

FR CIS 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
FR UNIT TRUST FUND RANGE											
36ONE FR Equity Fund	MNTR	A	To generate sustainable capital growth for investors.	No	Aggressive	Semi-Annually	70% FTSE JSE Capped All Share Index (J303T index) and 30% MSCI World All Countries NR Index	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.15%	100%
36ONE FR 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 FR Global Equity Feeder Fund	36FNDA	A	To generate sustainable capital growth for investors.	No	Aggressive	Semi-Annually	MSCI All Country World index (NR)	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.24%	100%
36ONE FR SA Equity Fund	BCSEC	C	To generate sustainable capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	0.00%	0.98%	100%
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 Cautious Managed 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%	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	40%
3B FR Enhanced Equity Fund	BCEEF	B	To provide the investor with high, risk-adjusted, long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE J200T	None	0.00%	0.35%	100%
3B FR Equity Fund	MNEF	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	100%
3B FR Flexible Balanced Fund	3BBCFA	A	Aims to maximise long term real returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	0.00%	0.69%	80%
3B FR Flexible Defensive Fund	3BBDFA	A	Aims to protect and grow capital in real terms.	No	Conservative/Moderate	Quarterly	CPI + 3%	None	0.00%	0.58%	40%
3B FR Flexible Managed Fund	MNFF	A	To provide investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	100%

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FR UNIT TRUST FUND RANGE											
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 Prudential Fund of Funds	MPRU	3B1	To provide the investor with a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	0.00%	0.86%	75%
3B FR Stable Fund of Funds	MSTA	3B1	To provide the investor with a moderate to high level of income and stable long term capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 2%	None	0.00%	0.86%	40%
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%
3B FR Worldwide Flexible Fund of Funds	MW3B1	3B1	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.86%	100%
3B FR Worldwide Flexible Growth Fund	BWGFA	A	To deliver high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	0.92%	100%
3B FR Worldwide Growth Fund of Funds	IBWFB	B	Aims to deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	0.00%	0.06%	100%
3B FR Worldwide Opportunities Fund	BWOFA	A	To provide long term investors with high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.69%	100%
4D FR 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%	None	3.45%	1.15%	100%
4D FR 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%	None	3.45%	1.15%	40%
4D FR 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	50% FTSE JSE All Share (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%

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											
4D FR 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%	None	3.45%	1.15%	75%
7SC FR Balanced Fund	FBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5%	15% of excess above benchmark over rolling 1 year, capped at 1% p.a.	3.45%	1.15%	75%
7SC FR Stable Fund	IBSFF	A	To provide investors with a high level of income and capital stability	Yes	Conservative/Moderate	Quarterly	CPI + 3%	15% of excess above benchmark over rolling 1 year, capped at 2% p.a.	0.00%	1.15%	40%
Accorn FR Balanced Fund	WMMCB	B	To achieve long-term capital growth and moderate income generation.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.86%	75%
Accorn FR Equity Fund	WMEFB	B	Seeks to sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	0.86%	100%
Accorn FR International Fund of Funds	WMICC	C	To provide investors with a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	0.12%	100%
ADB FR 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%
ADB FR 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%
AG Capital FR Enhanced Income Fund	ACBEIF	A	To provide investors with enhanced income returns in excess of money market funds, whilst minimising volatility in the short term.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.81%	0%
AG Capital FR Omega Quant Flexible Fund	ACBQFF	A	To generate high long term total returns.	No	Moderate/Aggressive	Semi-Annually	ZARONIA	20% of excess above benchmark on a HWM basis, calculated over a rolling 1 year basis, capped at a max of 10% p.a	3.45%	1.44%	100%

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FR UNIT TRUST FUND RANGE											
AG Capital FR Value Flexible Fund	AGFCL1	A	To provide investors with medium to-long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ZARONIA	20% of excess above benchmark, calculated over a rolling 1 year basis, capped at a max of 2% p.a	3.45%	1.61%	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 Best Ideas Equity Fund	ALLEFA	A	To achieve high long term capital growth by investing in up to 25 listed companies, both local and offshore, that reflect the manager's best investment ideas.	No	Aggressive	Semi-Annually	FTSE JSE All Share J203T	20% of excess above benchmark, over rolling 1 year, capped at 2% p.a.	3.45%	1.44%	100%
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 Equity Fund	AWNEB2	B2	To sustain high long-term capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	20% of excess above benchmark over rolling 1 year on HWM principle, capped at 1% p.a.	3.45%	0.98%	100%
All Weather FR Flexible Income Fund	AWRFIA	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%
All Weather FR Global Emerging Markets Feeder Fund	AWBFA	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.00%	0.17%	100%
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%
All Weather FR Property Fund	AWBPA1	A1	To provide investors with moderate income and long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE All Property Index (J803T)	None	3.45%	1.04%	10%
All Weather FR SA Balanced Fund	ALBSFA	A	To provide investors with a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	65% FTSE JSE Capped All Share Index (J303T), 35% SteFI	20% of excess above benchmark over rolling 1 year , capped at 2% 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
FR UNIT TRUST FUND RANGE											
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%
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%
Amity FR 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	ASISA Global Multi Asset Flexible category average	None	0.00%	0.52%	100%
Amity FR Managed Select Fund of Funds	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 FR Steady Growth Fund of Funds	ABSSA	A	To provide stable capital growth to protect from the effects of inflation.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.98%	40%

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FR UNIT TRUST FUND RANGE											
Ampersand FR Balanced Fund of Funds	ASCP6	A1	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%	0.78%	75%
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 Cautious Fund of Funds	ASCFA1	A1	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%	0.78%	40%
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 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 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 Moderate Fund of Funds	ASCPS4	A1	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%	0.78%	60%
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%
Anchor FR 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%	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	3.45%	0.81%	10%

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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 Equity Feeder Fund	ABGEFF	A	To provide capital growth over the long term.	No	Aggressive	Semi-Annually	FTSE All World Index	None	3.45%	0.29%	100%
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%

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FR UNIT TRUST FUND RANGE											
Anchor FR Moderate Worldwide Flexible Fund	BBMFFC	C	To deliver a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	None	0.00%	1.15%	100%
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%
Anchor FR Worldwide Flexible Style Fund	BCWFFC	C	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.04%	100%
Anchor Securities FR 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 + 2%	None	0.00%	0.63%	100%
Argon FR 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%	20% excess performance above benchmark over a 1 year rolling period, capped at a max 1.15% p.a.	0.00%	1.32%	40%
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 Equity Fund	ANBFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	0.98%	100%
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%
AS Forum FR 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%	15% above benchmark over a rolling 2 year period, cap 1% pa	0.00%	1.32%	75%
AS Forum FR 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%	15% above benchmark over a rolling 2 year period, cap 0.75% pa	0.00%	1.32%	60%

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FR UNIT TRUST FUND RANGE											
ATON FR Balanced Fund of Funds	ATOBFA	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%	0.92%	75%
ATON FR Cautious Fund of Funds	ATOCFA	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%	0.92%	40%
ATON FR Global Flexible Fund of Funds	ATOGFA	A	To deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.92%	100%
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%
ATON FR Moderate Fund of Funds	ATOMFA	A	To achieve a moderate level of income and long-term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.92%	60%
Aureus Nobilis FR Cautious Fund	ANBCFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	15% of excess above benchmark over rolling 1 year period, capped at max 1% p.a.	3.45%	1.27%	40%
Aureus Nobilis FR 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%	15% of excess above benchmark over rolling 1 year period, capped at max 1% p.a.	3.45%	1.32%	75%
Aureus Nobilis FR 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%	15% of excess above benchmark over rolling 1 year period, capped at max 1% p.a.	3.45%	1.15%	100%
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 Absolute Return Fund	BBARFB	B	To deliver long-term absolute real returns.	Yes	Moderate	Semi-Annually	CPI + 3%	None	0.00%	0.75%	60%
Balondolozzi FR Global Bond Fund	BBGGA5	A5	To generate returns above a global bond index over time.	No	Moderate/Aggressive	Quarterly	Bloomberg Global Aggregate Bond Index	None	0.00%	0.23%	0%
Balondolozzi FR Global Equity Fund	BBPA5	A5	To provide long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	0.23%	100%

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FR UNIT TRUST FUND RANGE											
Balondolozzi FR Income Fund	BBIFDB	B	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI x 110%	None	0.00%	0.58%	10%
Baroque FR 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%	15% of excess above benchmark over rolling 2 year period, capped at max 2% p.a.	3.45%	1.15%	60%
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%
Baymont FR Equity Fund	BEQA1	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	1.15%	100%
Bellamont FR Emerging Market Feeder Fund	BLMTFF	A	To deliver long-term capital appreciation and current income.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.04%	100%
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%
Bellamont FR Worldwide Flexible Fund	BCIWFA	A	To deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	20% above benchmark, capped at 2%	3.45%	0.75%	100%
BlueAlpha FR All Seasons Fund	MBAS	A	To provide investors with reasonably high levels of long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	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
FR UNIT TRUST FUND RANGE											
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%
Bovest FR 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 + 3%	None	0.00%	0.86%	40%
Bovest FR 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 + 5%	None	0.00%	0.86%	75%
Bovest FR Worldwide Flexible Fund of Funds	BBWFA	A	Providing investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 7%	None	0.00%	0.86%	100%
Brenthurst FR 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 FR Income Fund of Funds	BCIFA	A	To provide investors with a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	0.00%	0.75%	10%
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%
Brenthurst FR Worldwide Flexible Fund of Funds	BCWFA	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	0.75%	100%
Brenthurst FR Worldwide Growth Fund of Funds	BBWFFA	A	To provide investors with a high long-term capital growth by investing locally and globally.	No	Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	0.58%	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											
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%
Caleo FR 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 + 4%	None	3.45%	1.15%	60%
Capita FR Balanced Fund	CBBFA	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%	0.98%	75%
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%
Capita FR Global Equity Fund of Funds	CPBGFA	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.12%	100%
Capital Incubator FR Worldwide Opportunities Fund of Funds	MBOW	A	To provide long term investors with high long term total returns.	No	Aggressive	Semi-Annually	CPI	None	0.00%	0.29%	100%
Capital Incubator FR Worldwide Flexible Fund of Funds	MBVI	A	Aims to provide long term investors with real long term capital growth.	No	Aggressive	Semi-Annually	CPI	None	0.00%	0.23%	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											
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%
Cedar Lane FR Worldwide Flexible Fund	NWFA1	C	To maximize long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	0.46%	100%
Celtis FR 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%	None	3.45%	1.01%	40%
Celtis FR 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%	None	3.45%	1.01%	75%
Celtis FR Managed Fund of Funds	CBMFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.01%	75%
Cenote Capital FR Global Growth Fund	CCBGFA	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.44%	100%
Centaur FR Balanced Fund	CMBFA	A	To offer investors a moderate long term total return.	Yes	Moderate/Aggressive	Semi-Annually	Composite of 25% FTSE/JSE All Bond Index (ALBTR), 40% FTSE/JSE Capped All Share Index (J303T), 24% Morningstar Developed Markets Target Market Exposure NR and 11% SteFI	12.5% above benchmark cap over rolling 2-year, capped at 1% p.a.	3.45%	1.55%	75%
Centaur FR Flexible Fund	MCFM	A	To provide investors with high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	Composite of 50% FTSE/JSE Capped All Share Index (J303T), 30% Morningstar Developed Markets Target Market Exposure NR and 20% SteFI	20% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.45%	1.44%	100%
Centaur FR SA Equity Fund	CEBCFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	20% above benchmark cap 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
FR UNIT TRUST FUND RANGE											
Citrine FR Conservative Growth Fund of Funds	CCGFFA	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%	0.94%	40%
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 Moderate Growth Fund of Funds	CMGFFA	A	To deliver a moderate long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.94%	75%
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%
Citrine FR Worldwide Flexible Growth Fund of Funds	CIWFFA	A	To deliver a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.98%	100%
Colourfield FR Core Income Fund	CFCIFA	A	To achieve capital preservation over the long term.	No	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.46%	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%

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											
Contrarius FR Balanced Fund	COBBFA	A	To balance capital growth, income generation and risk of loss, using a mix of assets.	Yes	Moderate/Aggressive	Semi-Annually	42% FTSE/JSE Capped All Share Index, total return (J303T) + 20% FTSE/JSE All Bond Index (ALBI) + 8% Alexander Forbes Short Term Fixed Interest Composite Index (STeFI) + 18% MSCI World Index, total return (NDDUWI) + 12% J.P. Morgan Global Government Bond Index (JPMGGLBL)	20% of the outperformance of the benchmark, subject to a high watermark	3.45%	1.04%	75%
Contrarius FR Equity Fund	COBEFA	A	To provide long term capital growth for investors.	No	Aggressive	Semi-Annually	70% FTSE/JSE Capped All Share Index, total return (J303T) + 30% MSCI World Index, total return (NDDUWI)	20% of the outperformance of the benchmark, subject to a high watermark	3.45%	1.04%	100%
Contrarius FR SA Equity Fund	COSEFA	A	To provide long-term capital growth for investors.	No	Aggressive	Semi-Annually	FTSE/JSE Capped All Share Index, total return (J303T)	20% of the outperformance of the benchmark, subject to a high watermark	3.45%	1.04%	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%
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%
CS FR Aggressive Prudential Fund of Funds	CSMCB	B	To provide the investor with a relatively high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	2.30%	1.32%	75%
CS FR Flexible Fund of Funds	MSFB	B	To maximise long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	2.30%	1.32%	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											
CS FR Prudential Fund of Funds	MCSB	B	To provide the investor with steady total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	2.30%	1.32%	75%
CS FR Worldwide Flexible Fund of Funds	CWFFFB	B	To providing investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	2.30%	1.32%	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%
Destiny FR 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 FR 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 FR 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 FR 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%
Dotport FR 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	7.5% of excess above benchmark over rolling 2 years, capped at 2% p.a.	2.59%	1.15%	100%
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%
Dotport FR 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%



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											
Edge FR 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 FR Cautious Fund of Funds	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 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%
Edify FR Income Fund	EDBIFA	A	Delivering a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit Index	None	0.00%	0.86%	10%
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 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%
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%
ETM Capital FR Balanced Fund of Funds	ETMBFA	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%	0.86%	75%
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%

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											
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%
Financial Fitness FR Balanced Fund of Funds	FINBF	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%	0.52%	75%
Financial Fitness FR Diversified Income Fund of Funds	FINFDF	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.52%	10%
Financial Fitness FR Flexible Fund of Funds	FINFF	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.52%	100%
Financial Fitness FR Stable Fund of Funds	FINIP	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%	0.52%	40%
Flagship FR Balanced Fund	FLDF	A	To deliver steady income and capital growth by investing across multiple asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	2.01%	75%
Flagship FR Flexible Value Fund	FIFA2	A2	To provide investors with a steady growth of income and preservation of capital in real terms.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	2.01%	100%
Flagship FR Global Flexible Equity Fund	FBGEA1	A1	To achieve long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	1.44%	100%
Flagship FR Global Equity Feeder Fund	FIGFFA	A	To achieve maximum long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.40%	100%
Flagship FR Prosperity Worldwide Flexible Fund of Funds	PIWCA	A	To provide investors with medium to long term wealth prosperity.	No	Moderate	Semi-Annually	CPI + 3%	20% of outperformance of benchmark, capped at 1.65% p.a	3.45%	0.98%	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											
Flagship FR Worldwide Flexible Feeder Fund	FLWF	A	To deliver medium to long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	3.45%	0.40%	100%
Flagship FR Worldwide Flexible Fund of Funds	FLFF	A	To deliver a medium to long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.73%	100%
Foster FR 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 Index + 4%	None	3.45%	0.98%	60%
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 Balanced Fund	BBBCF	C	To provide the investor with moderate levels of income and long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	3.45%	0.58%	75%
FR Best Blend Cautious Fund	BBCCF	C	To sustain a high long-term total return.	Yes	Conservative/Moderate	Quarterly	CPI + 1%	None	3.45%	0.58%	40%
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 Cautious Fund of Funds	MSCFF	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%	0.86%	40%
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%

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											
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 Diversified Real Growth Fund of Funds	BDRGFA	A	To deliver real inflation beating long term capital growth.	No	Moderate/Aggressive	Semi-Annually	42% FTSE JSE Capped All Share Index (J303T), 20% FTSE JSE ALBI, 7% SteFI, 25% MSCI World Index (NDDUWI), 6% WGBI index	None	0.00%	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	BHMFFC	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 MI Thornbridge Global Opportunities Feeder Fund	PTGOCB	A	Seek capital and income growth from investments identified across global equity and/or bond market.	No	Aggressive	Semi-Annually	None	None	0.00%	0.46%	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											
FR Moderate Fund of Funds	MSMFF	A	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%	0.86%	60%
FR 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 + 3.5%	None	0.00%	0.46%	60%
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%
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	GSBFB	B	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	GSFFB	B	To provide investors with medium to long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.45%	0.98%	100%
Granate FR Global Flexible Feeder Fund	GBGFFA	A	Seeks long-term capital appreciation.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.00%	0.09%	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											
Granate FR Money Market Fund	RSMMB	B	To obtain as high a level of current income as is consistent with capital stability and liquidity.	Yes	Low	Monthly	SteFI Composite Index	None	3.45%	0.29%	0%
Granate FR Multi Income Fund	RSMIB	B	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%
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%

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											
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%
ID Capital FR Balanced Fund	INNFOA	A	To provide investors with a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.15%	60%
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%
Independent Securities FR Worldwide Flexible Fund	BIPCFD	D	To deliver a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.55%	100%
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%

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											
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 Fund	BCFXFA	A	To deliver moderate income as well as long term capital growth.	No	Moderate/Aggressive	Semi-Annually	SteFI Composite Index	None	0.00%	0.58%	100%
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%
Instit FR Global Equity Fund	IBGFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.15%	100%
Instit FR Managed Fund	EBCIMB	B	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	0.00%	0.87%	75%
Instit FR Worldwide Equity Fund	IBWEFA	A	To maximise long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.86%	100%
Instit FR Worldwide Flexible Fund	IWFFA	A	Aims to deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	0.00%	1.44%	100%
Instit FR Worldwide Moderate Aggressive Flexible Fund	IBWMA	A	Aims to deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	0.00%	0.69%	100%
Instit FR Worldwide Opportunities Fund	INSOFA	A	To deliver high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.15%	100%
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%

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 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 FR Balanced Fund of Funds	IWIBF	A	To achieve long term growth of capital and income.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.15%	60%
Investec FR Balanced High Equity Fund	IWIBHA	A	To deliver consistent growth of capital and income.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.44%	75%
Investec FR Diversified Growth Fund of Funds	INVFA	A	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%	1.15%	75%
Investec FR Dynamic Equity Fund	IWIDEA	A	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%	1.44%	100%
Investec FR Enhanced Income Fund	INVIFD	A	To offer investors enhanced income.	No	Conservative	Monthly	55% of SteFI call deposit index	None	0.00%	0.63%	10%
Investec FR Equity Fund	IWIEF	A	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%	1.44%	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	IWBGFA	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	1.44%	100%
Investec FR Global Sustainable Equity Feeder Fund	INFDZA	A	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%	1.44%	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
FR UNIT TRUST FUND RANGE											
Investec FR Institutional Balanced Fund	IBIBFD	D	Aims to provide institutional 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%	1.04%	75%
Investec FR Progressive Yield Fund	INVWYA	A	To provide investors with a starting yield.	No	Moderate/Aggressive	monthly	CPI + 3%	None	0.00%	1.44%	100%
Investec FR 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 FR SA Equity Fund	IBSEFA	A	To achieve long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	1.44%	100%
Investec FR World Axis Cautious Feeder Fund	INACFA	A	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%
Investec FR World Axis Core Feeder Fund	INCOFA	A	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%	1.44%	75%
Investec FR World Axis Flexible Feeder Fund	INCFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	1.44%	100%
Investec FR World Axis Global Equity Feeder Fund	INGEFA	A	Aims to provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	1.44%	100%
Investin FR Balanced Fund	IBBFDD	D	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	0.00%	1.15%	75%
Investin FR Equity Fund	IBEFDD	D	To provide high long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	None	0.00%	1.15%	100%
Korner FR Flexible Fund	KBFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	70% FTSE JSE Capped All Share Index (J303T), 15% FTSE JSE SA Listed Property Index (J253T) and 15% SteFI Composite Index	None	3.45%	1.04%	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%

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											
Lunar FR 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%
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 Balanced Fund	MABFDA	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%	1.15%	75%
Mazi FR Equity Fund	MCEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	20% of excess above benchmark over a rolling 1 year period, capped at 2% p.a.	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%
Mazi FR Stable Fund	MASFDA	A	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%
Median FR 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%
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 Balanced Fund	PEIB5	B5	To achieve moderate capital appreciation with reasonable volatility.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.86%	60%
Mi-Plan FR Balanced Defensive Fund	PIPB5	B5	To achieve stable capital appreciation with low volatility.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.86%	40%
Mi-Plan FR Balanced Plus Fund	PEPB5	B5	To achieve aggressive capital appreciation with reasonable volatility.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	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											
Mi-Plan FR Beta Equity Fund	PBE2	B2	To deliver long term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.52%	100%
Mi-Plan FR Global Opportunity Fund	GIOF	B5	Aims to achieve long term capital growth.	No	Aggressive	Semi-Annually	85% S&P 1200 index, 10% Secured Overnight Financing Rate (SOFR) and 5% STFIN	20% above benchmark, capped at max 0.55% p.a.	3.45%	1.09%	100%
Mi-Plan FR Global AI Opportunity Fund	PPE2	B2	Aims to achieve long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.09%	100%
Mi-Plan FR Global Macro Fund	MGMF	B5	To achieve long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	1.15%	100%
Mi-Plan FR Sarasin IE Global Equity Opportunities Feeder Fund	PSFB5	B5	To achieve maximum long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.86%	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 Cautious Fund	MOIPCD	B2	To provide investors with real medium to long-term capital growth from a portfolio that maintains a low risk profile, whilst preserving capital.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.58%	40%
MitonOptimal FR Diversified Income Fund of Funds	SEDB2	B2	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative/Moderate	Quarterly	CPI + 2%	None	3.45%	0.86%	40%
MitonOptimal FR Equity Growth Fund	MHCE	A	To deliver long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.86%	100%
MitonOptimal FR Flexible Growth Fund	SEFB2	B2	To offer medium to long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	0.60%	100%
MitonOptimal FR Foreign Flexible Feeder Fund	MFFF	A1	Aims to achieve steady long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.46%	100%
MitonOptimal FR Income Plus Fund of Funds	MOPFOF	B2	To achieve a high level of income with low risk of capital loss.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	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
FR UNIT TRUST FUND RANGE											
MitonOptimal FR Interest Plus Fund	TRCP	A	To provide a stable income yield to investors and maintain capital stability over any rolling two-year period.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	0%
MitonOptimal FR Macro Equity Fund of Funds	SMEFA	A	To achieve long-term growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	3.45%	1.15%	100%
MitonOptimal FR Moderate Growth Fund	MOMDGD	B2	To provide investors with moderate medium to long-term capital growth from a portfolio that maintains a moderate risk profile with reasonable capital stability.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.58%	75%
MitonOptimal FR Prudential Fund of Funds	SEPB2	B2	To provide investors with reasonable income with moderate capital growth.	Yes	Moderate	Semi-Annually	CPI + 3%	None	3.45%	0.86%	60%
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%
MitonOptimal FR Worldwide Flexible Fund of Funds	SEOB2	B2	To provide investors with consistent low volatile performance and real capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.45%	0.86%	100%
MitonOptimal FR Worldwide Growth Fund	MOWWGF	B2	To provide long-term capital growth by diversifying investments across various asset classes.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.75%	100%
Momentum Consult FR Balanced Fund of Funds	WCBBFA	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%	0.81%	75%
Momentum Consult FR Cautious Fund of Funds	WCBCFA	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%	0.81%	40%
Momentum Consult FR Income Fund	WCBIFA	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%
Momentum Consult FR Worldwide Flexible Fund of Funds	WCBGFA	A	To provide investors with long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.81%	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											
Montrose FR Cautious Fund of Funds	MFA3	A	To provide the investors with a high level of income.	Yes	Conservative/ Moderate	Quarterly	CPI + 3%	15% of excess above benchmark over a rolling 2 year period, capped at 1% p.a.	3.45%	1.15%	40%
Montrose FR 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 FR 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%	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	3.45%	1.15%	60%
Multi Asset FR Balanced Fund	MAIBA	A	To achieve moderate capital appreciation with reasonable volatility.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	60%
Multi Asset FR Balanced Defensive Fund	MAICA	A	To achieve stable capital appreciation with low volatility.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.04%	40%
Multi Asset FR Balanced Plus Fund	MAIPA	A	To achieve aggressive capital appreciation with reasonable volatility.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75%
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%
New Road FR 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 FR Income Fund	NEWMIA	A	To deliver a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10%
New Road FR 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	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	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											
New Road FR 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	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.86%	60%
New Road FR Stable Fund of Funds	NEWSFA	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%	0.86%	40%
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	NPPCA	A	To deliver capital growth.	Yes	Moderate	Semi-Annually	CPI + 5%	None	3.45%	1.44%	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	NCEFA	A1	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%
Northstar FR Global Flexible Fund	BFGFA	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%	1.43%	100%
Northstar FR Global Flexible Feeder Fund	NSCGF	A	To deliver long term capital growth by investing in various asset classes.	No	Moderate/ Aggressive	Semi-Annually	EAA Fund USD Flexible Allocation	None	3.45%	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%
Northstar FR Managed Fund	METP	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	20% of the excess performance above the benchmark, calculated over a rolling 1 year basis, capped at a maximum of 1%.	3.45%	1.25%	75%
Northstar FR Multi-Asset Growth Fund of Funds	NOMAFA	A	To achieve moderate to high long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.51%	75%
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%
Odyssey FR Worldwide Flexible Fund	ODBWFA	A	To deliver a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.61%	100%
Old Mutual Private Clients FR Worldwide Flexible Growth Fund	BIGFA	A	Aimed at high net worth investors with the objective of maximising long term capital growth for such investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	0.00%	1.44%	100%
Optimum FR Balanced Fund	OBBFC	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%

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											
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 Global Strategic Managed Fund of Funds	OBGFFA	A	To deliver a moderate long-term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi-Asset Medium Equity category average	None	3.45%	1.15%	60%
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%
Optimum FR Worldwide Flexible Fund of Funds	OBWFFA	A	To provide investors with medium to high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	3.45%	1.15%	100%
Opulence FR Balanced Fund of Funds	OBCBFA	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%	0.69%	75%
Opulence FR Cautious Fund of Funds	OBCFOA	A	To deliver a high level of income combined with long-term capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 2%	None	3.45%	0.69%	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%
Orchard FR Enhanced Income Fund	OREIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.58%	10%
Orchard FR Diversified Fund	ORCDFA	A	Aims to deliver long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.81%	60%
Orchard FR Worldwide Opportunity Fund	ORWOFA	A	Aims to deliver a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% over rolling 5 year periods	None	3.45%	0.81%	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											
Ordian Capital FR Balanced Fund of Funds	OCBBFA	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%	0.92%	75%
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 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%
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%

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 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%
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%
OysterCatcher FR Flexible Fund	ORFFA	A	Aims to generate moderate to high long term capital growth by investing in a diversified spread of investable asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI + 5% over a rolling 3-year period	None	3.45%	0.98%	100%
OysterCatcher FR Worldwide Property Fund	ORPFA	A	Aim to generate moderate to high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% over a rolling 3-year period	None	3.45%	1.04%	20%
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	WBPFDA	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%
PBi FR Balanced Fund of Funds	PBBFFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	0.00%	0.86%	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											
PBi FR Conservative Fund of Funds	PBCFFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/ Moderate	Quarterly	CPI + 2%	None	0.00%	0.86%	40%
PBi FR 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%	None	0.00%	0.86%	100%
Platinum FR 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%	None	3.45%	1.44%	60%
Platinum FR Balanced Plus Fund of Funds	PBFFA	A	To achieve high capital appreciation with reasonable volatility.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.44%	75%
Platinum FR Defensive Income Fund of Funds	PLATDA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index + 2%	None	3.45%	0.75%	10%
Platinum FR 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%	None	3.45%	1.44%	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%

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 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	PMBCFA	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%
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%

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 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%
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%
PortfolioMetrix FR Worldwide Opportunities Fund	PBCFDA	A	To deliver income as well as long-term capital growth by exploring investment opportunities through asset class and geographical allocations.	No	Moderate/Aggressive	Quarterly	CPI	None	0.00%	0.38%	100%
Private Capital FR Managed Fund	PCBMA	A	To provide investors with a moderate to high return in excess of CPI+5% per annum over a rolling 6-year term.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75%
PrivateClient FR 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 FR 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 FR 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%

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											
PrivateClient FR Worldwide Flexible Fund	PCWFB	B	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	0.98%	100%
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 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%	None	3.45%	0.94%	40%
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%
PWS FR Moderate Fund of Funds	PWBMFA	A	To deliver a moderate long term total return for investors.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	3.45%	0.94%	75%
PWS FR Worldwide Flexible Fund of Funds	PBWFA	A	To deliver a high long term total return for investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.45%	0.94%	100%
Pyxis FR Balanced Fund	PBCBFA	A	To generate a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4.5%	10% of excess performance above benchmark, calculated over a rolling 1 year period, capped at max 2% p.a.	3.45%	1.15%	75%
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 Balanced Fund of Funds	MQUB	A	To achieve long-term capital growth at higher than average risk levels.	Yes	Moderate	Semi-Annually	CPI + 4%	None	0.00%	1.32%	60%
Quantum FR Capital Plus Fund of Funds	MQCP	A	To provide investors with high long-term capital growth that is less volatile than the benchmark.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	0.00%	1.32%	40%
Quantum FR Factor Equity Fund	QUANB	B	To achieve long-term income returns.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	0.00%	0.46%	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											
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%
Quantum FR 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% over rolling 5 year period	None	0.00%	1.15%	75%
Quantum FR Worldwide Flexible Fund of Funds	MQWF	A	To maximise long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	1.32%	100%
Raven FR Worldwide Flexible Fund	NWFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.69%	100%
RCI FR Worldwide Flexible Growth Fund	RBFGF	L	Aims to deliver a high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	1.25%	100%
RCI FR Worldwide Flexible Fund	RBWFF	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	10% above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.27%	100%
Red Oak FR 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 FR Income Fund	ROBIFA	A	To achieve a high level of sustainable income.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.75%	10%
Red Oak FR 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%
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%
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%
Riscura FR China Equity Feeder Fund	RIEFA	A	To provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	MSCI China All Shares Index	None	3.45%	0.29%	100%
Riscura FR Emerging Markets Equity Feeder Fund	RBEMFA	A	To provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	MSCI Emerging Markets Index	None	3.45%	0.29%	100%
Rock Capital FR Worldwide Flexible Fund	RCICA	A	To achieve long-term capital appreciation.	No	Moderate/Aggressive	Semi-Annually	CPI	None	3.45%	1.73%	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											
Rowan Capital FR Balanced Fund of Funds	RCBFA	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%	0.81%	75%
Rowan Capital FR Income Fund of Funds	RCBIFA	A	To provide investors with a high level of income and stable capital growth.	Yes	Conservative	Quarterly	SteFI Composite Index + 2%	None	3.45%	0.69%	10%
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%
SA Asset Management FR Balanced Fund of Funds	SAMFA	A	To sustain a high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.27%	75%
SA Asset Management FR Cautious Fund	SACFA	A	To provide investors with a high level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	1.27%	40%
SA Asset Management FR Income Fund	SAMIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit index x 110%	None	0.00%	0.92%	10%
SA Asset Management FR Moderate Fund	SABFA	A	To deliver a moderate long-term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.27%	60%
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%

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											
Sage FR Long Term Solution Fund of Funds	SMSB4	B4	To secure steady growth of capital over a longer term of more than 3 years.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.69%	75%
Sage FR Moderate Solution Fund of Funds	SASB4	B4	To secure steady growth of capital.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.69%	60%
Sage FR Protection Solution Fund of Funds	SPSB4	B4	To protect capital and to offer a return of at least CPI+3% over a rolling three-year period.	Yes	Conservative/Moderate	Semi-Annually	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.69%	40%
SaltLight FR Worldwide Flexible Fund	SLFA1	A1	To provide investors with high long-term total returns.	No	Aggressive	Semi-Annually	CPI + 5%	20% above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.15%	100%
Salvo FR Dynamic Flexible Fund	SNDFA1	A1	To maximise total returns over the long term with the risk of greater short-term volatility of capital values.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.14%	100%
Salvo FR Global Managed Feeder Fund	SGMFA1	A1	To provide investors with long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.12%	100%
Salvo FR Income Fund	SNIFA1	A1	To preserve capital over the long term combined with a high level of income, while minimizing volatility of investment returns in the short term.	Yes	Conservative	Quarterly	SteFI Composite Index + 1%	None	3.45%	0.78%	10%
S-BRO FR 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%	15% above benchmark over rolling 2 years, capped at 1.5% p.a.	0.00%	1.15%	40%
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 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%	15% above benchmark over rolling 1 year, capped at 2% p.a.	0.00%	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											
S-BRO FR Moderate Fund of Funds	SBRB	A	To provide the investor with moderate levels of income and long term capital.	Yes	Moderate	Semi-Annually	CPI + 4%	15% above benchmark over rolling 1 year, capped at 1.5% p.a.	0.00%	1.15%	60%
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 Equity Fund	SELEFA	A	To generate high capital growth over the medium to long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	20% of outperformance above benchmark over rolling 1 year capped at 1.5% p.a.	3.45%	1.15%	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%
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%

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 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%	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	3.45%	1.15%	90%
Select Manager FR Balanced Fund of Funds	MSGP	A	To provide investors with long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	75%
Select Manager FR 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	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.86%	40%
Select Manager FR Equity Fund	NSEFC	C	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	1.15%	100%
Select Manager FR Global Equity Fund of Funds	NGBEA	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.86%	100%
Select Manager FR 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	ASISA Global Multi Asset Flexible category average	None	3.45%	0.86%	100%
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%
Select Manager FR Moderate Fund of Funds	MSMP	A	To provide investors with a reasonable level of income and stable long-term growth.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.86%	60%
Select Manager FR Worldwide Flexible Fund of Funds	NBWFA	A	To provide investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Mutli Asset Flexible category average	None	3.45%	0.86%	100%
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%

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											
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%
Signature FR Balanced Fund of Funds	SBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.32%	75%
Signature FR Stable Fund of Funds	SBSFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	3.45%	1.32%	40%
Signature FR Worldwide Flexible Fund of Funds	SBWFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 7%	None	3.45%	1.32%	100%
Simplisiti FR Flexible Fund of Funds	MSIM	A	To maximise total returns over the medium To long term.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.04%	100%
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%
Simplisiti FR Managed Protector Fund of Funds	MPSF	A	To provide the investor with a steady total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75%
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%

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											
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%
Skyblue FR Moderate Worldwide Flexible Fund	SKYMFA	A	To deliver a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.86%	100%
Skyblue FR Unconstrained Worldwide Flexible Fund	SKYUFA	A	To deliver a high long-term total return by having full flexibility in terms of asset allocation of both geographical and asset classes exposure.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.63%	100%
Skyblue FR 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	CPI + 4%	None	0.00%	0.58%	100%
Southern Charter FR Balanced Fund of Funds	MSCB	A	To provide the investor with a moderate total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	0.86%	60%
Southern Charter FR 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%	None	0.00%	0.86%	40%
Southern Charter FR Growth Fund of Funds	MSCR	A	To provide the investor with a relatively high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.86%	75%
Southern Charter FR Worldwide Flexible Fund of Funds	SCMCA	A	To generate moderate to high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	15% of excess above benchmark, capped 1.5% p.a. over rolling 2 years	0.00%	0.86%	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%
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%
Southern Right Capital FR GQG Global Equity Feeder Fund	SRCEFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI All Countries World Index NR	None	0.00%	0.35%	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%

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											
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%
Starfunds.ai FR Balanced Fund of Funds	WAMCC	C	To provide the investor with a moderate level of income and long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.58%	75%
Starfunds.ai FR Equity Fund of Funds	ACCFFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	0.58%	75%
Starfunds.ai FR Property Fund of Funds	ACCPFA	A	To provide investors with moderate long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	0.58%	100%
Starfunds.ai FR Stable Fund of Funds	SBSFFA	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%	0.58%	40%
Steer FR Stable Fund	STECL1	A	To achieve stable capital appreciation with low volatility.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.86%	40%
Steer FR Worldwide Flexible Fund	SWFCL1	A	To deliver high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.15%	100%
Strategic Capital FR Balanced Fund	STCFA1	A1	To offer investors long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.95%	75%
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%
STRATEGIQ FR Income Fund of Funds	STRFFB	B	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.35%	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											
Taquanta FR Active Income Fund	NSAIR3	3	Delivering a high level of sustainable income whilst aiming to preserve capital.	Yes	Conservative	Monthly	110% x SteFI Call Deposit Index	None	3.45%	1.04%	10%
Taquanta FR Bond Fund	TRCLR2	2	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%	0.29%	0%
Taquanta FR SA Equity Fund	NSEQR1	1	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	None	0.00%	0.58%	100%
Taquanta FR Stable Income Fund	FRCLR4	4	To generate higher levels of interest income than a money market portfolio.	Yes	Low	Monthly	SteFI Call Deposit Index	None	3.45%	0.86%	0%
Tempo FR Worldwide Flexible Fund	TEMFFA	A	To deliver long term capital appreciation.	No	Moderate/ Aggressive	Semi-Annually	CPI+6%	15% of excess above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.44%	100%
ThinkCell FR Global Marathon Fund	GMIPF	A1	To achieve long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	1.04%	100%
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%
Tiger FR Offshore Equity Fund	GBCCA	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	CPI + 5%	20% of excess performance above benchmark, calculated over a rolling 1 year period, capped at maximum 2% p.a.	3.45%	0.98%	100%
Tiger FR Worldwide Flexible Fund	GBVCA	A	To deliver a moderate to high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 4%	20% of excess performance above benchmark, calculated over a rolling 1 year period, capped at maximum 2% p.a.	3.45%	0.98%	100%
Umthombo FR SA Active Bond Fund	UMTFA1	A	To provide investors with a high-income return.	Yes	Conservative/ Moderate	Quarterly	FTSE JSE All Bond index (ALBI)	None	3.45%	0.48%	0%
Umthombo FR Unconstrained SA Equity Fund	UWIPA1	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	0.58%	100%
Universum FR Balanced Fund	UMBBFA	A	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%	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											
Universum FR Stable Fund	UMBSFA	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%	1.15%	40%
Visio FR Actinio Fund	MBVA	A	To provide investors with real long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	12.5% of excess above benchmark, calc over rolling 1 year, capped at max 2% p.a.	0.00%	1.44%	100%
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%
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 Balanced Fund	VIBCFB	B	Aims to deliver a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset SA High Equity category average	None	3.45%	0.58%	75%
Visio FR SA Equity Fund	VBFB2	B2	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	20% excess performance above benchmark + 1% p.a., calculated over 1 year rolling period, capped at a maximum of 1.5% p.a. incl VAT	0.00%	0.40%	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 Shari'ah Equity Fund	BSEFC	C	To achieve medium to long-term capital growth.	No	Aggressive	Semi-Annually	FTSE/JSE Shariah All Share Index (J143T)	None	0.00%	0.58%	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%

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											
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 Balanced Fund of Funds	WABFA	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%	0.52%	75%
Wealth Associates FR Cautious Fund of Funds	WAFA	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	3.45%	0.52%	40%
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 Global Flexible Fund of Funds	WAGFA	A	To provide investors with a high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.52%	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%
Wealth Associates FR Moderate Fund of Funds	WAMFA	A	To provide investors a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.52%	60%
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%
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%

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											
Weaver FR 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%	None	0.00%	0.46%	75%
Weaver FR 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%	None	0.00%	0.35%	60%
Weaver FR Stable Fund of Funds	WEASTA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 2%	None	0.00%	0.46%	40%

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.

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. Fundrock Collective Investments (RF) (Pty) Ltd is a member of the Association for Savings & Investment SA (ASISA).