



Investment
Solutions

WITH CONFIDENCE

INDEPENDENT PARTNERS PRODUCT AND PORTFOLIO GUIDE

COMPULSORY PRODUCTS

DISCRETIONARY PRODUCTS

RETIREMENT ANNUITIES/ PRESERVATION FUND (REG 28 COMPLIANT)	LIVING ANNUITIES	ENDOWMENT POLICIES	UNIT TRUSTS
IP SPECIALIST RANGE	IP SPECIALIST RANGE	LOCAL UNIT TRUST RANGE	LOCAL UNIT TRUST RANGE
IP Specialist Conservative	IP Specialist Conservative	IS Aggressive Passive Unit Trust	IS Aggressive Passive Unit Trust
IP Specialist Moderate	IP Specialist Moderate	IS Conservative Passive Unit Trust	IS Conservative Passive Unit Trust
IP Passive Aggressive	IP Passive Aggressive	IS Enhanced Income Unit Trust	IS Enhanced Income Unit Trust
		IS Equity Fund of Funds	IS Equity Fund of Funds
		IS Flexible Fund of Funds	IS Flexible Fund of Funds***
		IS Multi-Manager Balanced FoFs	IS Multi-Manager Balanced FoFs
		IS Performer Managed Unit Trust	IS Performer Managed Unit Trust
		IS Real Return Focus Unit Trust	IS Real Return Focus Unit Trust
		IS Stable Fund of Funds	IS Stable Fund of Funds
		IS Superior Yield Unit Trust	IS Superior Yield Unit Trust
IP PASSIVE RANGE	IP PASSIVE RANGE	UNIT TRUST FEEDER FUNDS	UNIT TRUST FEEDER FUNDS
IP Passive Conservative	IP Passive Conservative	IS Global Equity Feeder Fund	IS Global Equity Feeder Fund
IP Passive Moderate	IP Passive Moderate	IS Global Fixed Income Feeder Fund	IS Global Fixed Income Feeder Fund
IP Passive Aggressive	IP Passive Aggressive	IS Strategic Global Balanced Feeder Fund	IS Strategic Global Balanced Feeder Fund
		IS U.S. Dollar Feeder Fund	IS U.S. Dollar Feeder Fund
IP BALANCED RANGE	IP BALANCED RANGE		GLOBAL UNIT TRUST RANGE
IP Balanced Conservative	IP Balanced Conservative		Strategic Euro Liquidity Fund
IP Balanced Moderate	IP Balanced Moderate		Strategic Global Aggressive Fund
IP Balanced Aggressive	IP Balanced Aggressive		Strategic Global Balanced Fund
			Strategic Global Bond Fund
			Strategic Global Conservative Fund
			Strategic Global Equity Fund
			Strategic Global Moderate Fund
			Strategic Global Sterling Liquidity Fund
			Strategic Global U.S. Dollar Liquidity Fund
OTHER	PLUS		
IP Banker	IP Equity		
IP Enhanced Income	IP Global Moderate		
IP Inflation-linked Bond	IP Property		
IP Maximiser			

Collective investment schemes (CIS) are generally medium to long-term investments. The value of participatory interests 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 with respect to the return of a portfolio. Different classes of participatory interests apply to these portfolios and are subject to different fees and charges. Forward pricing is used. Prices are published daily in the Business Report (South Africa's National Financial Daily) and are made available on our website <https://sa.investmentsolutions.co.za/Download-Centre/Daily-Unit-Prices>. Performance fees are not charged on these portfolios. The Yield is historic and calculated quarterly. The portfolios are valued at the end of the day, using the latest available prices at close of business, and the transaction cut-off time is 13h00.

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.

The manager has the right to close portfolios to new investors, in order to manage it more efficiently, in accordance with its mandate.

Foreign securities within portfolios may have additional material risks, depending on the specific risks affecting that country, such as: potential constraints on liquidity and the repatriation of funds; macroeconomic risks; political risks; foreign exchange risks; tax risks; settlement risks; and potential limitations on the availability of market information. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. Investors are reminded that an investment in a currency other than their own may expose them to a foreign exchange risk.

The Manager's details are:

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 (0) 11 505 6000.

Email address: investmentsolutions@ishltd.co.za. **Website:** www.investmentsolutions.co.za

The Trustee's details are:

FirstRand 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 South Africa (ASISA).

The investment Manager's details are:

Investment Solutions Limited, Registration number: 1997/000595/06 is an authorised Financial Services Provider (FSP 711) under the Financial Advisory and Intermediary Services Act (No. 37 of 2002), to act in the capacity as investment manager. The address is the same as the Manager. This information is not advice, as defined in the Financial Advisory and Intermediary Services Act (No. 37 of 2002). Please be advised that there may be representatives acting under supervision.