



Quotation for FlexMax Income Provider Fixed Deposit Note 3 Year Term

Date of Offer: 2026/02/16

Offered to: Elroy Meiring
Address: 31 Wessel Street North
Avondale
Western Cape
7945
Telephone: 0845699260
Email:

Dear Elroy Meiring

We take pleasure in submitting the following proposal to you:

Investment summary

Investment amount	R100 000,00
Amount allocated to Income payments with enhancement	R105 000,00
Term in years	3
Commencement date	01-Nov-25
Percentage returned first year	10,25%
Income Payment annual amount received in first year	R10 762,50
Liquidity	None

Contract Start date	01-Nov-25
Exit date	31-Oct-28
Income allocation cycle	Annually
Capital allocation	100%

Registered Address: 210 Amarand Avenue, Waterkloof Glen, 0181, Menlyn, Pretoria
Email: info@opiancapital.com Website: wwwopiancapital.com

Fund Address: Sovereign Trust International Limited.
Sovereign Place, 117 Main Street, GX11 1AA, Gibraltar, GI

Income projections

Year	Projection Scenarios		
	Capital Value	Income Taken	
	Current	Annual	Monthly
1	R105 000,00	10,25% 10,35% 10,45%	R10 762,50 N/A
2	R105 000,00		R10 867,50 N/A
3	R100 000,00		R10 972,50 N/A
		Growth Return Over Time	R32 602,50
		Capital Returned	R100 000,00

Modelled Fund Choices

ISIN	Fund Name	Type	Split
ISIN Code GG00B3TBCS61	WSF Global Equity Fund	Risk-Adverse	100%

* Please note that fund choices will be modeled and should the dividends below these returns, the modeled returns will be payable to the client.

Conditions:

1. To effectively evaluate this product against comparable alternatives, it is essential to analyze and contrast its risk and reward profile with those of similar products offering analogous risk-reward structures.
2. This offer involves the purchase of Fixed Deposit Notes FDN's in private equity. Given the inherent risks associated we strongly recommend independent advice before making any commitment.
3. This offer contains no guarantees beyond those expressly stated herein. Upon signing, the terms outlined in this offer shall constitute a legally binding agreement between the client and the company.
4. The applicant acknowledges understanding of the complexities involving this investment as well as the lock-in periods contained in the investment
5. The applicant understands that a loan agreement will come into existence after signature of this quotation and that returns paid are mirrored on the performance of the selected fund above.
6. The applicant understands the zero liquidity nature of this investment and has ensured that he has enough alternative liquid investments or savings to ensure liquidity during this investment .
7. The applicant understands that the directors or trustees of company funds, in their collective capacity, may limit, withhold, defer or reduce payments or payouts as necessary at moment's notice to safeguard the company's liquidity requirements and ensure financial stability.
8. The individual, individuals or organisation/s entering into this agreement acknowledges and understands that this is a fixed-term contract, as specified in the duration outlined above. The term "Exit Date" refers to the agreed-upon end date of the agreement.
9. The applicant understands that if shares are issued under this agreement, the shares are issued for security only and are returnable when the applicant is paid back his invested capital.
10. The applicant retains the option to convert their capital to fixed shares at exit date; whereafter the par value of the converted shares will be based on a comprehensive company's valuation at the time of exit.

CLIENT SIGN

Validity:

This offer remains valid for a period of **14** days from the date of issuance. It is imperative that the receipt of funds occurs within this specific time frame. All required documentation must be completed, and funds transfers finalized, on or before the expiration of the offer's validity period. Should any information remain outstanding or incomplete, funds will be processed, but a new offer must be issued and duly executed before the terms can be formally accepted by the company.

Taxation:

Taxation is not addressed in this plan. Taxation should be discussed with a tax adviser.

Fees:

This offer details the fees payable under the contract, which encompass deal placement fees. (commissions)

Suitability:

The client's access to capital are restricted for the duration of this agreement. As such, it is imperative that the client maintains a financial position robust enough to support the terms and obligations outlined herein, such term also being the potential fluctuation of income drawn from the investment. Ensuring financial stability will safeguard the client's interest and facilitate the successful execution of this agreement.

Financial Advice

Limited financial advice has been given with this offer.

Benefits payable on death

In the event of your passing during the term of this agreement, the benefits of this agreement shall be transferred to your designated beneficiaries or your estate until the end of the agreement.

Placement and Admin fees

The Placement and Admin fees amount shown below are paid nett of VAT

Placement Fees			
Placement fee			1.00% once off
Admin fees		First 3 years	0.75% per annum
Management Fees		First 3 years	0.75% per annum

Commission

The Commission amount shown below are paid nett of VAT

Commission			
Commission	First Year 1.00%	Afer 1st year	0.50% per annum

Offer Prepared By:

Lionel Lottering
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Office: 0861 263 346
Email: lionell@opianfsgroup.com

Agreement number: OFDN-104-778-003

Elroy Meiring

I, the undersigned, by my signature below, hereby accept the above quotation and confirm that this quotation will form the basis of my agreement with the company. I confirm that the amount will be invested and I confirm herewith by my signature below that this will constitute a legal, valid and binding obligation to the issuer enforceable in accordance with its terms.

Signature of Investor:

PLEASE ATTACH THE FOLLOWING SUPPORT DOCUMENTATION:

Application form

Copy of Identity Document / Passport:

Proof of Address:

Bank Statement: