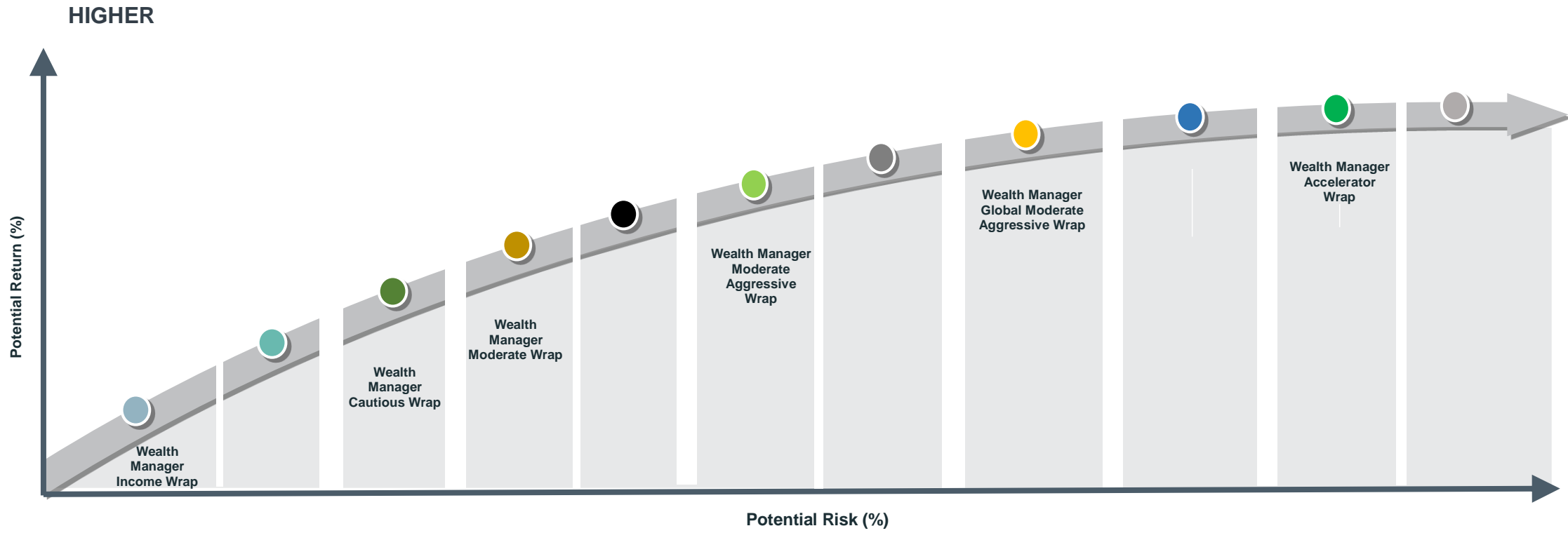


Our Risk Profiled Wrap Funds



Our tailor-made solutions consist of eleven multi-asset funds ranging from a conservative to a worldwide aggressive risk profile:



LOWER

HIGHER

Wealth Manager Wrap Fund Range



Wealth Manager Income Wrap

This portfolio is suitable for individuals seeking to preserve capital over a rolling 1-year period and maximise income. To achieve this, the portfolio will have a maximum exposure of 35% to risky assets (equity and property). The remainder of the portfolio will be invested in cash, bonds and foreign assets, limited to 30%. The portfolio uses fund managers with a proven ability to protect capital in times of market distress, while maintaining sufficient exposure to growth assets to achieve the target return. The portfolio is Regulation 28 compliant.

Wealth Manager Cautious Wrap

The primary objective of this portfolio is to achieve a return in excess of the average fund in the Multi-Asset Low Equity category. To achieve this, the portfolio will have a maximum exposure of 40% to risky assets (equity and property). The remainder of the portfolio will be invested in cash, bonds and foreign assets, limited to 30%. The portfolio uses fund managers with a proven ability to protect capital in times of market distress, while maintaining sufficient exposure to growth assets to achieve the target return. The portfolio is Regulation 28 compliant.

Wealth Manager Moderate Wrap

The primary objective of this portfolio is to achieve a return in excess of the average fund in the Multi-Asset Medium Equity category. To achieve this, the portfolio will have a maximum exposure of 60% to risky assets (equity and property). The remainder of the portfolio will be invested in cash, bonds and foreign assets, limited to 30%. The portfolio uses fund managers with a proven ability to protect capital in times of market distress, while maintaining sufficient exposure to growth assets to achieve the target return. The portfolio is Regulation 28 compliant.

Wealth Manager Moderate Aggressive Wrap

The primary objective of this portfolio is to achieve a return in excess of the average fund in the Multi-Asset High Equity category. To achieve this, the portfolio will have a maximum exposure of 75% to risky assets (equity and property). The remainder of the portfolio will be invested in cash, bonds and foreign assets, limited to 30%. The portfolio uses fund managers with a proven ability to protect capital in times of market distress, while maintaining sufficient exposure to growth assets to achieve the target return. The portfolio is Regulation 28 compliant.

Wealth Manager Global Moderate Aggressive Wrap

The portfolio aims to provide long-term capital growth and is suitable for investors who are prepared to tolerate moderate to high fluctuations in their investment over the short term and require no income. The fund will be diversified across all major asset classes with a minimum of 80% of these assets being offshore. Investors in this fund have an investment horizon of 5 -7 years. The portfolio is not Regulation 28 compliant.

Wealth Manager Accelerator Wrap

The wrap fund aims to provide a high level of capital growth over the long term. Investors in this fund are prepared to tolerate high fluctuations in the value of their investment over the short term. The fund will be diversified across all major asset classes with a strong bias towards equities (maximum of 100%) and can invest in South African and/or foreign markets up to 100% either way. Investors in this fund have an investment horizon of 5 years or longer. The portfolio is not Regulation 28 compliant.