



# VANGUARD FIXED INCOME FUND

Quotation

+27 (0)12 012 5291



info@aluma.co.za



www.aluma.co.za



FinTech Campus, Cnr Illanga & Botterklapper  
The Willows, Gauteng, 0081



## INVESTOR DETAILS

Name and Surname

Identity Number

Contact Number

Email Address

## OFFICE USE

Quotation Date

Quote Number

Consultant

Quotation Version

## INVESTMENT DETAILS

Investment Amount

Fees

R0

Capital Allocation

100%

Investment Class

Vanguard Fixed Income Fund

Investment Focus

Financial Sector, Agricultural and Housing

Portfolio

Income Portfolio

Disclosure Version

01

\*Tax

20% Dividend Tax

Commencement Date

Expiry Date

Investment Term

5 Years

0%

@ 11,33% per annum

50%

@ 9.77% per annum

75%

@ 8.98% per annum

100%

@ 8.2% per annum

**Gross Monthly Income**  
(before tax)

per month

per month

per month

per month

Signing this document does not mean that either you or Aluma have accepted this investment proposal, it is simply proof that you agree that the contents of the investment proposal were explained to you

Signature  
(duly authorised):

Date

d

d

m

m

y

y

y

y



### TERMS AND CONDITIONS

The *Vanguard Fixed Income Fund* is generally a medium to long-term investment. Opinions expressed in this document are those held as at the date appearing in this material only. Aluma shall not be liable or responsible for any use of this document or to any other person or entity for any inaccuracy of information contained in this document or any errors or omissions in its content, regardless of the cause of such inaccuracy, error or omission. Information contained herein is for information purposes only and is merely illustrative. It is not deemed as advice as defined in the Financial Advisory and Intermediary Services Act (FAIS Act). The content of this document is issued on a confidential basis by Aluma (PTY) LTD ("Aluma" for information purposes only and is subject to change without notice.)

- Final Taxation: Dividend Tax of 20% p.a.
- Dividend payout will have no further effect on Personal Income Tax.
- This quotation is only on a private invitation basis only.
- This quotation is subject to current disclosure terms and conditions and Client investment Discretionary Mandate..
- All rights remain reserved.

#### EARLY TERMINATION

Any early termination of the relevant security for any reason whatsoever including (without limitation) at the request of the investor or any early redemption event or disruption event in terms of the Programme may result in a loss for the investor. A notice period of 90 days is required.

#### DURATION OF INVESTMENT

The term of the investment in Numeral Fixed Income is 5 years. Should the client, at the end of 5 years wish to continue with a new 5-year term with a new payoff profile prevailing at that point in time, there will be no sale of the instrument held and therefore, in Aluma's view, no tax event. The client can renew the investment on this basis, at the then-prevailing economics as determined by the Issuer (as defined below), for a new 5-year term, up to a maximum of 30 years in total.

#### RISK PROFILE

Investors must evaluate and decide the appropriateness and their exposure appetite to participate in the private equity opportunity and should where required consult with their own professional consultants.

#### TAX

Aluma does not give tax advice and recommends that the investor sees his/her own specialist tax consultant.

#### MINIMUM INVESTMENT AMOUNT

Individual Client investment minimum amount is R500,000 and up on 50% Capital Protection. A minimum investment of R250,000 qualifies for only 0% Capital Protection.

#### ALUMA CAPITAL GENERAL PARTNER (PTY) LTD

A private company incorporated in the RSA, known as Aluma Capital General Partner with registration number 2021/353050/07, will act as the managing general partner.

