

## Investment Solutions Unit Trusts

06 Mar 2017

### Investment Solutions Unit Trusts Quotation

Mr M Mthombeni, thank you for considering Investment Solutions for your investment needs. We are passionate about securing your financial well-being and trust that this investment will help you achieve your financial goals.

### PERSONAL INVESTMENT INFORMATION

Recurring Contribution R 1 000

Frequency Monthly

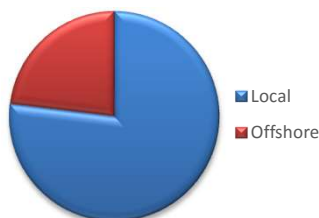
Annual escalation 10%

The following table reflects the percentage (%) allocation of your investment after initial advice charges, to selected portfolios.

INVESTMENT PORTFOLIOS	PERCENTAGE	NET INVESTMENT AMOUNT
Investment Solutions Multi-Manager Balanced Fund of Funds	100.00%	R 1 000.00
	<b>100.00%</b>	<b>R 1 000.00</b>

The following table and charts reflect the asset allocation of your investment based on your portfolio allocation above. This information is based on latest available portfolio data. This allocation will vary as a result of a number of factors, including market conditions, and Investment Solutions will not automatically rebalance your portfolio allocation to maintain this asset allocation. composition of your investment is shown below:

	BONDS	CASH	EQUITY	PROPERTY	OTHER	TOTAL
<b>LOCAL (%)</b>	10.8%	12.3%	44.0%	6.5%	3.2%	<b>76.9%</b>
<b>OFFSHORE (%)</b>	1.2%	4.2%	14.4%	3.2%	0.2%	<b>23.1%</b>
<b>TOTAL (%)</b>	<b>12.0%</b>	<b>16.5%</b>	<b>58.4%</b>	<b>9.7%</b>	<b>3.4%</b>	<b>100.0%</b>



## INVESTMENT COSTS

### INITIAL COSTS

Investment amount	R 1 000.00
<b>Net investment amount</b>	<b>R 1 000.00</b>

### ANNUAL COSTS

The following table reflects ongoing costs expressed as a percentage (%) per annum, of your net investment as allocated above. Advice fees are shown where and as supplied. Administration fees are shown where and as applicable; including effect of having multiple products (aggregation), as well as effect of selecting certain portfolios (discount). Investment charges shown are effective as at the dates reflected, are the most recent available and are explained in the note below the table.

ONGOING FEES			PERCENTAGE	TIC Effective Date 1 Oct 2013 - 30 Sep 2016
Ongoing administration fee			0.00%	
Weighted Average Investment Charges	TER	TC	TIC	
	1.64%	0.00%	1.64%	
Investment Solutions Multi-Manager Balanced Fund of Funds	1.64%	0.00%	1.64%	
Total cost of investment			1.64%	

Note:

Total Expense Ratio (TER) + Transaction Costs (TC) = Total Investment Cost (TIC)

TER is the percentage of the value of the portfolio that was incurred as expenses relating to the administration (charges, levies and fees) of the portfolio. A higher TER ratio does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER may not necessarily be an accurate indication of future TERs.

TC is the percentage of the value of the portfolio that was incurred as costs relating to the buying and selling of the assets underlying the portfolio. TC is a necessary cost in administering the portfolio and affects its returns. It should not be considered in isolation as returns may be affected by many other factors over time, including market returns, the type of portfolio, the investment decisions of the investment manager and the TER.

TIC is the percentage of the portfolio that was incurred as costs relating to the investment of the portfolio. It is the sum of the TER and TC. TER & TC are calculated over a three year period and annualised. Where the portfolio is less than 3 years old the TER & TC are calculated for the period since inception of the portfolio, and where that period is less than one year, a best estimate is supplied.

**Effective Annual Cost : Unit Trust Of Investment Solutions Unit Trusts**

The Effective Annual Cost (EAC) is a measure which has been introduced to allow you to compare the charges you incur and their impact on investment returns when you invest in different Financial Products. It is expressed as an annualised percentage. The EAC is made up of four components, which are added together, as shown in the table below. The effect of some of the charges may vary, depending on your investment period. The EAC calculation assumes that an investor terminates his or her investment in the Financial Product at the end of the relevant periods shown in the table.

Charges	1 Year	3 Years	5 Years	10 Years
Investment management	1.64%	1.64%	1.64%	1.64%
Advice	0.00%	0.00%	0.00%	0.00%
Administration	0.00%	0.00%	0.00%	0.00%
Other	0.00%	0.00%	0.00%	0.00%
<b>Effective Annual Cost</b>	<b>1.64%</b>	<b>1.64%</b>	<b>1.64%</b>	<b>1.64%</b>

**Notes:**

- Investment management charge excludes the weighted average rebate (platform fee) received from investment manager/s, which is not passed on to the investor. This is included in the Administration charge.
- Where Advice charge is zero, it is due to no advice fee having been supplied to include in the EAC calculation.
- The Administration charge may change on your appointing, ceasing to have or changing a financial adviser, and may also change should you change how your investment is allocated to investment portfolios.
- Other charges is a catch-all, which measures any remaining charges that you may incur.
- Initial charges are spread over the period for which the investment is deemed to be held, so where an initial fee is charged, the EAC will be higher for shorter periods of holding the investment.
- All calculations include value-added tax (VAT) at the prevailing rate, where applicable. Where necessary, amounts have been rounded to the nearest one decimal place.

- Where applicable, inflation has been taken into account when calculating the EAC.

## IMPORTANT INFORMATION

Investment Solutions Limited, Registration number: 1997/000595/06 is an authorised Financial Services Provider (FSP711) under the Financial Advisory and Intermediary Services Act (No. 37 of 2002).

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Postal address: PO Box 786055, Sandton, 2146.

Telephone number: + 27 11 505 6000.

E-mail address: [investmentsolutions@ishltd.co.za](mailto:investmentsolutions@ishltd.co.za)

Website: [www.investmentsolutions.co.za](http://www.investmentsolutions.co.za)

Contact centre number: 0860 333 316

INVESTMENT SOLUTIONS UNIT TRUSTS LIMITED

Registration number: 2001/015776/06,

Physical address: 115 West Street, Sandown, 2196.

Postal address: PO Box 786055, Sandton, 2146.

Telephone number: + 27 11 505 6000.

E-mail address: [investmentsolutions@ishltd.co.za](mailto:investmentsolutions@ishltd.co.za)

Website: [www.investmentsolutions.co.za](http://www.investmentsolutions.co.za)

Contact centre number: 0860 333 316

The Trustee's details are:

FIRSTSTRAND BANK (acting through Rand Merchant Bank Custody & Trustee Services)

Physical address: First Floor, No. 3 First Place, Bank City, Cnr Jeppe & Simmonds Street, Johannesburg, 2000

Telephone number: +27 (0) 87 736 1732

The Manager and Trustee are registered and approved under the Collective Investment Schemes Control Act (No. 45 of 2002).

Alexander Forbes Limited is a member of the Association for Savings and Investment SA.

The Manager's details are:

## DISCLAIMER

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We recommend you review the MDDs to understand the characteristics of the portfolio/s you are investing in. Please contact your financial adviser or our contact centre if you have any questions about the MDDs. Collective investment schemes (unit trusts) are generally medium- to long-term investments. The value of participatory interests (units) or the investment may go down as well as up. Past performance is not necessarily a guide to future performance. Collective investment schemes are traded at ruling prices and can engage in borrowing and scrip lending. The collective investment scheme may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. The manager does not provide any guarantee, either with respect to the capital or the return of a portfolio. Different classes of participatory interests (units) apply to these portfolios and are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from the manager, or is available on our website: <https://sa.investmentsolutions.co.za/Products-Services/Individual-Investments-Unit-Trust-Fees>. Portfolio-specific disclosure statements are reflected in the MDDs. You can obtain additional information on the proposed investment, free of charge, from brochures, application forms and the annual report and any half-yearly report, which are available on our website <https://sa.investmentsolutions.co.za/Products-Services/Individual-Investments-Unit-Trust-Forms>. The complaints policy and procedure, and the conflicts of interest management policy are available on our website <https://sa.investmentsolutions.co.za/Risk-Compliance/Corporate-Governance>. Associates of the Manager may be invested within certain portfolios, and the details thereof are available from the Manager.