

## Who is the Personalised Portfolio Plan aimed at?

If you have provided for your retirement and you have extra money available for investment in a cost-effective manner over the short term, the Personalised Portfolio Plan is the product to consider.

## What is the Personalised Portfolio Plan?

This product allows you to consolidate all your unit trust investments on one platform and to switch between different unit trusts at a low cost. You may access the Investment Solutions multi-manager unit trusts as well as a comprehensive range of South African unit trusts. The value of the investment and investment returns will depend entirely on your selection of unit trusts. The investment is therefore fully transparent and under your control.

## What are the minimum investment amounts?

R1 000 monthly, R12 000 annually and R30 000 single premiums.

## What are the features of the Personalised Portfolio Plan?

<b>Governance</b>	The investment will be regulated in terms of the Collective Investment Schemes Control Act, the Securities Services Act, the Income Tax Act and the Financial Advisory and Intermediary Services Act.
<b>Investment Term</b>	The investment term is flexible.
<b>Withdrawals</b>	You are permitted to make regular or ad-hoc withdrawals. You can also make regular withdrawals from one particular unit trust or a combination of unit trusts.
<b>Security Cession</b>	You may cede the investment as security for any of your debts.
<b>Transferability</b>	You may transfer the investment by way of an outright cession.
<b>Contributions</b>	You have a wide variety of contribution frequency options to suit your particular needs from time to time.
<b>Beneficiaries</b>	You cannot nominate beneficiaries in terms of the product, other than by way of your will. On your death, the investments will form part of your deceased estate.

## What is your tax liability?

During the investment as well as on termination you will have to pay income tax on revenue income earned and capital gains tax on capital gains made on your investment. A tax certificates will be sent to you at the end of each tax year.

## What unit trusts are available?

You may select a maximum of five unit trusts and switch from one unit trust to another. The Personalised Portfolio Plan can invest in any of the unit trusts listed in the Unit Trust Selection section for the Personalised Portfolio Plan in the Application Form (or on the website).