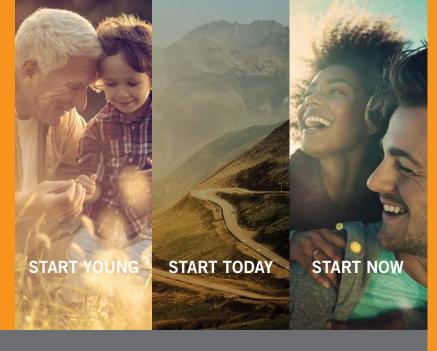
THE ALEXANDER FORBES TAX-FREE SAVINGS ACCOUNT



THE EASY, FLEXIBLE, AFFORDABLE WAY TO SAVE

QUICK OVERVIEW

IT'S EASY

The Alexander Forbes Tax-Free Savings Account offers you:

- ✓ Easy payment options of a monthly debit order, EFT or payroll deductions (if your employer allows it).
- ✓ The choice of unit trust portfolios to match your savings goals.
- ✓ The flexibility to make lump sum contributions, pay only when you can and withdraw funds when you need to.
- ✓ Low fees to cover investment charges.
- ✓ No tax on the interest or growth on your investment. That means no income tax, no capital gains tax and no dividends tax.
- ✓ You can make free switches at any time, but you can only invest in one portfolio at a time.

It's a good idea to use the Alexander Forbes Tax-Free Savings Account to save for a goal like your children's education, or to help you afford spiralling medical aid costs when you're retired, or maybe you want to go on that dream holiday some day.



IT'S FLEXIBLE

You can choose a unit trust portfolio to suit your savings goal.

Conservative

Low and stable returns, low chance of losing money

Superior Yield

Moderate

Medium returns, low to medium chance of losing money

Real Return Focus

Aggressive

High long-term returns, high chance of losing money over the short term

Institutional Equity

You will also have the right to transfer to and from other tax-free savings products if legislation permits. Legislation does not permit this until 1 March 2016.

IT'S AFFORDABLE

Transparent fees

All existing Alexander Forbes clients will pay a lower preferential yearly investment fee (see table below).

Portfolio	Investment Solutions	Investment Solutions	Investment Solutions
	Institutional Equity	Real Return Focus	Superior Yield
Investment fee	1.0%	1.2%	0.4%

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