%	100%
Plexus Wealth BCI Balanced Fund	MXBA	A	To obtain long-term capital growth with some income at moderate risk levels.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.48%	75%
Plexus Wealth BCI Conservative Fund	MXCO	A	To provide investors with a high level of income combined with stable medium to long term real capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p..a.	None	3.42%	1.48%	40%
Plexus Wealth BCI Flexible Property Income Fund	PWPFA	A	To provide the investor with high income through investing predominantly in listed property securities and other high yielding securities.	No	Moderate	Quarterly	SteFI Composite Index plus 1% p.a.	None	3.42%	1.43%	10%
Plexus Wealth BCI Property Fund	MXPR	A	To provide the investor with a high income and long term capital appreciation.	No	Moderate	Quarterly	FTSE JSE J253T	None	3.42%	1.14%	0%
Point3 BCI Balanced Fund of Funds	PBBFA	A	To provide investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	10% of excess performance above benchmark, capped at a maximum of 1% p.a.	3.42%	0.57%	75%
Point3 BCI Conservative Fund of Funds	PBCFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 2% p..a.	10% of excess performance above benchmark, capped at a maximum of 1% p.a.	3.42%	0.57%	40%
Point3 BCI Moderate Worldwide Fund of Funds	PBMFA	A	To provide investors with a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	10% of excess performance above benchmark, capped at a maximum of 1% p.a.	3.42%	0.57%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
PortfolioMetrix BCI Bond Fund of Funds	PMBFA	A	Potential for capital growth, together with a regular and high level of income.	No	Conservative	Semi-Annually	JSE/ASSA All Bond index (ALBI)	None	0.00%	0.57%	0%
PortfolioMetrix BCI Equity Fund of Funds	PMEFA	B2	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE/JSE SWIX J403T index	None	0.00%	0.57%	100%
PortfolioMetrix BCI Global Equity Fund of Funds	PMEEA	B2	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	80% MSCI World AC Index, 20% MSCI Emerging Markets Index	None	0.00%	0.57%	100%
PortfolioMetrix BCI Global Property Fund of Funds	PMBGPF	A	To provide investors with income as well as long term capital growth by investing in global property markets.	No	Moderate/Aggressive	Semi-Annually	FTSE ESPRA/NAREIT Developed Rental Index Net TR	None	0.00%	0.57%	0%
PortfolioMetrix BCI Income Fund of Funds	PMIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI + 1% p.a.	None	0.00%	0.57%	10%
PortfolioMetrix BCI SA Property Fund	PMPFA	A	To provide high income and long term capital appreciation found through investing in South African listed property securities.	No	Moderate	Quarterly	FTSE/JSE SA Listed Property Total Return Index (J253T)	None	0.00%	1.31%	10%
PrivateClient BCI High Equity Fund	PCEFA	A	To provide investors with superior capital growth over the medium to long term.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.42%	1.31%	75%
PrivateClient BCI Low Equity Fund	PCLEA	A	To provide investors with stable income generation and capital preservation.	Yes	Conservative/Moderate	Semi-Annually	ASISA SA Multi Asset Low Equity category average	None	3.42%	1.31%	40%
PrivateClient BCI Medium Equity Fund	PCMFA	A	To provide investors with a moderate medium to long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.42%	1.31%	60%
PrivateClient BCI Worldwide Flexible Fund	PCWFA	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	Worldwide Multi-Asset Flexible category average	15% excess performance above CPI for all urban areas + 5% p.a., capped at a maximum of 2% p.a.	3.42%	1.43%	100%
Providence BCI Worldwide Diversified Fund	BWDFB	B	To provide investors with high long term capital growth by investing across diversified investment markets and holdings.	No	Moderate/Aggressive	Semi-Annually	MSCI All Country World index TR	20% of excess performance above benchmark, calculated over a rolling 1-year period and capped at a maximum of 1% p.a.	0.00%	0.68%	100%
PWS BCI Cautious Fund of Funds	PWBFA	A	To deliver a high level of income combined with long term capital stability for investors.	Yes	Conservative/Moderate	Quarterly	CPI + 2% p.a.	None	3.42%	1.14%	40%
PWS BCI Moderate Fund of Funds	PWBMFA	A	To deliver a moderate long term total return for investors.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	None	3.42%	1.14%	75%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
PWS BCI Worldwide Flexible Fund of Funds	PBWA	A	To deliver a high long term total return for investors.	No	Aggressive	Semi-Annually	CPI + 6% p.a.	None	3.42%	1.14%	100%
Quantum BCI Balanced Fund of Funds	MQUB	A	To achieve long-term capital growth at higher than average risk levels.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	None	0.00%	1.31%	60%
Quantum BCI Capital Plus Fund of Funds	MQCP	A	To achieve long-term income returns.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	None	0.00%	1.31%	40%
Quantum BCI Core Income Fund	MQCI	A	To achieve a high level of sustainable income and stability of capital invested.	No	Conservative	Quarterly	CPI + 2% p.a.	None	0.00%	0.91%	10%
Quantum BCI Worldwide Flexible Fund of Funds	MQWF	A	To maximise long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 6% p.a.	None	0.00%	1.31%	100%
RCI BCI Flexible Fund	MRFM	A	To secure a high capital growth and a reasonable level of income for investors.	No	Moderate/Aggressive	Semi-Annually	CPI+4% p.a.	10% above bench mark over rolling 2 years, capped at 2% p.a.	3.42%	1.51%	100%
RCI BCI Worldwide Flexible Fund	RBWFF	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI+4% p.a.	10% above bench mark over rolling 1 year, capped at 2% p.a.	3.42%	1.71%	100%
Rebalance BCI Inflation Plus 3 Fund	RBIP3	A	To provide investors with income and stable capital growth.	Yes	Conservative	Semi-Annually	CPI + 3% p.a.	None	3.42%	1.20%	40%
Rebalance BCI Inflation Plus 5 Fund	RBIP5	A	To sustain a moderate long-term total return.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.20%	75%
Rebalance BCI Inflation Plus 7 Fund	RBIP7	A	To sustain a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 7% p.a.	None	3.42%	1.20%	100%
Red Oak BCI Balanced Fund	IBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate	Semi-Annually	Average of the SA Multi Asset High Equity Category	None	0.00%	1.14%	75%
Red Oak BCI Cautious Fund	IBCFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	Average of the SA Multi Asset Low Equity Category	None	0.00%	1.14%	40%
Reitway BCI Global Property Fund	MGPI	A	To provide the investor with income as well as capital growth.	No	Moderate	Quarterly	GPR 250 REIT World Index Net Total Return	None	3.42%	1.43%	0%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Renaissance BCI Cautious Fund	RBCCA	A	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 2% p.a.	None	0.00%	1.71%	40%
Renaissance BCI Global Best Ideas Feeder Fund	RBGFA	A	To generate long term capital growth and offer investors offshore diversification and exposure to global markets.	No	Moderate/Aggressive	Semi-Annually	60% MSCI World, 40% J.P. Morgan Global Aggregate Bond Index (JPM GABI)	None	0.00%	0.17%	100%
Renaissance BCI Managed Fund	BMFCA	A	To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 4% p.a.	None	0.00%	1.71%	75%
Rowan Capital BCI Balanced Fund of Funds	RCBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate	Semi-Annually	50% FTSE JSE ALSI J403T, 25% ALBI, 10% STeFI Call Deposit index, 15% MSCI World Index	None	3.42%	0.80%	75%
Rowan Capital BCI Income Fund of Funds	RCBIFA	A	To provide investors with a high level of income and stable capital growth.	Yes	Conservative	Quarterly	SteFI Composite index + 2% p.a.	None	3.42%	0.80%	10%
Rudarius BCI Africa Equity Fund	BAEFC	C	To provide investors with long-term capital growth through investing in African economies.	No	Aggressive	Semi-Annually	MSCI Emerging Frontier Markets Africa excluding SA index	20% of the excess performance above the benchmark, calculated over a 1 year rolling basis, capped at a maximum of 2% p.a. (currently Nonet levied)	3.42%	1.14%	100%
SA Asset Management BCI Cautious Fund	SACFA	A	To provide investors with a high level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 2% p.a.	15% of the excess performance above the benchmark, calculated over a 1 year rolling basis, capped at a maximum of 1% p.a.	0.00%	1.37%	40%
SA Asset Management BCI Managed Fund	SAMFA	A	To sustain a high long-term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 6% p.a.	15% of the excess performance above the benchmark, calculated over a 1 year rolling basis, capped at a maximum of 2% p.a.	0.00%	1.25%	75%
SA Asset Management BCI Moderate Fund	SABFA	A	To deliver a moderate long-term total return.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 4% p.a.	15% of the excess performance above the benchmark, calculated over a 1 year rolling basis, capped at a maximum of 1.5% p.a.	0.00%	1.31%	60%
Sasfin BCI Balanced Fund	SMBFCA	A	To provide investors with a moderate level of income and capital growth over the long term.	Yes	Moderate	Semi-Annually	Average of SA Multi Asset Medium Equity category	None	3.42%	0.91%	60%
Sasfin BCI Equity Fund	MSTT	A	To maximise returns in excess of the FTSE JSE SWIX index over time, particularly during periods of weaker equity market growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T	None	3.42%	1.43%	100%
Sasfin BCI Flexible Income Fund	SMFIA	A	To provide high levels of income, while preserving capital.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.42%	0.68%	10%
Sasfin BCI Global Equity Feeder Fund	SGEFA	A	To achieve an attractive risk adjusted total return over a long-term investment horizon in USD terms.	No	Aggressive	Semi-Annually	MSCI All Country World index	None	3.42%	0.57%	10%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Sasfin BCI Opportunity Equity Fund	SBEFA	A	To identify the best investment opportunities and to deliver long term capital growth and income.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J203T	None	3.42%	0.57%	100%
Sasfin BCI Optimal Income Fund	IBOFA	A	To provide an average after-tax yield in excess of that received from money market portfolios.	No	Conservative	Quarterly	SteFI Composite Index	None	3.42%	1.71%	10%
Sasfin BCI Prudential Fund	SAMA1	A	To deliver long term capital growth and income normally associated with the investment structure of a moderate risk profile retirement fund.	Yes	Moderate/Aggressive	Semi-Annually	Average of SA Multi Asset High Equity category	None	3.42%	1.03%	75%
Sasfin BCI Stable Fund	SMSFCA	A	To achieve above real inflation beating total returns by way of delivering relatively high income.	Yes	Conservative/Moderate	Quarterly	Average of SA Multi Asset Low Equity category	None	3.42%	0.80%	40%
S-BRO BCI Balanced Fund of Funds	SBRB	A	To provide the investor with moderate levels of income and long term capital.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	15% above bench mark over rolling 1 years, capped at 1.5% p.a.	0.00%	1.14%	60%
S-BRO BCI Defensive Fund of Funds	SBRD	A	To provide the investor with a high level of income combined with stable medium to long term real capital.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	15% above bench mark over rolling 2 years, capped at 1.5% p.a.	0.00%	1.14%	40%
S-BRO BCI Managed Fund of Funds	SBMFA	A	To provide to provide investors with a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 6% p.a.	15% above bench mark over rolling 1 year, capped at 2% p.a.	0.00%	1.14%	75%
Select BCI Balanced Fund	EFFP	A	To provide the investor with balanced capital growth.	Yes	Moderate	Semi-Annually	60% JSE All Share Index, 10% MSCI World Index, 12% All Bond Index, 18% 3 month Jibar	10% of outperformance of benchmark over a rolling 1 year capped at 0.75% p.a.	3.42%	1.14%	75%
Select BCI Cautious Fund	EBCC	A	To provide investors with high income combined with stable capital growth.	Yes	Conservative	Quarterly	CPI for all urban areas + 3% p.a.	None	3.42%	1.08%	40%
Select BCI Equity Fund	VAGE	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share J303T index	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	3.42%	1.14%	100%
Select BCI Fixed Income Fund	EFIF	A	To maximize interest income and preserve the portfolio's capital and provide liquidity.	No	Conservative	Quarterly	STeFI Composite Index	None	3.42%	0.86%	10%
Select BCI Property Fund	VAPF	A	To secure a high income yield as well as capital growth.	No	Moderate	Quarterly	FTSE/JSE SA Listed Property Total Return Index (J253T)	None	3.42%	0.57%	0%
Select BCI Worldwide Flexible Fund	VAAF	A	To providing investors with a reasonable level of stable long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	3.42%	1.14%	90%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Select Manager BCI Cautious Fund of Fund	MSMI	A	To provide investors with a consistent return over the medium term with a high level of income and capital preservation.	Yes	Conservative/Moderate	Quarterly	SteFI Call Deposit Index + 1% p.a.	None	3.42%	0.86%	40%
Select Manager BCI Flexible Equity Fund	MSML	A	To provide investors with inflation-beating long term total returns, whilst minimising the downside risk.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE J203T	15% of outperformance above benchmark, calculated over a 3 year rolling period, capped at a max of 2% p.a.	3.42%	1.14%	100%
Select Manager BCI Flexible Growth Fund of Fund	MSGP	A	To provide investors with long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	SteFI Call Deposit Index + 4% p.a.	15% of outperformance above benchmark, calculated over a 3 year rolling period, capped at a max of 2% p.a.	3.42%	1.14%	60%
Select Manager BCI Global Moderate Fund of Fund	MSGG	A	To provide investors with a diversified exposure to global assets with a focus on steady long term capital growth.	No	Moderate	Semi-Annually	USD 3 month LIBOR rate plus 2% p.a.	15% of outperformance above benchmark, calculated over a 3 year rolling period, capped at a max of 2% p.a.	3.42%	1.14%	100%
Select Manager BCI Prudential Fund of Fund	MSMP	A	To provide investors with a reasonable level of income and stable long term growth.	Yes	Moderate	Semi-Annually	SteFI Call Deposit Index + 2% p.a.	15% of outperformance above benchmark, calculated over a 3 year rolling period, capped at a max of 2% p.a.	3.42%	1.14%	60%
Sesfikile BCI Global Property Fund	SPFA1	A1	To provide the investor with income as well as capital growth.	No	Moderate/Aggressive	Quarterly	FTSE EPRA/NAREIT Developed Rental Index Net Total Return index	None	0.00%	1.14%	0%
Sesfikile BCI Property Fund	SSPF1	A	Aims to deliver both a high income yield as well as capital growth over the medium to long term.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index J253T	None	0.00%	1.25%	0%
Sharenet BCI Aggressive Fund of Funds	MDWC	A	To provide investors with a high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.43%	75%
Sharenet BCI Balanced Fund	MCBB	A	To provide investors with a moderate to high total return over the medium to long term	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	20% of excess above benchmark, calculated over a rolling 1 year period, capped at a max of 1.75% p.a.	3.42%	1.43%	75%
Sharenet BCI Conservative Fund of Funds	DWFF	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	None	3.42%	1.43%	40%
Sharenet BCI Equity Fund	MCGP	A	To deliver long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	20% of excess above benchmark, calculated over a rolling 1 year period, capped at a max of 1.75% p.a.	3.42%	1.43%	100%
Sharenet BCI Flexible Fund	CPEP	A	To secure a high long term total return for investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	20% of excess above benchmark, calculated over a rolling 1 year period, capped at a max of 1.75% p.a.	3.42%	1.43%	100%
Sharenet BCI Global Balanced Fund of Funds	SBGFA	A	To provide investors with a high long-term total return by way of investing actively across asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.43%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Sharenet BCI Income Plus Fund	MCIN	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite index	None	3.42%	1.14%	10%
Sharenet BCI Moderate Fund of Funds	MDWA	A	To provide investors with a moderate long-term total return.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	None	3.42%	1.43%	60%
Sharenet BCI Property Fund	DWPF	A	To deliver a high income yield as well as capital growth over the medium to long term.	No	Moderate/Aggressive	Quarterly	FTSE JSE SAPPY J253T index	20% of excess above benchmark, calculated over a rolling 1 year period, capped at a max of 1.75% p.a.	3.42%	1.43%	0%
Sharenet BCI Stable Fund	MCDI	A	To achieve above real inflation beating total returns by way of delivering relatively high income with a measure of capital growth over the medium to long term.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	None	3.42%	1.14%	40%
Signature BCI Balanced Fund of Funds	SBBFA		To offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.31%	75%
Signature BCI Stable Fund of Funds	SBSFA		To provide investors with a high level of income and capital stability.	Yes	Conservative	Quarterly	CPI + 3% p.a.	None	3.42%	1.31%	10%
Signature BCI Worldwide Flexible Fund of Funds	SBWFA		To deliver a high long term total return.	No	Aggressive	Semi-Annually	CPI + 7% p.a.	None	3.42%	1.31%	100%
Simplisiti BCI Flexible Fund of Funds	MSIM	A	To maximise total returns over the medium To long term.	No	Moderate/Aggressive	Semi-Annually	CPI + 6% p.a.	15% of excess above bench mark, capped at 0.5% p.a., calc over rolling 2 years	3.42%	1.03%	100%
Simplisiti BCI Income Plus Fund of Funds	MSIP	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative	Quarterly	CPI + 2% p.a.	None	3.42%	0.97%	10%
Simplisiti BCI Managed Protector Fund of Funds	MPSF	A	To provide the investor with a steady total return.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	None	3.42%	1.03%	75%
Skyblue BCI Cumulus Moderate Fund of Funds	MBIC	A	To provide the investor with a moderate level capital growth over the medium to long term.	Yes	Moderate	Semi-Annually	SteFI composite + 3% p.a.	10% of excess above bench mark over a rolling 2 year period, capped at 2% p.a.	3.42%	1.14%	75%
Skyblue BCI Kimberlite Cautious Fund of Funds	MBIK	A	To provide the investor with a high level of capital stability over the medium term.	Yes	Conservative/Moderate	Quarterly	SteFI composite + 1% p.a.	10% of excess above bench mark over a rolling 2 year period, capped at 2% p.a.	3.42%	1.14%	40%
Skyblue BCI Solar Flexible Fund of Funds	MBIS	A	o maximize long term total returns whilst providing investors with above-average medium to long term total return.	No	Moderate/Aggressive	Semi-Annually	SteFI composite + 5% p.a.	None	3.42%	1.14%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Southern Charter BCI Balanced Fund of Funds	MSCB	A	To provide the investor with a moderate total return.	Yes	Moderate	Semi-Annually	42.5% FTSE JSE SWIX J403T/ 12.5% ALBI Index/ 10% FTSE JSE Listed Property J253T/ 20% SteFI/ 7.5% JPM INT Bond Index/ 7.5% MSCI World index	None	0.00%	0.86%	60%
Southern Charter BCI Defensive Fund of Funds	MSCS	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3%p.a.	None	0.00%	0.86%	40%
Southern Charter BCI Growth Fund of Funds	MSCR	A	To provide the investor with a relatively high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	60% FTSE JSE SWIX J403T/15% ALBI Index/ 10% FTSE JSE Listed Property J253T/ 5% JPM INT Bond Index/ 10% MSCI World index	None	0.00%	0.86%	75%
Southern Charter BCI WW Flexible Fund of Funds	SCMCA	A	To generate moderate to high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%p.a.	15% of excess above bench mark, capped 1.5% p.a. over rolling 2 years	0.00%	0.86%	100%
Stonewood BCI Global Equity Feeder Fund	BSGFA	A	To earn over the medium to long term a higher total rate of return than world equity markets.	No	Aggressive	Semi-Annually	MSCI World TR index	None	0.00%	0.17%	100%
Stonewood BCI Worldwide Flexible Fund	BIWFB	B	To deliver a high level of income and long term stability on capital invested.	No	Moderate/Aggressive	Semi-Annually	SteFI Composite index + 6% p.a.	None	0.00%	1.71%	100%
Stringfellow BCI Flexible Fund of Funds	MSFL	A	of providing investors with a relatively high long-term total return.	No	Moderate	Semi-Annually	CPI + 7%p.a.	15% of excess above bench mark, capped at 2% p.a., calc over rolling 2 years	3.42%	1.14%	100%
Stringfellow BCI Stable Fund of Funds	MSFS	A	To high levels of income as well as stable long term capital growth.	Yes	Conservative/Moderate	Semi-Annually	CPI + 3%p.a.	15% of excess above bench mark, capped at 2% p.a., calc over rolling 2 years	3.42%	1.14%	40%
Tantalum BCI Cautious Fund	TBCFA	A	To provide investors with income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p..a.	15% of outperformance above benchmark, calculated over a 1 year rolling period, capped at a max of 1.0% p.a.	0.00%	0.97%	40%
Tantalum BCI Strategic Income Fund	TBIFB	B	To managed in accordance with a high income strategy.	Yes	Conservative	Quarterly	SteFI call deposit + 2%	None	0.00%	0.57%	10%
Visio BCI Actinio Fund	MBVA	A	To provide investors with real long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 3% p.a.	12.5% of excess above benchmark, capped at max 3.5% p.a.	0.00%	1.43%	100%
Visio BCI General Equity Fund	BGEAF	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T	20% excess performance above bench mark, calculated over 2 year rolling period, capped at a maximum of 1% p.a.	0.00%	1.14%	100%
Visio BCI SA Equity Fund	VBCIA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE CAPI J303T	None	0.00%	0.97%	100%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Vital BCI Balanced Fund of Funds	VBFFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	15% of excess performance above benchmark, capped at a maximum of 1% p.a.	3.42%	1.14%	75%
Vital BCI Cautious Fund of Funds	VCFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 2% p.a.	15% of excess performance above benchmark, capped at a maximum of 1% p.a.	3.42%	1.14%	40%
Warwick BCI Balanced Fund	MIPR	A	To deliver long term capital growth and moderate income generation for investors.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	10% of excess above benchmark, calculated over a rolling 1 year basis, capped at a max of 2.0% p.a	0.00%	1.71%	75%
Warwick BCI Balanced Fund of Funds	WMMCA	A	To provide investors with a moderate level of income and long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	10% of excess above benchmark, calculated over a rolling 1 year basis, capped at a max of 2.0% p.a	0.00%	1.43%	75%
Warwick BCI Enhanced Income Fund	WMECA	A	To provide investors with a high level of sustainable income and stability of capital invested.	Yes	Conservative/Moderate	Quarterly	SteFI + 1% p.a.	None	0.00%	1.14%	10%
Warwick BCI Equity Fund	WMEFA	A	To deliver high long term capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	20% of excess above benchmark, calculated over a rolling 1 year basis, capped at a max of 2.0% p.a	3.42%	1.71%	100%
Warwick BCI International Fund of Funds	WMICA	A	To provide the investors with a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	Global Multi Asset Flexible average	None	3.42%	1.14%	100%
Warwick BCI Property Fund	WMPCA	A	To provide investors with a combination of high long term income with long term capital preservation.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index J253T	None	3.42%	1.43%	10%
Wealth Associates BCI Balanced Fund of Funds	WABFA	A	To provide investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.42%	0.51%	75%
Wealth Associates BCI Cautious Fund of Funds	WAFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	None	3.42%	0.51%	40%
Wealth Associates BCI Flexible Growth Fund of Fun	WAGFA	A	To provide investors with a high long term capital growth.	No	Aggressive	Semi-Annually	CPI + 6% p.a.	None	3.42%	0.57%	100%
Wealth Associates BCI Moderate Fund of Funds	WAMFA	A	To provide investors a moderate long term total return.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	None	3.42%	0.51%	60%
Wealthworks BCI Cautious Fund of Funds	WBCFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	None	3.42%	1.14%	40%
Wealthworks BCI Managed Fund of Funds	WBMFA	A	To achieve the highest possible long-term return achievable within the constraints of the statutory investment restrictions.	Yes	Moderate	Semi-Annually	CPI + 5% p.a.	None	3.42%	1.14%	75%

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											

Conflict of Interest

1. The Investment manager earns a portion of the service charge and performance fees where applicable.
2. In some instances portfolios invest in other portfolios which forms part of the BCI Schemes, refer to fact sheets for more details.

Collective Investment Schemes in Securities (CIS) are generally medium to long term investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. CIS are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges and maximum commissions is available on request from the company/scheme. Commission and incentives may be paid and if so, would be included in the overall costs. Forward pricing is used. For Money Market Funds a constant price will be maintained. While a constant price is maintained the investment capital is not guaranteed. A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for these portfolios. Different classes of units apply to these portfolios and are subject to different fees and charges. Boutique Collective Investments (RF) (Pty) Ltd is a member of the Association for Savings & Investment SA (ASISA).