



FR CIS FEES AND FUND INFORMATION - TAX FREE SAVINGS

* 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
FR UNIT TRUST FUND RANGE											
3B FR Blended Equity Fund	SBEEFA	A	To deliver growth over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	0.86%	100%
3B FR Income Fund	BCIIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.35%	10%
3B FR Value Fund	BCVFD	B	To maximise long term investment returns, particularly during periods of weaker equity market growth.	No	Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	None	0.00%	0.83%	100%
All Weather FR Balanced Fund	ABWFA1	A1	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	3.45%	1.38%	75%
All Weather FR Bond Fund	ABBFA2	A1	Aims to generate returns above the FTSE JSE All Bond Index ("ALBI") over time.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.52%	0%
All Weather FR Global Resources Fund	AWGRFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.15%	100%
Aluwani FR Balanced Fund	BCIBFA	A	To generate a moderate to high long-term total return by investing a diversified spread of investable asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.98%	75%
Aluwani FR Enhanced Yield Fund	ALYFDA	A	To enhance the portfolio's income yield by actively managing interest rate risk and credit risk through the interest rate cycles.	Yes	Low	Monthly	SteFI Composite Index + 0.5%	None	3.45%	0.46%	0%
Aluwani FR Flexible Income Fund	BCIFFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI + 2%	None	3.45%	0.35%	0%
Aluwani FR High Yield Fund	AHYFDA	A	To deliver a high income and stability on capital invested.	No	Low	Quarterly	SteFI Composite Index + 3%	None	3.45%	0.69%	0%



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FR UNIT TRUST FUND RANGE											
Aluwani FR 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%	0.35%	0%
Aluwani FR Top 25 Equity Fund	RSOA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Top 40 index (J200T)	None	3.45%	1.44%	100%
Amity FR Diversified Income Fund	ABDIFA	A	To provide investors with a high level of income from a diversified range of assets whilst preserving capital.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.75%	10%
Amity FR Equity Fund	AMBEFA	A	To provide investors growth over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	1.15%	100%
Ampersand FR Bond Fund	AMSBFB	B	To generate returns similar or above the FTSE JSE All Bond Index ("ALBI").	Yes	Conservative/ Moderate	Quarterly	ASISA SA Interest Bearing Variable Term category average	None	0.00%	0.72%	0%
Ampersand FR Equity Fund	ASEFDA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity SA General category average	None	0.00%	0.83%	100%
Ampersand FR Global Balanced Feeder Fund	ABGBFA	A	To provide investors with long-term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset High Equity category average	None	3.45%	0.32%	75%
Ampersand FR Income Fund	ASIIFA	A	To secure a higher return than that of a traditional money market or pure income fund and focus on protection against capital loss for investors.	Yes	Conservative	Quarterly	SteFI Call Deposit index	None	3.45%	0.58%	10%
Ampersand FR Property Fund	AFIB1	B	To provide investors with moderate income and long-term capital growth.	No	Moderate/ Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	0.86%	10%
Ampersand FR Worldwide Flexible Fund of Funds	AMWFFA	A	To deliver a moderate to high long term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.58%	100%
AnBro FR Global Equity Fund	ANGGFB	B	To deliver high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.78%	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
FR UNIT TRUST FUND RANGE											
Anchor FR Bond Fund	ABFA	A	To achieve a maximum total return by primarily investing in bonds.	No	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.63%	0%
Anchor FR Core Income Fund	ABCIIA	A	Aims to preserve capital whilst providing income returns.	No	Low	Quarterly	SteFI Composite Index	None	3.45%	0.63%	0%
Anchor FR 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	3.45%	1.44%	75%
Anchor FR 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	3.45%	1.32%	60%
Anchor FR 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	3.45%	1.15%	40%
Anchor FR Equity Fund	AMEFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.15%	100%
Anchor FR Flexible Fund	AMFFA	A	Aims to provide investors with a moderate term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.51%	100%
Anchor FR Flexible Income Fund	ABFIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit index + 1%	None	3.45%	1.15%	10%
Anchor FR Global Flexible Income Fund	ABGFFB	B	To achieve a higher return than US dollar term bank deposits.	No	Moderate	Semi-Annually	110% of the US Secured Overnight Financing Rate (SOFR)	None	0.00%	0.75%	10%
Anchor FR Global Technology Fund	ABGTA	A	To provide capital growth over the long term.	No	Aggressive	Semi-Annually	Nasdaq Composite Index	None	3.45%	1.27%	100%
Anchor FR Managed Fund	ABMF	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%	1.44%	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
FR UNIT TRUST FUND RANGE											
Anchor FR 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 SA Listed Property Index (J253T)	None	3.45%	1.44%	10%
Anchor FR SA Equity Fund	ANBEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.15%	100%
Anchor FR 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%	None	3.45%	1.15%	100%
Argon FR Bond Fund	ABIFA	A	To maximise the portfolio's total return.	No	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.52%	0%
Argon FR Flexible Income Fund	ARGFIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI x 110%	None	0.00%	0.81%	0%
ATON FR Income Fund	ATOIFA	A	Delivering a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.52%	10%
Aurora FR Worldwide Flexible Fund	NREWA1	A1	To deliver long term capital appreciation.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.73%	100%
Balondolozzi FR Global Bond Fund	BBGFA1	A1	To generate returns above a global bond index over time.	No	Moderate/Aggressive	Quarterly	Bloomberg Global Aggregate Bond Index	None	3.45%	0.86%	0%
Bartizan FR Balanced Fund	BAZBFA	A	Providing investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.63%	75%
Bartizan FR Diversified Income Fund	BTZDVA	A	Delivering a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.35%	10%
Bartizan FR Worldwide Flexible Fund	BACWFA	A	To deliver a high long-term total return by having full flexibility in terms of asset and geographical allocation.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.86%	100%
Bateleur FR SA Equity Fund	BEPFA1	A1	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	0.86%	100%



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FR UNIT TRUST FUND RANGE											
Bellamont FR Global Equity Feeder Fund	BGEFFA	A	To provide steady long term capital appreciation.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.75%	100%
Bellamont FR Small Cap Global Equity Fund	BLMTEF	A	To deliver a moderate to high long term total return by investing mainly in global small cap equity securities.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.61%	100%
BlueAlpha FR Balanced Fund	BABFA	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%
BlueAlpha FR Equity Fund	BSEAF	A	To deliver a high long-term total return.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	1.44%	100%
BlueAlpha FR Global Equity Fund	BGFFA	A	To offer investors a high long term total return by investing across global markets.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.44%	100%
Brenthurst FR 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 FR 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%
Cadiz FR Absolute Yield Fund	AHAY	A	To provide investors with a diversified exposure.	Yes	Conservative	Quarterly	SteFI + 2%	None	3.45%	0.92%	0%
Cadiz FR Bond Fund	CBRIA	A	To generate returns above the benchmark over time, utilising active bond management combined with strategies which aim to reduce risk.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.92%	0%
Cadiz FR Enhanced Income Fund	WMEIC	C	To provide investors with a high long term total return.	Yes	Conservative	Quarterly	SteFI + 1%	None	0.00%	0.58%	10%
Cadiz FR Money Market Fund	AFMM	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio.	No	Low	Monthly	SteFI Composite Index	None	0.00%	0.29%	0%
Caleo FR 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%

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FR UNIT TRUST FUND RANGE											
Capita FR Cautious Fund	CBCFA	A	To provide investors with income and long term stable capital growth.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.98%	40%
Capita FR Equity Fund	AHMF	A	To provide investors high long-term capital growth	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.44%	100%
Cartesian FR 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	SteFI Call Deposit Index	None	0.00%	0.29%	0%
Cedar Lane FR Flexible Fund	NFFA1	C	To maximise long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset Flexible category average	None	0.00%	0.46%	100%
Citrine FR Enhanced Interest Fund	CBEIFA	A	To achieve consistent returns in excess of a generic money market fund with an emphasis on capital preservation and low performance volatility.	Yes	Conservative	Monthly	SteFI + 0.5%	None	3.45%	0.72%	0%
Citrine FR Global Equity Fund	CBGEFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.99%	100%
Citrine FR Income Provider Fund	CIFFA	A	Delivering a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.58%	10%
Citrine FR SA Bond Fund	CBSBFA	A	To generate returns above the FTSE JSE All Bond Index ("ALBI") over time, utilising active bond management combined with strategies which aim to reduce risk.	Yes	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.60%	0%
Colourfield FR 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 FR Worldwide Flexible Fund	CCWF	A	To provide investors with high long term total returns.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.44%	100%
Corion FR Equity Fund	CBEQFA	A	To provide long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.21%	100%

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FR UNIT TRUST FUND RANGE											
Corion FR Growth Fund	CBGTFA	A	To maximise long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.09%	75%
Corion FR Income Fund	CPIMMB	A	To maximise income.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10%
Corion FR Stable Fund	CBSEFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.98%	40%
Cratos FR Worldwide Flexible Fund	CBEQFC	C	To sustain high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.15%	100%
Custodian FR 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%	None	3.45%	1.15%	75%
Custodian FR 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%
Delta 4 FR Income Fund	D4IFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.55%	10%
Dotport FR Equity Fund	DBEFA	A	To sustain high long term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	1.15%	100%
Edge FR 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%
Edge FR Global Flexible Fund	EBGFFA	A	To provide investors with high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.92%	100%
Engelberg FR Balanced Fund	EIPFD	A	To achieve moderate capital appreciation with reasonable volatility within the prudential asset allocation constraints.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.15%	60%
Engelberg FR Global Feeder Fund	ENWFF	A	To provide investors with a balance between capital preservation and capital growth through the entire investment cycle.	No	Moderate	Semi-Annually	CPI	None	0.00%	1.15%	60%

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FR UNIT TRUST FUND RANGE											
Engelberg FR Income Fund of Funds	FGBEFA	A	To provide a high level of income combined with capital stability.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.75%	10%
Fairtree FR Income Plus Fund	BIPFA	A	To deliver a high level of income and long term stability on capital invested.	No	Conservative	Quarterly	SteFI Call Deposit index + 2%	None	3.45%	0.86%	10%
Fairtree FR Select Cautious Fund	EBCC	A	To provide investors with high income combined with stable capital growth.	Yes	Conservative/ Moderate	Quarterly	CPI + 3%	None	3.45%	1.09%	40%
Fibonacci FR Balanced Fund	FDGB	B	To provide investors with a moderate to high long term return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.21%	75%
Fibonacci FR Income Fund	FIBOBA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	0.00%	0.69%	10%
Fibonacci FR Temperate Fund	STWTFC	C	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	1.04%	40%
FR Artisan Global Value Feeder Fund	AGVFFA	A	To achieve maximum long term capital growth.	No	Aggressive	Semi-Annually	None	None	0.00%	0.17%	100%
FR Best Blend Flexible Income Fund	BBBFC	C	To provide investors with income and stable capital growth.	No	Conservative	Quarterly	SteFI	None	3.45%	0.75%	10%
FR Best Blend Specialist Equity Fund	BBBEC	C	To provide investors with income as well as long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.15%	100%
FR Colchester Global Bond Feeder Fund	CIGFFA	A	To deliver growth and income to investors.	No	Conservative/ Moderate	Semi-Annually	FTSE World Government Bond Index (ZAR)	None	3.45%	0.17%	0%
FR Contrarius Global Balanced Feeder Fund	BCICFA	A	To provide investors with higher total return than an absolute return.	No	Moderate/ Aggressive	Semi-Annually	60 40 Index	None	0.00%	0.17%	75%
FR Contrarius Global Equity Feeder Fund	BCIEFA	A	To provide investors with a higher total return than the average of the world's equity markets net of taxes.	No	Aggressive	Semi-Annually	MSCI World index NR	None	0.00%	0.17%	100%



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FR UNIT TRUST FUND RANGE											
FR 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	None	None	3.45%	0.69%	100%
FR Fairtree Global Income Plus Feeder Fund	BCFFDA	A	To provide investors with high level of income.	No	Conservative/Moderate	Semi-Annually	iTraxx Crossover 5 year Total Return Index	None	3.45%	0.86%	10%
FR Flexible Fund	BCFLXC	C	Having the primary objective of high capital growth and a reasonable level of income for investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.45%	1.09%	100%
FR Fundsmith Equity Feeder Fund	BFEFA	A	To provide investors with a long term capital growth.	No	Aggressive	Semi-Annually	None	None	0.00%	0.46%	100%
FR GinsGlobal Global Equity Index Feeder Fund	BGGGFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.17%	100%
FR Guernsey Global Growth Feeder Fund	BGGFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.40%	100%
FR Guinness Global Equity Income Feeder Fund	BGGEFA	A	To provide investors with both income and long-term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.29%	100%
FR HAN-GINS Tech Megatrend Equal Weight Feeder Fund	BHMFCC	C	Seeks long-term capital growth.	No	Aggressive	Semi-Annually	Solactive Innovative Technologies NR (in Rand)	None	3.45%	0.17%	100%
FR Lindsell Train Global Equity Feeder Fund	BLTGFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.29%	100%
FR Martello Global Equity Feeder Fund	BCIMFA	A	To provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	None	None	0.00%	0.17%-0.58%	100%
FR Pzena Global Focused Value Feeder Fund	BPVFFA	A	To provide high long term capital growth.	No	Aggressive	Semi-Annually	None	None	0.00%	0.17%	100%
FR Ranmore Global Value Equity Feeder Fund	RANFFB	B	To provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.29%	100%
FR Sands Capital Emerging Markets Feeder Fund	BICFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.29%	100%



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FR Sands Capital Global Growth Feeder Fund	BCGFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.00%	0.29%	100%
FR T. Rowe Price Global Value Equity Feeder Fund	BCRVFA	A	To achieve a high level of sustainable income and stability of capital invested.	No	Aggressive	Semi-Annually	None	None	0.00%	0.29%	100%
FR 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	None	None	3.45%	0.17%	100%
Granate FR Active Bond Fund	GRABFB	B	To provide investors with a high income return.	Yes	Conservative/Moderate	Quarterly	70% FTSE JSE All Bond Index (ALBI), 20% FTSE/JSE Inflation-Linked Government Index, 10% SteFI	None	3.45%	0.52%	0%
Granate FR Balanced Fund	GRABFT	T	To deliver long-term capital growth by investing in a broad range of asset classes.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	0.98%	75%
Granate FR Flexible Fund	GRAFFT	T	To provide investors with medium to long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.00%	0.98%	100%
Granate FR Global Flexible Feeder Fund	GBGFFT	T	Seeks long-term capital appreciation.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.00%	0.09%	100%
Granate FR Money Market Fund	RSMMB	B	0	Yes	Low	Monthly	SteFI Composite Index	None	3.45%	0.29%	0%
Granate FR Multi Income Fund	GRAIFT	T	To outperform money market and traditional income portfolios over the medium to longer term.	Yes	Conservative	Quarterly	SteFI Composite Index + 1%	None	3.45%	0.58%	10%
Harvard House FR Equity Fund	MHGE	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.15%	100%
Harvard House FR Flexible Growth Fund of Funds	HHBFGF	C	To generate moderate to high long-term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	3.45%	0.86%	75%
Harvard House FR Flexible Income Fund	MHFI	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	FTSE/JSE All Bond 1-3 Years Index	None	3.45%	1.15%	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
FR UNIT TRUST FUND RANGE											
Harvard House FR 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 Index (J253T)	None	3.45%	1.15%	10%
Harvard House FR Worldwide Flexible Fund	HHBFDA	A	To deliver a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI	None	3.45%	1.15%	100%
Hollard FR Conservative Growth Fund of Funds	HPSDF	B	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	1.38%	40%
Hollard FR Dynamic Income Fund	HPDIF	B	To maximise income.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	0.00%	0.81%	10%
Hollard FR Equity Fund	HPEFB	B	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity SA General category average	None	0.00%	1.04%	100%
Hollard FR Focused Global Equity Feeder Fund	HLDFFA	C	To provide long term capital appreciation while exhibiting less volatility than the global equity markets.	No	Aggressive	Semi-Annually	MSCI World Index NR	None	0.00%	0.95%	100%
Hollard FR Managed Growth Fund of Funds	HPSAF	B	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%	1.38%	75%
Hollard FR Moderate Growth Fund of Funds	HPSBF	B	To deliver a moderate level of income combined with capital growth.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.38%	60%
Hollard FR Money Market Fund	HPMMF	B	Provides investors with a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments and assets in liquid form.	Yes	Conservative	Monthly	ASISA SA Interest Bearing SA Money Market category average	None	0.00%	0.35%	0%
Hollard FR Property Fund	HPPFC	B	To provide investors with high income and long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	0.00%	1.15%	10%
Hollard FR Yield Plus Fund	HPYPF	B	To provide investors with a regular and high income with lower volatility and capital stability.	Yes	Conservative	Quarterly	ASISA SA Interest Bearing Short Term category average	None	0.00%	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
FR UNIT TRUST FUND RANGE											
ID Capital FR Income Fund	DALMB1	B1	To provide high capital stability and predictable income distributions.	No	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.58%	10%
ID Capital FR Worldwide Equity Fund	INBFFA	A	Aims to deliver a high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	0.00%	1.15%	100%
ID Capital FR 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 category average	None	0.00%	1.15%	100%
Imali FR 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	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	75%
Index Solutions FR Balanced Fund of Funds	ISBFA	A	Aims to generate a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.58%	75%
Instit FR Enhanced Yield Fund	IBEYFC	C	To enhance the portfolio's income yield by actively managing interest rate risk and credit risk through the interest rate cycles.	Yes	Low	Monthly	SteFI Call Deposit index	None	0.00%	1.04%	0%
Instit FR Flexible Income Fund	IBIFB	B	To maximise its income yield with the flexibility to invest in a diverse range of mainly interest-bearing instruments.	No	Conservative	Quarterly	SteFI (3 months)	None	0.00%	0.63%	10%
Instit FR SA Flexible Income Fund	INSTFA	A	To achieve a high level of sustainable income.	No	Conservative	Monthly	SteFI Call Deposit index	None	0.00%	0.40%	0%
Integral FR Equity Fund	IBEFA	A	To deliver a moderate to high long term total return.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.73%	100%
Intellivest FR Income Fund	ITBIFB	B	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.35%	10%
Intellivest FR Moderate Fund	INLLFA	A	To provide investors with a moderate long term total return.	Yes	Moderate	Semi-Annually	SteFI	None	0.00%	0.69%	60%
Investec FR Balanced Fund of Funds	IWIBH	H	To achieve long term growth of capital and income.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	0.86%	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
FR UNIT TRUST FUND RANGE											
Investec FR Balanced High Equity Fund	IWIBHH	H	To deliver consistent growth of capital and income.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.15%	75%
Investec FR Diversified Growth Fund of Funds	INVFH	H	Aims to offer investors a moderate to high total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.86%	75%
Investec FR Dynamic Equity Fund	IWIDEH	H	To provide investors with capital growth and income over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	1.15%	100%
Investec FR Equity Fund	IWIEH	H	To provide investors with capital growth and income over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	1.15%	100%
Investec FR Flexible Bond Fund	INWIFA	A	To outperform its benchmark and the relevant peer group on a risk-adjusted basis over a market cycle over the medium to long term.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.75%	0%
Investec FR Global Leaders Equity Feeder Fund	IWBGFH	H	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	1.15%	100%
Investec FR Global Sustainable Equity Feeder Fund	INFDZH	H	To provide investors with capital growth over the long term by identifying investments with strong sustainable and Environmental, Social, and Corporate Governance ("ESG") characteristics.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	1.15%	100%
Investec FR Progressive Yield Fund	INWVYH	H	To provide investors with a starting yield.	No	Moderate/Aggressive	monthly	CPI + 3%	None	0.00%	1.15%	100%
Investec FR Property Fund	INVPH	H	To provide investors with a growing income stream.	No	Moderate/Aggressive	monthly	FTSE JSE South Africa All Property Index (J803T)	None	0.00%	1.15%	10%
Investec FR SA Equity Fund	IBSEFH	H	To achieve long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	1.15%	100%
Investec FR World Axis Cautious Feeder Fund	INACFH	H	To provide investors with moderate long term capital growth.	No	Conservative/Moderate	Semi-Annually	ASISA Global Multi Asset Low Equity category average	None	0.00%	1.15%	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
FR UNIT TRUST FUND RANGE											
Investec FR World Axis Core Feeder Fund	INCOFH	H	Aims to provide investors with moderate to high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset High Equity category average	None	0.00%	1.15%	75%
Investec FR World Axis Flexible Feeder Fund	INCFFH	H	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	1.15%	100%
Investec FR World Axis Global Equity Feeder Fund	INGEFH	H	Aims to provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	1.15%	100%
Investin FR Balanced Fund	IBBFDA	A	To provide investors with a balance between capital growth and income over the medium to long term by investing across asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.98%	75%
Investin FR Equity Fund	IBEFDA	A	To provide high long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	None	3.45%	0.98%	100%
Laurium FR Strategic Income Fund	TBIFB	B	Managed in accordance with a high income strategy.	Yes	Conservative	Quarterly	SteFI Call Deposit index x 110%	None	0.00%	0.58%	10%
Mazi FR Africa Equity Fund	MCAFCA	A	Aims to provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	RisCura Africa RealView Index	None	3.45%	1.15%	100%
Mazi FR Global Equity Feeder Fund	MAMCA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.17%	100%
Mazi FR Inflation Beater Fund	MAZBFA	A	To provide investors with inflation beating long-term total returns over any 12-month period at relatively low volatility levels.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	3.45%	1.15%	30%
Mazi FR Money Market Fund	PMOF	A	Provides investors with a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments and assets in liquid form	Yes	Conservative	monthly	SteFI Call Deposit index	None	3.45%	0.40%	0%
Methodical FR Absolute Fund	MSAFB1	A	To offer absolute returns in excess of inflation over the long term.	No	Aggressive	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.67%	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
FR UNIT TRUST FUND RANGE											
Methodical FR Balanced Fund	MSBFF	A	To deliver long term capital growth with low income.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.95%	75%
Methodical FR Dynamic Income Fund	MBBFB1	B1	Aims to generate returns above the JSE All Bond Index (ALBI) over time.	No	Conservative	Quarterly	SteFI + 2%	None	3.45%	0.58%	0%
Methodical FR Equity Fund	ACPB2	B1	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.92%	100%
Methodical FR Equity Preserver Fund	MTDFB1	B1	To deliver capital growth over the medium to long term.	No	Moderate	Semi-Annually	65% FTSE JSE All Share Index (J203), 35% SteFI Composite Index	None	3.45%	0.92%	100%
Methodical FR Global Dynamic Fund	MBGFB1	B1	To deliver high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.92%	100%
Methodical FR Global Equity Fund	MGEFB1	B1	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.92%	100%
Methodical FR Global Flexible Fund of Funds	MSGFB1	A	To provide investors with long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.58%	100%
Methodical FR High Equity Fund	MEBHFA	A	To generate a moderate to high long-term total return by mainly making use of passive and smart-beta investment strategies.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.69%	75%
Methodical FR Income Fund	MSIFB1	B1	To provide investors with a high level of income.	Yes	Conservative	Quarterly	SteFI Composite Index + 1%	None	3.45%	0.67%	10%
Methodical FR Worldwide Growth Fund of Funds	MSGFF	A	To achieve higher than average long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.86%	100%
Mi-Plan FR Beta Equity Fund	PBEB2	B2	To deliver long term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.52%	100%
MitonOptimal FR Active Beta Fund	MIABF	A	To provide a high long term capital growth through active asset allocation.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.60%	75%
MitonOptimal FR Worldwide Active Beta Fund	IPWWAB	A	To provide a high long term total return through active asset allocation.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	0.60%	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
FR UNIT TRUST FUND RANGE											
Nest Egg FR Worldwide Equity Fund	NWEFA	A	To deliver a high long term total return.	No	Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	0.00%	0.98%	100%
Nest Egg FR Worldwide Flexible Fund	NEBFA	A	To maximise long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.44%	100%
New Road FR Enhanced Opportunities Fund	NRBEFA	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	3.45%	0.76%	75%
Noble PP FR Balanced Defensive Fund of Funds	NPPBA	A	To provide the investor with a moderate level of income and capital growth.	Yes	Conservative/Moderate	Semi-Annually	CPI + 3%	None	3.45%	1.44%	45%
Noble PP FR Flexible Fund	NPPFA	A	To provide investors with consistent inflation-beating total returns.	No	Conservative/Moderate	Semi-Annually	CPI + 3%	None	3.45%	1.44%	40%
Noble PP FR Property Fund	NBLPFA	A	Aim is to provide investors with moderate income and long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	1.15%	10%
Noble PP FR 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	Quarterly	CPI + 1%	None	3.45%	1.44%	25%
Noble PP FR Wealth Creator Fund of Funds	NPPA1	A1	To deliver capital growth.	Yes	Moderate	Semi-Annually	CPI + 5%	None	3.45%	1.15%	60%
Noble PP FR Worldwide Flexible Fund of Funds	NPPWFA	A	To provide investors with a high long-term total return by investing across local and global asset classes.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.44%	100%
Northstar FR Equity Fund	NORTET	T	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	1.08%	100%
Northstar FR Global Flexible Feeder Fund	NORTGT	T	To deliver long term capital growth by investing in various asset classes.	No	Moderate/Aggressive	Semi-Annually	EAA Fund USD Flexible Allocation	None	0.00%	0.39%	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
FR UNIT TRUST FUND RANGE											
Northstar FR Income Fund	NMIF	A	To provide investors with regular and stable income that targets inflation beating returns over the long term, whilst actively managing the risk of capital loss in the short term.	Yes	Conservative	Quarterly	SteFI Call Deposit index x 110%	None	3.45%	0.97%	10%
Numoro FR Income Fund	NUMOFA	A	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%	0.86%	10%
Oakhaven FR Bond Fund	OACLA2	A	To provide investors with a high level of sustainable income while securing capital growth.	Yes	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.40%	0%
Oakhaven FR Core Income Fund	CICLA3	A3	To achieve capital preservation over the long, term combined with a high level of income.	Yes	Low	Quarterly	SteFI Composite Index	None	3.45%	0.57%	0%
Oakhaven FR Property Fund	OBPFA2	A2	To provide investors with moderate income and long-term capital growth.	No	Moderate/ Aggressive	Quarterly	FTSE JSE All Property Index (J803T)	None	0.00%	0.45%	10%
Optimum FR Balanced Fund	OBIFC	C	To offer investors a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	1.15%	60%
Optimum FR Equity Fund	OBEFA	A	Seeks to sustain high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	1.15%	100%
Optimum FR Income Fund	OBIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit index + 1%	None	3.45%	0.69%	10%
Optimum FR Managed Growth Fund	OBMFC	C	To offer investors a high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.15%	75%
Optimum FR Stable Fund	OPBSFC	C	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.15%	40%
Opulence FR Income Fund of Funds	OBIFFA	A	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%	0.69%	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
FR UNIT TRUST FUND RANGE											
Ordian Capital FR Worldwide Flexible Fund	OCBWFA	A	To deliver a moderate to high long term total return.	No	Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.15%	100%
Otto1890 FR Balanced 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	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75%
Otto1890 FR Core Income Fund	SBHYA	A	To achieve a high level of sustainable income and stability of capital invested.	No	Low	Monthly	SteFI Call Deposit index	None	3.45%	0.69%	0%
Otto1890 FR 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 All Share Index (J203T)	None	3.45%	1.44%	100%
Otto1890 FR Flexible Income Fund	SMFIA	A	To provide high levels of income, while preserving capital.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10%
Otto1890 FR High Grade Money Market Fund	SBHGFA	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments and assets in liquid form.	Yes	Low	Monthly	SteFI Call Deposit index	None	3.45%	0.46%	0%
Otto1890 FR Horizon Multi Managed Accumulation Fund	SBHMFA	A	To accumulate a moderate total return over a medium to long-term investment horizon.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.69%	60%
Otto1890 FR Horizon Multi Managed Diversified Growth Fund	SBHDGA	A	To accumulate a moderate total return over a medium to long-term investment horizon.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.69%	75%
Otto1890 FR Horizon Multi Managed Preservation Fund	SBMPFA	A	Aims to deliver a stable level of income combined with capital preservation over a medium-term investment horizon.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.69%	40%
Otto1890 FR 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%



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
FR UNIT TRUST FUND RANGE											
Otto1890 FR Stable Fund	SMSFCA	A	To achieve above real inflation beating total returns by way of delivering relatively high income.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.81%	40%
Palmyra FR 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%
Palmyra FR Global Flexible Fund of Funds	CGFFA	A	To provide investors with a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	0.12%	100%
Palmyra FR Property Fund	WBPFDF	D	Aims to deliver a combination of high income along with long term capital appreciation.	No	Moderate/ Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	0.00%	1.15%	10%
Palmyra FR SA Equity Fund	OYCEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.15%	100%
Palmyra FR Stable Fund	CASF	A	To provide investors with stable real medium to long term returns.	Yes	Conservative/ Moderate	Quarterly	CPI + 3%	None	3.45%	1.15%	40%
Platinum FR Worldwide Flexible Fund	MPFG	A	To deliver a high long term total return for investors.	No	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.73%	100%
Plexus Wealth FR Balanced Fund	MXBA	A	To obtain long-term capital growth with some income at moderate risk levels.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.50%	75%
Plexus Wealth FR 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 FR 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 Index (J253T)	None	3.45%	1.15%	10%
PortfolioMetrix FR Balanced Fund of Funds	PMBFFA	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%	0.67%	75%
PortfolioMetrix FR Cautious Fund of Funds	PMBBCFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.67%	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
FR UNIT TRUST FUND RANGE											
PortfolioMetrix FR Dynamic Income Fund	PMBDIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.67%	10%
PortfolioMetrix FR Global Bond Fund of Funds	PRTFA	A	Offers the potential for capital growth, together with income.	No	Conservative/ Moderate	Semi-Annually	Morningstar Global Core Bond GR USD (in ZAR)	None	0.00%	0.49%	0%
PortfolioMetrix FR Global Diversified Feeder Fund	PMGDB1	B1	To generate capital growth and income over the long term.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	0.09%	100%
PortfolioMetrix FR Global Equity Feeder Fund	PMEEA	B2	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	Morningstar Global Target Market Exposure NR USD (in ZAR)	None	0.00%	0.49%	100%
PortfolioMetrix FR Global Property Fund of Funds	PMBGPF	A	To provide investors with income as well as long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	Morningstar Developed Markets Real Estate (n ZAR)	None	0.00%	0.49%	0%
PortfolioMetrix FR Income Fund	PMIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI + 1%	None	0.00%	0.69%	10%
PortfolioMetrix FR Moderate Fund of Funds	PMBMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	0.67%	60%
PortfolioMetrix FR SA Bond Fund	PMBFA	A	Offers the potential for capital growth, together with a regular and high level of income, by primarily investing in bonds.	No	Conservative/ Moderate	Semi-Annually	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.67%	0%
PortfolioMetrix FR SA Equity Fund	PMEFA	B2	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	0.81%	100%
PortfolioMetrix FR 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 Index (J253T)	None	0.00%	1.24%	10%
PortfolioMetrix FR Unconstrained Assertive Fund of Funds	PBUAFA	A	To offer a high long-term total return with a focus on investment growth.	No	Aggressive	Semi-Annually	CPI + 6%	None	0.00%	0.67%	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
FR UNIT TRUST FUND RANGE											
PortfolioMetrix FR 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%	None	0.00%	0.67%	85%
PortfolioMetrix FR 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	Semi-Annually	CPI + 4%	None	0.00%	0.67%	70%
Providence FR 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	CPI + 3%	None	0.00%	0.58%	100%
Providence FR Worldwide Flexible Income Fund	PBCIFB	B	To deliver a high level of sustainable income and stability of capital invested.	No	Conservative/Moderate	Quarterly	SteFI Composite Index	None	0.00%	0.39%	30%
PWS FR 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%
Pyxis FR Worldwide Flexible Fund	PBWFFC	C	Aims to deliver a high long-term total return.	No	Moderate	Semi-Annually	CPI + 3%	None	3.45%	1.15%	60%
Quantum FR 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%
RCI FR Worldwide Flexible Growth Fund	RBFGFL	L	Aims to deliver a high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI+5%	None	0.00%	1.25%	100%
Reitway FR Global Property Feeder Fund	MGPI	A	To provide the investor with income as well as capital growth.	No	Moderate/Aggressive	Semi-Annually	Reitway Global Property Diversified NET Index	None	3.45%	0.46%	0%
Remo FR Global Equity Fund	RBTGFA	A	To achieve maximum long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.15%	100%
RSA FR Balanced Fund	RBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.04%	75%
RSA FR Cautious Fund	EVCFC	C	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	3.45%	1.04%	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
FR UNIT TRUST FUND RANGE											
Saffron FR Active Bond Fund	MSIL	A	To provide inflation beating returns.	No	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	1.15%	0%
Saffron FR Flexible Fund	MSMT	A	To deliver an enhanced level of income and stability on capital invested.	No	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset Flexible category average	None	3.45%	1.15%	100%
Saffron FR Global Enhanced Income Feeder Fund	SAFFA	A	To generate a high level of income and capital appreciation over the medium to long term.	No	Conservative/ Moderate	Semi-Annually	CME Term 3 month Secured Overnight Financing Rate (SOFR) + 3%	None	3.45%	0.17%	10%
Saffron FR Opportunity Income Fund	MIPP	A	To deliver a high long-term total return by investing across asset classes.	No	Conservative	Quarterly	SteFI Call Deposit index + 2%	None	3.45%	1.15%	0%
S-BRO FR Income Fund	SBBIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.52%	10%
S-BRO FR Worldwide Equity Fund	SBWEFA	A	To provide long term capital growth.	No	Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	0.00%	1.44%	100%
Select FR Balanced Fund	EFFP	A	To provide the investor with balanced capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.15%	75%
Select FR Enhanced Core Balanced Fund	SBECFA	A	To sustain high long-term capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.29%	75%
Select FR Enhanced Core Cautious Fund	SBEHFA	A	To generate moderate to high 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 FR Enhanced Core Equity Fund	SBCEFA	A	To generate income and moderate 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 FR Enhanced Core Global Equity Fund of Funds	SDCGFA	A	To generate a high capital growth over the medium to long term.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.29%	100%
Select FR ESG Equity Fund	SBEEFC	C	Aims to provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	S&P South Africa Composite Capped Scored and Screened Index	None	3.45%	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
FR UNIT TRUST FUND RANGE											
Select FR 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	3.45%	0.86%	10%
Select FR Global Equity Fund	SLTEFA	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.15%	100%
Select FR Interest Plus Fund	SBIPFA	A	Aims to achieve consistent returns.	Yes	Conservative	Monthly	SteFI Composite Index	None	3.45%	0.46%	0%
Select Manager FR 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 index	None	0.00%	0.35%	10%
Sequoia FR 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 category average	None	3.45%	0.69%	10%
Sequoia FR Global Flexible Fund of Funds	SBGFFA	A	To provide investors with long-term capital growth through investment in a diversified range of global asset classes.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.81%	100%
Sequoia FR Managed Growth Fund of Funds	BCIGFA	A	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 category average	None	3.45%	0.92%	75%
Sequoia FR SA Equity Fund	SBSEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	0.72%	100%
Sequoia FR Stable Fund of Funds	BCISFA	A	To deliver a high level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.92%	40%
Sesfikile FR Global Property Fund	SPFA2	A2	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%	0.92%	0%
Sesfikile FR Property Fund	SSPF2	B1	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%	1.04%	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
FR UNIT TRUST FUND RANGE											
Simplisiti FR Income Plus Fund	MSIP	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.69%	10%
Skyblue FR Cirrus Income Fund	SBCIFA	A	To preserve capital whilst providing income returns more than that offered by traditional money market portfolios.	Yes	Conservative	Monthly	SteFI Call Deposit Index	None	3.45%	0.72%	0%
Skyblue FR Flexible Fund	SKBFFA	A	To deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	20% SteFI Composite Index and 80% FTSE JSE All Share index (J203T)	None	3.45%	0.75%	100%
Southern Right Capital FR GQG Emerging Markets Equity Feeder Fund	SEMEFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI Emerging Markets Index NR	None	0.00%	0.35%	100%
SouthernCross FR Equity Fund	SOUCFA	A	To deliver a high long-term total return.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.44%	100%
Star FR Balanced Fund	SPACLC	A	To provide investors with consistent capital appreciation.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.67%	75%
Star FR Global Growth Feeder Fund	STARCB	A	To provide investors with stable capital appreciation, net of investment fees over rolling three-year periods with no negative 12-month periods.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.12%-0.69%	100%
Star FR Stable Fund	SPSCLC	A	To achieve long-term capital appreciation at the risk of moderate short-term volatility of capital values.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.67%	40%
STRATEGIQ FR Balanced Fund of Funds	SCBCIF	A	To deliver a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.75%	75%
Thyme FR Multi Asset Income Fund	TWIHA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10%
Visio FR Bond Fund	VISFDA	A	Aims to generate returns above the JSE All Bond Index (ALBI) over time.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.46%	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
FR UNIT TRUST FUND RANGE											
Visio FR Global Equity Fund	VBGEFA	A	Aims to provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.15%	100%
Visio FR SA Opportunities Fund	VBSOFA	A	Aims to provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	33.4% FTSE/JSE All Share Index (J203T), 33.3% FTSE/JSE Mid Cap Index (J201T) and 33.3% FTSE/JSE Small Cap Index (J202T)	None	3.45%	0.98%	100%
Visio FR Unconstrained Fixed Interest Fund	RSVIB	B	To maximize both income and capital over a long-term.	Yes	Conservative	Quarterly	125% of SteFI Composite Index	None	0.00%	0.75%	10%
Vunani FR Bond Fund	VUNFDA	A	The primary objective is maximum total return by primarily investing in bonds.	Yes	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.58%	0%
Vunani FR Enhanced Income Fund	MIPEI	A1	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.86%	10%
Vunani FR Equity Fund	VUNEQA	A	To generate long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	None	3.45%	0.98%	100%
Vunani FR Global Macro Fund	VUMACA	A	To provide investors with a high long-term total return.	No	Moderate/ Aggressive	Semi-Annually	80% MSCI World, 15% FTSE Treasury T-Bill 3m USD, 5% SteFI Composite Index	None	3.45%	0.98%	100%
Vunani FR Multi Asset Fund	VBMAFA	A	To deliver a moderate long-term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5% over rolling 5-year period	None	3.45%	1.04%	60%
Vunani FR Short Term Fixed Interest Fund	VUINTA	A	To provide investors with a high long-term total return.	Yes	Low	Quarterly	SteFI Composite Index	None	3.45%	0.46%	0%
Wealth Associates FR 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 FR Income Fund	WLBFA	A	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%	0.48%	10%
Wealthpoint FR Balanced Fund	WEABFA	A	To deliver long-term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA 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
FR UNIT TRUST FUND RANGE											
Wealthpoint FR Worldwide Flexible Fund	WBWFFA	A	Aims to deliver a high long-term total return	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.15%	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 FR Schemes, refer to fact sheets for more details.

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