

FEES AND FUND INFORMATION

* Including VAT | 0% Initial fees

FundName	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	Aggressive	Semi-Annually	FTSE JSE CAPI SWIX J433T	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.15%	100%
36ONE BCI Flexible Opportunity Fund	MNFO	A	To provide investors with high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	SA Repo + 2%	12.5% of excess above benchmark over rolling 2 year, capped at 3.5% p.a.	3.45%	1.21%	100%
36ONE BCI SA Equity Fund	BCSEC	C	To generating sustainable capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE CAPI SWIX J433T	20% excess performance above the benchmark, capped at a maximum of 2% p.a.	0.00%	0.98%	100%
36ONE BCI Global Equity Feeder Fund	36FNDA	A	To generate sustainable capital growth for investors.	No	Aggressive	Semi-Annually	MSCI All Country World index	None	3.45%	0.12%	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	3.45%	1.15%	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	3.45%	1.15%	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 benchmark over rolling 2 year, capped at 2% p.a.	3.45%	0.92%	100%
4D BCI Moderate Fund of Funds	MDMF	A	To provide the investor with a moderate level of income and capital growth.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 3% p.a.	None	3.45%	1.15%	75%
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	1.15%	1.15%	60%

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BCI UNIT TRUST FUND RANGE											
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/ Aggressive	Semi-Annually	CPI + 4%	None	1.15%	1.15%	75%
All Weather BCI Equity Fund	AWNEB2	B2	To sustain high long-term capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX J433T	20% of excess above benchmark over rolling 1 year, capped at 1% p.a.	3.45%	0.98%	100%
Amity BCI Equity Income Fund	AEIFA	A	The Amity BCI Equity Income Fund is targeting a high equity dividend yield combined with long term capital and income growth.	No	Aggressive	Quarterly	ASISA SA Equity General category average	None	0.00%	1.15%	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%	0.52%	100%
Amity BCI Managed Select Fund	ABMSA	A	Provide investors with growing capital in real terms over the medium to long term.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.98%	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%	1.15%	60%
Amity BCI Steady Growth Fund	ABSSA	A	To provide stable capital growth to protect from the effects of inflation.	Yes	Conservative/ Moderate	Quarterly	CPI + 3% p.a	None	0.00%	0.98%	40%
Anbro BCI Unicorn Global Growth Fund	ANGGFA	A	To deliver high capital growth over a long term.	No	Aggressive	Semi-Annually	S&P 700 index	None	3.45%	1.84%	100%
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.	3.45%	0.81%	10%
Anchor BCI Bond Fund	ABFA	A	To achieve a maximum total return by primarily investing in bonds.	No	Conservative/ Moderate	Quarterly	JSE All Bond Index (ALBI)	None	3.45%	0.63%	0%
Anchor BCI Core Income Fund	ABCIIA	A	Aims to preserve capital whilst providing income returns.	No	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.63%	0%

FundName	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 Property Fund	ABPFA	A	To deliver both a high income yield as well as capital growth over the medium to long term.	No	Moderate/Aggressive	Quarterly	FTSE JSE J253T	None	3.45%	1.44%	10%
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	3.45%	1.15%	100%
Anchor BCI Worldwide Opportunities Fund	ANBOFC	C	Aims to identify local and global investment opportunities.	No	Moderate/Aggressive	Semi-Annually	CPI	15% of excess above benchmark, calculated over a rolling 1-year period, capped at 3% p.a.	3.45%	0.11%	100%
Anchor Securities BCI Worldwide Growth and Income Fund	ABWFA	A	To provide investors with moderate long term income and capital growth by investing in domestic and/or offshore asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI for all urban areas plus 2% p.a.	None	0.00%	0.63%	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%	1.32%	40%
Argon BCI Bond Fund	ABIFA	A	To maximise the portflio's total return.	No	Conservative/Moderate	Quarterly	JSE All Bond Index (ALBI)	None	0.00%	0.52%	0%
Argon BCI Flexible Income Fund	ARGFIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI * 110%	None	0.00%	0.81%	10%
AS Forum BCI 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%	1.32%	75%
AS Forum BCI Cautious Fund of Funds	MAFC	A	To provide the invesor 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%	1.15%	40%
AS Forum BCI 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%	1.32%	60%

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BCI UNIT TRUST FUND RANGE											
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% of excess above benchmark over rolling 2 year period, capped at max 1% p.a.	3.45%	1.27%	40%
Aureus Nobilis BCI Managed Fund	ANBMFA	A	Aims to accumulate wealth for investors by delivering a high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5% p.a.	15% of excess above benchmark over rolling 2 year period, capped at max 1% p.a.	3.45%	1.32%	75%
Aureus Nobilis BCI Worldwide Flexible Fund of Funds	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% of excess above benchmark over rolling 2 year period, capped at max 1% p.a.	3.45%	1.15%	100%
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 benchmark over rolling 2 year period, capped at max 2% p.a.	3.45%	1.15%	60%
BCI Best Blend Balanced Fund	BBBCF	C	To sustain a high long-term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.58%	75%
BCI Best Blend Cautious Fund	BBCCF	C	To provide investors with income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.58%	40%
BCI Best Blend Flexible Income Fund	BBBFC	C	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	Average of SA Multi Asset Income category	None	3.45%	0.86%	10%
BCI Best Blend Global Equity Fund	MVLI	A	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	MSCI World TR index	None	0.00%	1.61%	100%
BCI Best Blend Global Property Fund	BBGPA	A	To provide investors with income as well as long term capital growth.	No	Moderate/ Aggressive	Quarterly	50% GPR 250 REIT TR Index, 50% S&P Emerging Property Index	None	3.45%	1.44%	20%
BCI Best Blend Specialist Equity Fund	BBBEC	C	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX J433T	None	3.45%	1.15%	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	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	0.58%	100%
BCI Enhanced Equity Fund	BCEEF	A	To provide the investor with high, risk-adjusted, long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE J200T	None	0.00%	0.69%	100%

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BCI UNIT TRUST FUND RANGE											
BCI Credo Global Equity Feeder Fund	CREDOA	A	To provide investors with a high long term total return by investing in participatory interests	No	Aggressive	Semi-Annually	MSCI World index	None	3.45%	0.69%	100%
BCI Fairtree Global Income Plus Feeder Fund	BCFFDA	A	To provide investors with a high long term total return by investing in participatory interests	No	Conservative/Moderate	Semi-Annually	iTraxx Crossover 5 year Total Return Index	None	3.45%	0.86%	10%
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 plus 6% p.a.	None	3.45%	1.15%	100%
BCI Flexible Income Fund	BCIFFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative/Moderate	Quarterly	SteFI + 2% p.a.	None	3.45%	0.35%	0%
BCI Fundsmith Equity Feeder Fund	BFEFA	A	To provide investors with a long term capital growth.	No	Aggressive	Semi-Annually	MSCI World index	None	0.00%	0.46%	100%
BCI Guernsey Global Growth Feeder Fund	BGGFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI All Country World Index	None	3.45%	0.40%	100%
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	3.45%	0.86%	10%
BCI Lindsell Train Global Equity Feeder Fund	BLTGFA	A	To provide investors with long term capital growth.	No	Conservative/Moderate	Semi-Annually	MSCI World index	None	3.45%	0.29%	100%
BCI Money Market Fund	MVMM	A	To obtain as high a level of current income as is consistent with capital preservation and liquidity.	Yes	Conservative	Monthly	STeFI (3 months)	None	0.00%	0.35%	0%
BCI Multikor Moderate Fund of Funds	BMMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 3.5% p.a.	None	0.00%	0.46%	60%
BCI Prudential Fund of Funds	MPRD	3B2	To provide the investor with a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.32%	75%
BCI Sands Capital Emerging Markets Feeder Fund	BICFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI Emerging Markets Index NR	None	3.45%	0.29%	100%

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BCI UNIT TRUST FUND RANGE											
BCI Sands Capital Global Growth Feeder Fund	BCGFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI All Countries World Index NR	None	0.00%	0.29%	100%
BCI Shari'ah Equity Fund	BSEFC	C	To provide medium to long-term capital growth through investment across a number of sectors that complies with Islamic law.	No	Aggressive	Semi-Annually	FTSE/JSE Shari'ah All Share Index (J143T)	None	0.00%	0.58%	100%
BCI Stable Fund of Funds	MSTB	3B2	To high level of income and stable long term capital growth.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	1.32%	40%
BCI UBAM MultiFunds Flexible Allocation Feeder Fund	AGBFA	A	Aims to outperform the USD Libor 1 year Index by 3% per annum.	No	Moderate/ Aggressive	Semi-Annually	USD Libor 1 year index plus 3% p.a.	None	3.45%	0.17%	75%
BCI Worldwide Flexible Fund of Funds	MW3B2	3B2	To provide investors with a high long term total return	No	Moderate/ Aggressive	Semi-Annually	ASISA WW Multi Asset Flexible category average	None	0.00%	1.32%	100%
BCI Worldwide Flexible Style Fund	BCWFFC	C	To provide investors with a high long term total return	No	Moderate/ Aggressive	Semi-Annually	ASISA WW Multi Asset Flexible category average	None	0.00%	0.75%	10%
BCI Worldwide Opportunities Fund	BWOFA	A	To provide long term investors with high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	0.92%	100%
BIP BCI Worldwide Flexible Fund	BIPCFE	E	To provide investors with a high long term total return	No	Moderate/ Aggressive	Semi-Annually	FTSE JSE SWIX J403T	None	0.00%	1.67%	100%
BIP BCI Moderate Worldwide Flexible Fund	BBMFFC	C	To deliver a moderate to high longterm total return.	No	Moderate/ Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	0.00%	1.15%	100%
BIP BCI Worldwide Flexible Fund	BIPCFE	E	Aims to deliver a moderate long term total term.	No	Moderate/ Aggressive	Semi-Annually	FTSE JSE SWIX J403T	None	0.00%	1.67%	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.	3.45%	1.44%	100%
BlueAlpha BCI Balanced Fund	BABFA	A	To offer investors a moderate to high long-term total return.	Yes	Moderate	Semi-Annually	Average of the SA Multi Asset High Equity ASISA category	None	3.45%	1.15%	75%
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	None	3.45%	1.44%	100%

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BCI UNIT TRUST FUND RANGE											
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	MSCI World TR (in ZAR)	None	3.45%	1.44%	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%	0.98%	40%
Bovest BCI Managed Fund of Funds	BBMFA	A	To deliver moderate long term capital growth with a moderate level of income.	Yes	Moderate/ Aggressive	Semi-Annually	CPI for all urban areas + 5% p.a.	None	0.00%	0.98%	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%	0.98%	100%
Brenthurst BCI Balanced Fund of Funds	BBFFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.75%	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	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.75%	40%
Brenthurst BCI Global Balanced Feeder Fund	BBGBFA	A	To provide a balance between capital preservation and capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset High Equity category average	None	0.00%	0.17%	75%
Brenthurst BCI Global Equity Feeder Fund	BGEQFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	0.17%	100%
Brenthurst BCI Worldwide Flexible Fund of Funds	BCWFA	A	To provide investors with a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA WW Multi Asset Flexible category average	None	0.00%	0.75%	100%
Cadiz BCI Absolute Yield Fund	AHAY	A	To provide investors with a diversified exposure	Yes	Conservative	Quarterly	SteFI + 2% p.a.	None	3.45%	0.92%	0%
Cadiz BCI Balanced Fund	AHBF	A	To provide investors balance between capital growth and income.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 4%	None	3.45%	1.44%	75%
Cadiz BCI Enhanced Income Fund	WMEIC	C	To provide investors with a high long term total return.	Yes	Conservative	Quarterly	SteFI + 1% p.a.	None	0.00%	0.58%	10%
Cadiz BCI Equity Fund	AHMF	A	To provide investors high long-term capital growth	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholders Weighted Index (J433T)	None	3.45%	1.44%	100%

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BCI UNIT TRUST FUND RANGE											
Cadiz BCI Global Flexible Fund of Funds	CGFFA	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	Global Multi Asset Flexible average	None	0.00%	0.23%	100%
Cadiz BCI Money Market Fund	AFMM	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio	No	Conservative	Monthly	SteFI Composite index	None	0.00%	0.29%	0%
Cadiz BCI Property Fund	WMPCB	B	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	0.00%	0.86%	10%
Cadiz BCI Stable Fund	CASF	A	To provide investors with stable real medium to long term returns.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas + 3% p.a.	None	3.45%	1.15%	40%
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	3.45%	0.92%	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.	3.45%	1.15%	75%
Caleo BCI Equity Fund	CBCIFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX J433T	20% of excess performance fee above benchmark, calculated over a rolling 1 year period capped at 2% p.a.	3.45%	1.44%	100%
Caleo BCI Moderate 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".	Yes	Moderate	Semi-Annually	CPI for all urban areas + 4% p.a.	15% excess performance above benchmark, calculated over 1 year rolling period, capped at a maximum of 1% p.a.	3.45%	1.15%	60%
Capita BCI Balanced Fund	CBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	SA Multi Asset High Equity sector average	None	0.00%	0.98%	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%	0.98%	40%

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BCI UNIT TRUST FUND RANGE											
Capita BCI Real Income Fund	CBRIA	A	To achieve a high level of sustainable real income and stability of capital invested.	Yes	Conservative	Quarterly	STeFI composite index	None	0.00%	0.92%	10%
Capital Incubator BCI Worldwide Flexible Fund	MBOW	A	To provide long term investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.29%	100%
Capital Incubator BCI Worldwide Flexible Fund of Funds	MBVI	A	Aims to provide long term investors with real long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI+6%	None	0.00%	0.23%	100%
Capstone BCI Balanced Fund	CBFA	A	To offer investors a moderate total return.	Yes	Moderate	Semi-Annually	CPI +5% p.a.	None	0.00%	0.81%	60%
Cartesian BCI Money Market Fund	CABFA	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments.	Yes	Conservative	Monthly	SteFI 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	3.45%	1.01%	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	3.45%	1.01%	75%
Celtis BCI Managed Fund of Funds	CBMFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI +5% p.a.	None	3.45%	1.01%	75%
Centaur BCI Balanced Fund	CMBFA	A	To offer investors a moderate long term total return.	Yes	Moderate/Aggressive	Semi-Annually	Composite consisting of: 25% JSE All Bond Index (ALBTR), 48% FSE JSE Capped Shareholder Weighted Index (J433T), 16% MSCI World and 11% SteFI	12.5% above benchmark cap over rolling 2-year, capped at 1% p.a.	3.45%	1.55%	75%
Centaur BCI Flexible Fund	MCFM	A	To provide investors with high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	Composite of 60% FSE JSE Capped Shareholder Weighted Index (J433T), 20% MSCI World and 20% SteFI	20% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.45%	1.44%	100%

FundName	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											
Colourfield BCI Equity Fund	CBDFB	B	The primary objective is to generate high capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T	None	0.00%	0.75%	100%
Colourfield BCI Fixed Income Fund 2	CBIF2	A	To provide a total return consistent with inflation-protected instruments.	No	Conservative	Quarterly	CILI index (over 12 years)	None	0.00%	0.52%	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%	1.44%	100%
Cratos BCI Worldwide Flexible Fund	CBEQFC	C	To sustain high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA WW Multi Asset Flexible category average	None	3.45%	1.15%	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	2.30%	1.90%	75%
CS BCI Flexible Fund of Funds	MCSF	A	To maximise long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI+6%	None	2.30%	1.90%	100%
CS BCI Prudential Fund of Funds	MCSP	A	To provide the investor with steady total return	Yes	Moderate/Aggressive	Semi-Annually	CPI+4%	None	2.30%	1.90%	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	2.30%	1.90%	100%
Delta 4 BCI Income Fund	D4IFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.55%	10%
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%	1.44%	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%	1.44%	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 benchmark over rolling 2 years, capped at 2% p.a.	0.00%	1.44%	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 benchmark over rolling 1 year, capped at 2% p.a.	0.00%	1.44%	100%

FundName	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											
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.	2.59%	1.15%	100%
Dotport BCI Equity Fund	DBEFA	A	To sustain high long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J403T index	None	3.45%	1.15%	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.	2.59%	1.15%	100%
Dotport BCI Income Fund	DBCIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	2.59%	0.86%	10%
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/ Aggressive	Semi-Annually	CPI+2%	15% of excess above benchmark over rolling 2 years, capped at 2% p.a.	2.59%	1.15%	75%
Edge BCI Balanced Fund of Funds	EBBFA	A	To offer investors a moderate long-term total return by investing across asset classes.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.75%	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	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.75%	100%
Edge BCI Equity Fund	EBEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	1.07%	100%
FAL BCI Balanced Fund	FBBFA	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	3.45%	1.15%	75%
First Global 1 BCI Enhanced Yield Fund	FGBEFA	A	To enhance the portfolio's income yield.	No	Conservative	Monthly	SteFI Composite Index	None	3.45%	0.86%	0%
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	3.45%	0.98%	60%
Foundation BCI Equity Fund	FBEFA	A	To deliver a high long-term total return	No	Aggressive	Semi-Annually	FTSE JSE Swix Capped index J433T	None	3.45%	1.15%	100%

FundName	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											
Harvard House BCI Equity Fund	MHGE	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.09%	100%
Harvard House BCI Flexible Income Fund	MHFI	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	BEASSA ALBI (1-3 yr sub index)	None	3.45%	1.09%	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/Aggressive	Quarterly	FTSE/JSE SA Listed Property Total Return Index (J253T)	None	3.45%	1.09%	10%
Harvard House BCI Worldwide Flexible Fund	HHBFDA	A	To deliver a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	MSCI World Index	None	3.45%	1.09%	100%
Imali BCI Passive Balanced Fund	IPBFA	A	To offer investors a moderate to high long term total return mainly through the use of passive strategies.	Yes	Moderate/Aggressive	Semi-Annually	SA Multi Asset High Equity average	None	3.45%	0.86%	75%
Intellivest BCI Income Fund	ITBIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative/Moderate	Quarterly	SteFI	None	3.45%	0.58%	10%
Innovation BCI Balanced Fund of Funds	INNFOA	A	To deliver a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	SA Multi Asset High Equity average	None	0.00%	0.69%	75%
Innovation BCI Worldwide Equity Fund	INBFFA	A	Aims to deliver a high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Worldwide Equity General average	None	0.00%	1.15%	100%
Innovation BCI Worldwide Flexible Fund	IBWFA	A	Aims to deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible average	None	0.00%	1.15%	100%
Instit BCI Enhanced Yield Fund	IEYFA	A	To enhance the portfolio's income yield by actively managing interest rate risk and credit risk through the interest rate cycles.	Yes	Conservative	Monthly	SteFI Call Deposit rate	None	0.00%	0.32%	0%
Instit BCI Global Equity Fund	IBGFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	MSCI World All Country Index	None	0.00%	1.15%	100%
Instit BCI Managed Fund	EBMFA	A	To offer investors a moderate to high long term total return.	Yes	Conservative/Moderate	Semi-Annually	CPI + 3% p.a.	None	3.45%	0.58%	40%

FundName	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											
Instit BCI Managed Fund of Funds	IBMFF	A	To offer investors a moderate to high long term total return.	Yes	Moderate/ Aggressive	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%	1.15%	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%	1.15%	40%
Integral BCI Equity Fund	IBEFBA	A	To deliver a moderate to high long term total return.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX All Share index (J433T)	None	3.45%	1.73%	100%
Investec Specialist Investments BCI Enhanced Income Fund	IBEIFA	A	To offer investors enhanced income.	No	Conservative	Monthly	55% of SteFI call deposit index	None	0.00%	0.81%	10%
Investec Specialist Investments BCI Protected Equity Fund	PROFEA	A	To provide investors with capital preservation over the medium term.	No	Moderate/ Aggressive	Semi-Annually	70% FTSE JSE All Share index (J203T), 30% SteFI composite index	None	0.00%	0.92%	100%
Investec Wealth & Investment BCI Active Income Fund of Funds	IWIAA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative	Monthly	SteFI	None	0.00%	0.58%	10%
Investec Wealth & Investment BCI Balanced Fund of Funds	IWIBF	A	To achieve long term growth of capital and income.	Yes	Moderate	Semi-Annually	Average of the SA Multi Asset Medium Equity ASISA category	None	0.00%	1.15%	60%
Investec Wealth & Investment BCI Balanced High Equity Fund	IWIBHA	A	To deliver consistent growth of capital and income.	Yes	Moderate/ Aggressive	Semi-Annually	Average of the SA Multi Asset High Equity ASISA category	None	0.00%	1.44%	75%
Investec Wealth & Investment BCI Diversified Growth Fund of Funds	INVFA	A	Aims to offer investors a moderate to high total return.	Yes	Moderate/ Aggressive	Semi-Annually	Average of the SA Multi Asset High Equity ASISA category	None	0.00%	1.15%	75%
Investec Wealth & Investment BCI Dynamic Equity Fund	IWIDEA	A	To provide investors with capital growth and income over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX J433T	None	0.00%	1.44%	100%
Investec Wealth & Investment BCI Equity Fund	IWIEF	A	To provide investors with capital growth and income over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX J433T	None	0.00%	1.44%	100%

FundName	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											
Investec Wealth & Investment BCI Global Leaders Equity Fund	IWBGFA	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	MSCI World Index	None	0.00%	1.44%	100%
Investec Wealth & Investment BCI Progressive Yield Fund	INWVYA	A	To provide investors with a starting yield.	No	Moderate/Aggressive	monthly	CPI + 3%	None	0.00%	1.44%	100%
Investec Wealth & Investment BCI Property Fund	INVPA	A	To provide investors with a growing income stream.	No	Moderate/Aggressive	monthly	FTSE JSE South Africa All Property Index (J803T)	None	0.00%	1.44%	10%
Investec W&I BCI Global Leaders Equity Fund (ZAR)	IWBGFA	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	MSCI World Index	None	0.00%	1.44%	100%
Kanaan BCI Balanced Fund of Funds	MXMB	A	To provide the investor with long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 3%	15% above CPI+3% pa, capped at 2% p.a.	3.45%	1.15%	75%
Korner BCI Flexible Fund	KBFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	70% FTSE JSE Capped Shareholder Weighted Index (J433T), 15% FTSE JSE SA Listed Property Index (J253T) and 15% SteFI Composite Index	None	3.45%	1.04%	100%
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 benchmark over a rolling 1 year period, capped at 2% p.a.	3.45%	1.15%	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	3.45%	1.15%	100%
Median BCI Balanced Fund of Funds	MBBFA	A	To offer investors a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.15%	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	ASISA WW Multi Asset Flexible category average	None	3.45%	1.15%	100%
Methodical BCI Absolute Fund	MSAFB1	A	To offer absolute returns in excess of inflation over the long term	Yes	Moderate	Semi-Annually	SA Multi Asset Medium Equity sector average	None	3.45%	0.67%	60%
Methodical BCI Balanced Fund	MSBFF	A	To deliver long term capital growth with low income.	Yes	Moderate/Aggressive	Semi-Annually	SA Multi Asset High Equity sector average	None	3.45%	0.95%	75%
Methodical BCI Bond Fund	MBBFB1	B1	Aims to generate returns above the JSE All Bond Index (ALBI) over time.	No	Conservative/Moderate	Quarterly	JSE All Bond Index (ALBI)	None	3.45%	0.58%	0%

FundName	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											
Methodical BCI Equity Fund	ACPB2	B1	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	SA Equity General sector average	None	3.45%	0.92%	100%
Methodical BCI Equity Preserver Fund	MTDFB1	B1	To deliver capital growth over the medium to long term.	No	Moderate/Aggressive	Semi-Annually	65% FTSE JSE All Share Index (J203), 35% SteFI Composite Index	None	3.45%	0.92%	100%
Methodical BCI Global Flexible Fund	MBGFB1	B1	To deliver high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	Global Multi Asset Flexible average	None	3.45%	0.92%	100%
Methodical BCI Global Flexible Fund of Funds	MSGFB1	A	To provide investors with long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	Global Multi Asset Flexible average	None	3.45%	0.58%	100%
Methodical BCI Income Fund	MSIFB1	B1	To provide investors with a high level of income.	Yes	Conservative	Quarterly	SteFI Composite + 1% p.a.	None	3.45%	0.67%	10%
Methodical BCI Stable Fund	MSSFF	A	Is to generate long term capital growth.	Yes	Conservative/Moderate	Quarterly	SA Multi Asset Low Equity sector average	None	3.45%	0.95%	40%
Methodical BCI Worldwide Growth Fund of Funds	MSGFF	A	To achieve higher than average long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	WW Multi Asset Flexible sector average	None	3.45%	0.86%	100%
Millenium BCI Worldwide Flexible Fund of Funds	MBWFB	B	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.40%	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 benchmark over a rolling 2 year period, capped at 1% p.a.	3.45%	1.15%	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 benchmark over a rolling 2 year period, capped at 2% p.a.	3.45%	1.15%	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 benchmark over a rolling 2 year period, capped at 2% p.a.	3.45%	1.15%	60%
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%	0.69%	100%
Naviga BCI Worldwide Flexible Growth Fund	NBCFGF	A	Aims to deliver high long-term capital growth by investing mainly in local and global equity markets.	No	Moderate/Aggressive	Semi-Annually	ASISA Worlwide Multi Asset Flexible average	None	0.00%	0.58%	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 benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	100%

FundName	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											
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 benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	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 benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	40%
Nest Egg BCI Worldwide Flexible Fund	NEBFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	80% MSCI World / 20% USD 3-month LIBOR	None	0.00%	1.44%	100%
Nest Egg BCI Worldwide Equity Fund	NWEFA	A	To maximise long term capital growth.	No	Aggressive	Semi-Annually	MSCI World Index	None	0.00%	0.98%	100%
New Road BCI Income Fund of Funds	NEWMIA	A	To deliver a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.58%	10%
New Road BCI Global Flexible Fund of Funds	NRGFFA	A	To provide investors with long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.98%	100%
New Road BCI Managed Fund of Funds	NEWMAA	A	To offer investors a moderate to high long-term total return with a focus on investment growth by investing across asset classes.	Yes	Moderate/Aggressive	Semi-Annually	SA Multi Asset High Equity sector average	None	3.45%	0.86%	75%
New Road BCI Moderate Fund of Funds	NEWMOA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	SA Multi Asset Medium Equity sector average	None	3.45%	0.86%	60%
New Road BCI Stable Fund of Funds	NEWSFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	SA Multi Asset Low Equity sector average	None	3.45%	0.86%	40%
Noble PP BCI Balanced Fund of Funds	NPPBA	A	To provide investors with a moderate level of income and capital growth.	Yes	Moderate	Semi-annually	CPI for all urban areas plus 3% p.a.	None	3.45%	1.44%	60%
Noble PP BCI Strategic Income Fund of Funds	NPPIA	A	To provide the investor with a high level of income combined with relatively low long-term capital growth.	Yes	Conservative/Moderate	Quarterly	CPI for all urban areas plus 1% p.a.	None	3.45%	1.44%	40%
Odyssey BCI Worldwide Flexible Fund	ODBWFA	A	To deliver a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI +4% p.a.	None	0.00%	1.61%	100%

FundName	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											
Olympiad BCI Managed Fund of Funds	MIMH	A	To deliver moderate long term capital growth with a moderate level of income.	Yes	Moderate/Aggressive	Semi-Annually	CPI +3% p.a.	15% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.45%	1.15%	75%
Olympiad BCI Worldwide Flexible 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.	3.45%	1.15%	100%
BCI Multikor Moderate Fund of Funds	BMMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	CPI for all urban areas + 3.5% p.a.	None	0.00%	0.46%	60%
BCI Guernsey Global Growth Feeder Fund	BGGFFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI All Country World Index	None	3.45%	0.40%	100%
Optimum BCI Balanced Fund	OBFFA	A	To offer investors a moderate long term total return.	Yes	Moderate	Semi-Annually	SA Multi Asset Medium Equity sector average	None	3.45%	0.75%	60%
Optimum BCI Equity Fund	OBFA	A	General equity portfolio that seeks to sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	3.45%	1.55%	100%
Optimum BCI Income Fund	OBIFA	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	3.45%	0.69%	10%
Optimum BCI Managed Growth Fund	OBGFA	A	To offer investors a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	SA Multi Asset High Equity sector average	None	3.45%	0.75%	75%
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	3.45%	0.75%	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	3.45%	1.15%	100%
PBi BCI Balanced Fund of Funds	PBBFFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	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%

FundName	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 Worldwide Flexible Fund	PBWFF	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	3.45%	1.73%	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	3.45%	1.44%	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	3.45%	1.73%	100%
Plexus Wealth BCI Balanced Fund	MXBA	A	To obtain long-term capital growth with some income at moderate risk levels.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.45%	1.50%	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	3.45%	1.50%	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	FTSE/JSE SA Listed Property Total Return Index (J253T)	None	3.45%	1.44%	10%
Plexus Wealth BCI Property Fund	MXPR	A	To provide the investor with a high income and long term capital appreciation.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Total Return Index (J253T)	None	3.45%	1.15%	10%
Point3 BCI Balanced Fund of Funds	PBBFA	A	To provide investors a moderate to high long term total return.	Yes	Conservative/Moderate	Semi-Annually	CPI + 4% p.a.	None	3.45%	0.58%	75%
Point3 BCI Conservative Fund of Funds	PBCFA	A	To provide investors with a high level of income and capital stability.	Yes	Moderate	Quarterly	CPI + 2% p..a.	None	3.45%	0.58%	40%

FundName	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											
Point3 BCI Global Flexible Fund of Funds	PBCFFF	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 7% p.a.	None	3.45%	0.58%	100%
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.	None	3.45%	0.58%	100%
PortfolioMetrix BCI Balanced Fund of Funds	PMBFFA	A	To offer investors a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	0.00%	0.67%	75%
PortfolioMetrix BCI Bond Fund of Funds	PMBFA	A	Potential for capital growth, together with a regular and high level of income.	No	Moderate/Aggressive	Semi-Annually	JSE All Bond index (ALBI)	None	0.00%	0.67%	0%
PortfolioMetrix BCI Cautious Fund of Funds	PMBCFA	A	To deliver a stable level of income combined with long term capital stability.	No	Moderate/Aggressive	Quarterly	CPI + 3% p.a.	None	0.00%	0.67%	40%
PortfolioMetrix BCI Dynamic Income Fund	PMBDIA	A	To achieve a high level of sustainable income and stability of capital invested.	No	Moderate/Aggressive	Quarterly	SteFI Composite Index	None	0.00%	0.67%	10%
PortfolioMetrix BCI Global Bond Fund of Funds	PRTFA	A	Offers the potential for capital growth, together with income.	No	Moderate/Aggressive	Semi-Annually	Barclays Global Aggregate Bond Index (in ZAR)	None	0.00%	0.49%	0%
PortfolioMetrix BCI Global Diversified Feeder Fund	PMGDB1	B1	To generate capital growth and income over the long term.	No	Moderate/Aggressive	Semi-Annually	50% MSCI All Country World Index, 50% Barclays Global Aggregate Bond Index measured (in ZAR)	None	0.00%	0.09%	100%
PortfolioMetrix BCI Global Equity Fund of Funds	PBGE	B1	To secure high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	MSCI All Country World Index	None	0.00%	0.09%	100%
PortfolioMetrix BCI Global Property Fund of Funds	PMBGPF	A	To provide investors with income as well as long term capital growth.	No	Moderate/Aggressive	Semi-Annually	FTSE EPRA/NAREIT Developed Rental Index Net TR	None	0.00%	0.49%	0%
PortfolioMetrix BCI Income Fund of Funds	PMIFA	A	To achieve a high level of sustainable income and stability of capital invested.	No	Moderate/Aggressive	Quarterly	SteFI + 1% p.a.	None	0.00%	0.69%	10%
PortfolioMetrix BCI Moderate Fund of Funds	PMBMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	None	0.00%	0.67%	60%

FundName	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 SA Equity Fund	PMEFA	B2	To secure high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	FTSE/JSE Capped SWIX J433T index	None	0.00%	0.81%	100%
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/Aggressive	Quarterly	FTSE/JSE SA Listed Property Total Return Index (J253T)	None	0.00%	1.24%	10%
PortfolioMetrix BCI Unconstrained Assertive Fund of Funds	PBUAFA	A	To offer a high long-term total return with a focus on investment growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 6% p.a.	None	0.00%	0.67%	100%
PortfolioMetrix BCI Unconstrained Balanced Fund of Funds	PMCUFA	A	To offer investors a moderate to high long-term total return with a focus on investment growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% p.a.	None	0.00%	0.67%	85%
PortfolioMetrix BCI Unconstrained Moderate Fund of Funds	PBUMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	None	0.00%	0.67%	70%
PrivateClient BCI High Equity Fund	PCEFB	B	To provide investors with superior capital growth over the medium to long term.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75%
PrivateClient BCI Low Equity Fund	PCLEB	B	To provide investors with stable income generation and capital preservation.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.04%	40%
PrivateClient BCI Medium Equity Fund	PCMFB	B	To accumulate wealth for investors by delivering a moderate medium to long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	1.04%	60%
PrivateClient BCI Worldwide Flexible Fund	PCWFA	A	To provide investors with a high long term total return.	No	Aggressive	Semi-Annually	CPI for all urban areas + 5% p.a.	15% excess performance above CPI for all urban areas + 5% p.a., capped at a maximum of 2% p.a.	3.45%	1.44%	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	3.45%	1.04%	40%
PWS BCI Flexible Income Fund	PWSFFA	A	To achieve a high level of sustainable income.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.58%	10%

FundName	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 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	3.45%	1.04%	75%
PWS BCI Worldwide Flexible Fund of Funds	PBWFA	A	To deliver a high long term total return for investors.	No	Moderate/ Aggressive	Semi-Annually	CPI + 6% p.a.	None	3.45%	1.04%	100%
Pyxis BCI Worldwide Flexible Fund	PBWFFC	C	Aims to deliver a high long-term total return.	No	Moderate	Semi-Annually	CPI + 3% p.a.	None	3.45%	1.15%	60%
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 + 4% p.a.	None	0.00%	1.32%	60%
Quantum BCI Factor Equity Fund	QUANA	A	To provide investors with high long-term capital growth that is less volatile than the benchmark.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholders Weighted Index (J433T)	None	3.45%	0.58%	100%
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%	1.32%	40%
Quantum BCI Income Fund	QUAFDC	C	To deliver a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.86%	10%
Quantum BCI Managed Fund	INCMFC	C	Aims to deliver long-term capital growth with low to moderate income returns.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5.5% p.a. over rolling 5 year period	None	0.00%	1.15%	75%
Quantum BCI Worldwide Flexible Fund of Funds	MQWF	A	To maximise long term total returns.	No	Moderate/ Aggressive	Semi-Annually	80% MSCI All Country World index (ACWI) / 20% SteFI	None	0.00%	1.32%	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 benchmark over rolling 2 years, capped at 2% p.a.	3.45%	1.52%	100%
RCI BCI Worldwide Flexible Growth Fund	RBFGFL	L	Aims to deliver a high long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	CPI+5% p.a.	None	0.00%	1.33%	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 benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.27%	100%

FundName	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											
Rebalance BCI Balanced Fund of Funds	RBIP5	A	To sustain a moderate long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.14%	75%
Rebalance BCI Cautious Fund of Funds	RBIP3	A	To provide investors with income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.14%	40%
Rebalance BCI Real Income Fund	RBRIFA	A	To achieve a high level of sustainable income.	Yes	Conservative/Moderate	Quarterly	SteFI Composite index	None	3.45%	0.69%	10%
Rebalance BCI Worldwide Flexible Fund of Funds	RBIP7	A	To sustain a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.14%	100%
Red Oak BCI Balanced Fund	IBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity Category average	None	0.00%	1.15%	75%
Red Oak BCI Worldwide Flexible Fund of Funds	ROWFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.15%	100%
Reitway BCI Global Property Feeder Fund	MGPI	A	To provide the investor with income as well as capital growth.	No	Moderate/Aggressive	Semi-Annually	GPR 250 REIT Net Total Return Index	None	3.45%	0.58%	0%
Rowan Capital BCI Balanced Fund of Funds	RCBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	50% FTSE JSE ALSI J403T, 25% ALBI, 10% SteFI Call Deposit index, 15% MSCI World TR index	None	3.45%	0.81%	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/Moderate	Quarterly	SteFI Composite index + 2% p.a.	None	3.45%	0.81%	10%
RSA BCI Balanced Fund	RBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI for all urban areas + 5% p.a.	None	3.45%	1.04%	75%
RSA BCI Cautious Fund	EVCFC	C	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p.a.	None	3.45%	1.04%	40%
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	None	3.45%	1.15%	100%

FundName	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											
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.	None	0.00%	1.27%	40%
SA Asset Management BCI Managed Fund	SAMFA	A	To sustain a high long-term total return.	Yes	Moderate/ Aggressive	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%	1.27%	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%	1.32%	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	3.45%	0.92%	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	3.45%	1.44%	100%
Sasfin BCI Flexible Income Fund	SMFIA	A	To provide high levels of income, while preserving capital.	Yes	Conservative/ Moderate	Quarterly	SteFI Composite Index	None	3.45%	0.69%	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	3.45%	0.58%	100%
Sasfin BCI High Yield Fund	SBHYA	A	To achieve a high level of sustainable income and stability of capital invested.	No	Conservative	Monthly	SteFI Call Deposit index	None	3.45%	0.69%	0%
Sasfin BCI Horizon Multi Managed Accumulation Fund	SBHMFD	D	To accumulate a moderate total return over a medium to long-term investment horizon.	Yes	Moderate	Semi-Annually	Average of SA Multi Asset Medium Equity category	None	3.45%	0.35%	60%

FundName	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 Horizon Multi Managed Diversified Growth Fund	SBMDFD	D	Aims to offer investors a moderate to high total return over a long-term investment horizon.	Yes	Moderate/ Aggressive	Semi-Annually	Average of SA Multi Asset High Equity category	None	3.45%	0.35%	75%
Sasfin BCI Horizon Multi Managed Preservation Fund	SBMPFD	D	Aims to deliver a stable level of income combined with capital preservation over a medium-term investment horizon.	Yes	Conservative/ Moderate	Quarterly	Average of SA Multi Asset Low Equity category	None	3.45%	0.35%	40%
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 ALSI J203T	None	3.45%	0.58%	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/ Moderate	Monthly	55% of SARB Repo rate	None	3.45%	1.73%	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	3.45%	1.04%	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	3.45%	0.81%	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 benchmark over rolling 1 year, capped at 1.5% p.a.	0.00%	1.15%	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 benchmark over rolling 2 years, capped at 1.5% p.a.	0.00%	1.15%	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 benchmark over rolling 1 year, capped at 2% p.a.	0.00%	1.15%	75%
Select BCI Balanced Fund	EFFP	A	To provide the investor with balanced capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	SA Multi Asset High Equity category average	None	3.45%	1.15%	75%

FundName	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 BCI Blended Equity Strategy Fund	SBEEFA	A	To deliver a less volatile enhanced equity capital growth outcome over the long term.	No	Aggressive	Semi-Annually	SA Equity General average	None	3.45%	0.75%	100%
Select BCI Cautious Fund	EBCC	A	To provide investors with high income combined with stable capital growth.	Yes	Conservative/ Moderate	Quarterly	CPI for all urban areas + 3% p.a.	None	3.45%	1.09%	40%
Select BCI Equity Fund	SELEFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	75% FTSE JSE Capped Shareholders Weighted Index (J433T) and 25% S&P 1200 index,	20% of outperformance above benchmark over rolling 1 year capped at 1.5% p.a.	3.45%	1.15%	100%
Select BCI Enhanced Core Balanced Fund	SBECFA	A	To generate moderate to high capital growth over the medium to long term.	Yes	Moderate/ Aggressive	Semi-Annually	SA Multi Asset High Equity category average	None	3.45%	0.29%	75%
Select BCI Enhanced Core Cautious Fund	SBEHFA	A	To generate income and moderate capital growth over the medium to long term.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.29%	40%
Select BCI Enhanced Core Equity Fund	SBCEFA	A	To generate a high capital growth over the medium to long term.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.46%	100%
Select BCI Enhanced Core Global Equity Fund of Funds	SDCGFA	A	To generate high capital growth over the medium to long term.	No	Aggressive	Semi-Annually	MSCI All Country World Index (ACWI) TR	None	3.45%	0.29%	100%
Select BCI Equity Fund	SELEFC	C	Aims to provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	75% FTSE JSE Capped Shareholders Weighted Index (J433T) and 25% S&P 1200 index,	20% of outperformance above benchmark over rolling 1 year capped at 1.5% p.a.	3.45%	0.98%	100%
Select BCI Flexible Income Fund	EFIF	A	To maximize interest income and preserve the portfolio's capital and provide liquidity.	No	Conservative	Quarterly	STeFi Composite Index	None	3.45%	0.86%	10%
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 + 6% p.a.	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	3.45%	1.15%	90%
Select Manager BCI Balanced Fund of Funds	MSGP	A	To provide investors with long term capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5% p.a.	15% of outperformance above benchmark, calculated over a 1 year rolling period, capped at a max of 0.5% p.a.	3.45%	1.15%	75%

FundName	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 Funds	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	CPI + 3% p.a.	None	3.45%	0.86%	40%
Select Manager BCI Equity Fund	MVLT	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIXJ433T	15% of excess above benchmark, over 1 year rolling period capped at 0.5% p.a.	3.45%	1.15%	100%
Select Manager BCI Global Equity Fund of Funds	NGBEA	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	MSCI World NR index	None	3.45%	0.86%	100%
Select Manager BCI Global Moderate Fund of Funds	MSGG	A	To provide investors with a diversified exposure to global assets with a focus on steady long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	60% MSCI All Country World index (ACWI) and 40% Barclays Global Bond Aggregate	15% of outperformance above benchmark, calculated over a 1 year rolling period, capped at a max of 0.5% p.a.	3.45%	1.15%	100%
Select Manager BCI Income Fund of Funds	NIPFC	C	To provide regular, stable and above-average income returns, while protecting the value of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit Rate	None	0.00%	0.35%	10%
Select Manager BCI Moderate Fund of Funds	MSMP	A	To provide investors with a reasonable level of income and stable long-term growth.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	15% of outperformance above benchmark, calculated over a 1 year rolling period, capped at a max of 0.5% p.a.	3.45%	1.15%	60%
Select Manager BCI Worldwide Flexible Fund of Funds	NBWFA	A	To provide investors with high long term total returns.	No	Moderate/ Aggressive	Semi-Annually	CPI + 6% p.a.	15% of excess above benchmark, over 1 year rolling period capped at 0.5% p.a.	3.45%	1.15%	100%
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	None	0.00%	1.15%	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 All Property Index (J803T)	None	0.00%	1.27%	10%
Sequoia BCI Flexible Income Fund	SEQFSA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income average	None	3.45%	0.69%	10%

FundName	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											
Sequoia BCI Managed Growth Fund of Funds	BCIGFA	A	The Sequoia BCI Managed Growth Fund of Funds aims to deliver a moderate level of income combined with moderate to high long term capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity average	None	3.45%	0.92%	75%
Sequoia BCI Stable Fund of Funds	BCISFA	A	The Sequoia BCI Stable Fund of Funds aims to deliver a high level of income combined with long term capital stability.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity average	None	3.45%	0.92%	40%
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. incl VAT	3.45%	1.15%	75%
Sharenet BCI Global Balanced Fund of Funds	SBGFC	C	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	3.45%	1.15%	75%
Sharenet BCI Income Plus Fund	MCIN	A	To achieve a high level of sustainable income and stability of capital invested.	No	Conservative	Quarterly	SteFI Composite index	None	3.45%	1.15%	10%
Stelburg BCI Balanced Fund of Funds	SBCIBA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.45%	1.15%	75%
Stelburg BCI Cautious Fund of Funds	SBCICA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/ Moderate	Quarterly	CPI + 3% p.a.	None	3.45%	1.15%	40%
Signature BCI Balanced Fund of Funds	SBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5% p.a.	None	3.45%	1.32%	75%
Signature BCI Stable Fund of Funds	SBSFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/ Moderate	Quarterly	CPI + 3% p.a.	None	3.45%	1.32%	40%
Signature BCI Worldwide Flexible Fund of Funds	SBWFA	A	To deliver a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 7% p.a.	None	3.45%	1.32%	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.	None	3.45%	1.04%	100%

FundName	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											
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	3.45%	0.98%	10%
Simplisiti BCI Managed Protector Fund of Funds	MPSF	A	To provide the investor with a steady total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	None	3.45%	1.04%	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/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity average	None	3.45%	1.15%	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	ASISA SA Multi Asset Low Equity average	None	3.45%	1.15%	40%
Skyblue BCI Solar Flexible Fund of Funds	MBIS	A	To maximize long term total returns whilst providing investors with above-average medium to long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA WW Multi Asset Flexible average	None	3.45%	1.15%	100%
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 TR 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 TR index	None	0.00%	0.86%	75%
Southern Charter BCI Worldwide 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 benchmark, capped 1.5% p.a. over rolling 2 years	0.00%	0.86%	100%

FundName	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											
Stewart BCI Absolute Return Fund of Funds	SARBA	A	Seeking positive returns more than inflation for all urban areas plus 2% per annum over 3-year rolling periods.	Yes	Conservative/ Moderate	Semi-Annually	CPI + 2%p.a	None	0.00%	1.15%	40%
Stewart BCI Macro Equity Fund of Funds	SMEFA	A	To achieve long-term growth.	No	Moderate/ Aggressive	Semi-Annually	70% FTSE JSE Capped Shareholders weighted index (J433T), 25% MSCI All Country Index and 5% SteFI	None	0.00%	1.15%	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	3.45%	1.73%	100%
Tantalum BCI Strategic Income Fund	TBIFA	A	The Tantalum BCI Strategic Income Fund is a specialist Income portfolio managed in accordance with a high income strategy.	Yes	Conservative	Quarterly	SteFI	None	0.00%	0.86%	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%	1.44%	100%
Visio BCI Balanced Fund	VBBFA	A	To offer investors inflation beating term total returns.	Yes	Moderate/ Aggressive	Semi-Annually	SA Multi Asset High Equity category average	None	3.45%	0.98%	75%
Visio BCI Bond Fund	VISFDA	A	Aims to generate returns above the JSE All Bond Index (ALBI) over time.	Yes	Conservative/ Moderate	Quarterly	JSE All Bond Index (ALBI)	None	3.45%	0.58%	0%
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 benchmark, calculated over 2 year rolling period, capped at a maximum of 1% p.a.	0.00%	1.15%	100%
Visio BCI Property Fund	OPTFDC	C	To provide investors with a combination of high income and long term capital appreciation.	No	Moderate/ Aggressive	Quarterly	50% SA Real Estate General, 50% Global Real Estate category averages	None	0.00%	0.98%	10%

FundName	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											
Visio BCI SA Balanced Fund	VIBCFA	A	To deliver a moderate to high long-term total return by investing a diversified spread of investable asset classes.	Yes	Moderate/Aggressive	Semi-Annually	SA Multi Asset High Equity category average	None	3.45%	0.98%	75%
Visio SA Equity	VBCIA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted Index (J433T)	None	0.00%	0.98%	100%
Visio BCI Unconstrained Fixed Interest Fund	RSVIA	A	To maximize both income and capital over a long-term investment horizon.	Yes	Conservative/Moderate	Quarterly	125% of SteFI Composite index	None	3.45%	0.98%	10%
Vunani BCI Bond Fund	VUNFDA	A	The primary objective is maximum total return by primarily investing in bonds.	Yes	Conservative/Moderate	Quarterly	JSE All Bond Index (ALBI)	None	3.45%	0.58%	0%
Vunani BCI Equity Fund	VUNEQA	A	To maximise long-term capital growth by investing in a diversified range of equity securities.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted Index (J433T)	None	3.45%	0.98%	100%
Vunani BCI Global Macro Fund	VUMACA	A	To provide investors with a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	80% MSCI, 15% USD 3-month LIBOR, 5% SteFI Composite	None	3.45%	0.98%	100%
Vunani BCI Short Term Interest Fund	VUINTA	A	To provide investors with a high long-term total return.	Yes	Conservative	Quarterly	SteFI Composite	None	3.45%	0.46%	0%
Warwick BCI Balanced Fund	WMMCB	B	To deliver long term capital growth and moderate income generation for investors.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	None	0.00%	0.86%	75%
Warwick BCI Balanced Fund of Funds	WAMCC	C	To provide investors with a moderate level of income and long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4% p.a.	None	0.00%	0.58%	75%
Warwick BCI Equity Fund	WMEFB	B	To deliver high long term capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX J433T	None	0.00%	0.86%	100%
Warwick BCI International Fund of Funds	WMICC	C	To provide the investors with a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	Global Multi Asset Flexible average	None	0.00%	0.58%	100%
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	3.45%	0.52%	75%

FundName	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											
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	3.45%	0.52%	40%
Wealth Associates BCI Equity Fund	WLTFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.56%	100%
Wealth Associates BCI Flexible Growth Fund of Funds	WAGFA	A	To provide investors with a high long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	CPI + 6% p.a.	None	3.45%	0.52%	100%
Wealth Associates BCI Income Fund	WLBFA	A	To objective to achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.44%	10%
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	3.45%	0.52%	60%
Weaver BCI Balanced Fund of Funds	WEABAL	A	To offer investors a moderate to high long-term total return with a focus on investment growth by investing across asset classes.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 6% p.a.	None	0.00%	0.46%	75%
Weaver BCI Moderate Fund of Funds	WEAMOD	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	CPI + 4% p.a.	None	0.00%	0.35%	60%
Weaver BCI Stable Fund of Funds	WEASTA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/ Moderate	Semi-Annually	CPI + 2% p.a.	None	0.00%	0.63%	40%
X-Chequer BCI Equity Fund	XCBEB	B	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped SWIX J433T	None	0.00%	0.75%	100%

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).