

# FUND LIST

## Updated 3 May 2017

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| PSG Funds Platform Administration fee per year |        |
|--|--------|
| Initial fee                                    | None   |
| Ongoing fee                                    | 0.228% |

The Ongoing Platform Administration fees are calculated on the value of your investment portfolios, deductible monthly, on the basis set out by PSG Invest and PSG Life. Where applicable, the full rebate received from the fund manager will be used to reduce the yearly Investment Administration Fee. Excess rebates will be allocated to the investment in the following month, in the form of purchased units.

| PSG Asset Management            | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---------------------------------|-------|-------------|--------|------------------------------|------------------|
| PSG Balanced Fund               | E     | ✓           | 0.00%  | 1.00%                        | ✓                |
| PSG Equity Fund                 | A     | x           | 0.40%  | 1.50%                        | x                |
| PSG Equity Fund                 | B     | x           | 0.40%  | 1.00%                        | x                |
| PSG Equity Fund                 | E     | ✓           | 0.00%  | 0.75%                        | x                |
| PSG Diversified Income Fund     | E     | ✓           | 0.00%  | 0.60%                        | ✓                |
| PSG Flexible Fund               | A     | x           | 0.40%  | 1.00%**                      | x                |
| PSG Flexible Fund               | E     | ✓           | 0.00%  | 0.75%                        | x                |
| PSG Global Equity Feeder Fund   | E     | ✓           | 0.00%  | 0.25%                        | x                |
| PSG Global Flexible Feeder Fund | B     | x           | 0.00%  | 0.25%                        | x                |
| PSG Income Fund                 | E     | ✓           | 0.00%  | 0.40%                        | x                |
| PSG Money Market Fund           | A     | x           | 0.25%  | 0.50%                        | ✓                |
| PSG Stable Fund                 | E     | ✓           | 0.00%  | 1.00%                        | ✓                |

| PSG Multi-Management                                | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---|-------|-------------|--------|------------------------------|------------------|
| PSG Multi-Management Balanced Fund of Funds         | A     | x           | 0.40%  | 1.00%                        | ✓                |
| PSG Multi-Management Balanced Fund of Funds         | B     | x           | 0.00%  | 0.50%                        | ✓                |
| PSG Multi-Management Balanced Fund of Funds         | D     | ✓           | 0.00%  | 0.40%                        | ✓                |
| PSG Multi-Management Cautious Fund of Funds         | A     | x           | 0.40%  | 1.00%                        | ✓                |
| PSG Multi-Management Cautious Fund of Funds         | B     | x           | 0.00%  | 0.50%                        | ✓                |
| PSG Multi-Management Cautious Fund of Funds         | D     | ✓           | 0.00%  | 0.40%                        | ✓                |
| PSG Multi-Management Equity Fund of Funds           | A     | x           | 0.00%  | 1.00%                        | x                |
| PSG Multi-Management Equity Fund of Funds           | B     | x           | 0.00%  | 0.50%                        | x                |
| PSG Multi-Management Equity Fund of Funds           | D     | ✓           | 0.00%  | 0.40%                        | x                |
| PSG Multi-Management Foreign Flexible Fund of Funds | A     | x           | 0.40%  | 1.50%                        | x                |
| PSG Multi-Management Foreign Flexible Fund of Funds | B     | x           | 0.00%  | 0.75%                        | x                |
| PSG Multi-Management Foreign Flexible Fund of Funds | D     | ✓           | 0.00%  | 0.40%                        | x                |
| PSG Multi-Management Income Fund of Funds           | A     | x           | 0.40%  | 1.00%                        | ✓                |
| PSG Multi-Management Income Fund of Funds           | B     | x           | 0.00%  | 0.50%                        | ✓                |
| PSG Multi-Management Income Fund of Funds           | D     | ✓           | 0.00%  | 0.40%                        | ✓                |

| Other Funds Platform Administration fee (per year) |                                    |
|--|------------------------------------|
| Initial fee  | None                               |
| Ongoing fee  | First R0 – R1 500 000: 0.57%       |
|  | Above R1 500 000: slides to 0.228% |

The Ongoing Platform Administration fees are calculated on the value of your investment portfolios, deductible monthly, on the basis set out by PSG Invest and PSG Life. Where applicable, the full rebate received from the fund manager will be used to reduce the yearly Investment Administration Fee. Excess rebates will be allocated to the investment one month in arrears, in the form of purchased units.

| ABSA                    | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|-------------------------|-------|-------------|--------|------------------------------|------------------|
| ABSA Select Equity Fund |       | x           | 0.25%  | 1.50%                        | x                |

| Allan Gray               | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--------------------------|-------|-------------|--------|------------------------------|------------------|
| Allan Gray Balanced Fund | C     | ✓           | 0.00%  | 0.80%**                      | ✓                |
| Allan Gray Equity Fund   | C     | ✓           | 0.00%  | 0.85%**                      | x                |
| Allan Gray Optimal Fund  | C     | ✓           | 0.00%  | 0.85%**                      | x                |
| Allan Gray Stable Fund   | C     | ✓           | 0.00%  | 0.80%**                      | ✓                |

| BCI   | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---|-------|-------------|--------|------------------------------|------------------|
| 36ONE BCI Equity Fund                         | A     | x           | 0.40%  | 1.25%                        | x                |
| 36ONE BCI Equity Fund                         | D     | ✓           | 0.00%  | 0.75%                        | x                |
| 36ONE BCI Flexible Opportunity Fund           | A     | x           | 0.40%  | 1.33%                        | x                |
| Atlantic BCI Enhanced Income Fund             | A     | x           | 0.25%  | 1.00%                        | ✓                |
| Atlantic BCI Real Income Fund                 | A     | x           | 0.25%  | 1.00%                        | ✓                |
| Atlantic BCI Stable Income Fund               | A     | x           | 0.00%  | 0.45%                        | ✓                |
| Autus BCI Balanced Fund                       | A     | x           | 0.00%  | 1.25%**                      | ✓                |
| Autus BCI Stable Fund                         | A     | x           | 0.00%  | 1.25%**                      | ✓                |
| Baroque BCI Moderato Fund of Funds            | A     | x           | 0.25%  | 1.00%**                      | ✓                |
| BlueAlpha BCI All Seasons Fund                | A     | x           | 0.25%  | 1.25%                        | x                |
| Consilium BCI Flexible Fund                   | A     | x           | 0.25%  | 1.65%                        | x                |
| Consilium BCI Worldwide Flexible Fund         | A     | x           | 0.25%  | 1.25%                        | x                |
| Kanaan BCI Balanced Fund of Funds             | A     | x           | 0.25%  | 1.00%**                      | ✓                |
| Kanaan BCI Flexible Fund of Funds             | A     | x           | 0.25%  | 1.00%**                      | x                |
| Olympiad BCI Managed Fund of Funds            | A     | x           | 0.25%  | 1.00%**                      | ✓                |
| Olympiad BCI Worldwide Flexible Fund of Funds | A     | x           | 0.25%  | 1.00%**                      | x                |
| Platinum BCI Balanced Fund of Funds           | A     | x           | 0.00%  | 1.50%                        | ✓                |
| RCI BCI Flexible Fund (A)                     | A     | x           | 0.25%  | 1.33%**                      | x                |
| Reitway BCI Global Property Fund              | A     | x           | 0.15%  | 1.25%                        | x                |
| Skyblue BCI Cumulus Moderate Fund of Funds    | A     | x           | 0.10%  | 1.00%**                      | ✓                |
| Skyblue BCI Kimberlite Cautious Fund of Funds | A     | x           | 0.10%  | 1.00%**                      | ✓                |
| Skyblue BCI Solar Flexible Fund of Funds      | A     | x           | 0.10%  | 1.00%**                      | x                |
| Visio BCI Actino Fund                         | A     | x           | 0.25%  | 1.25%**                      | x                |

| Bridge Collective Investments            | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| Bridge Diversified Preference Share Fund | A     | x           | 0.00%  | 0.75%                        | x                |
| Bridge High Income Fund                  | C     | ✓           | 0.00%  | 0.65%                        | x                |
| Bridge Managed Growth Fund               | C     | ✓           | 0.00%  | 0.75%                        | ✓                |
| Bridge Stable Growth Fund                | C     | ✓           | 0.00%  | 0.75%                        | ✓                |

| Cadiz                     | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---------------------------|-------|-------------|--------|------------------------------|------------------|
| Cadiz Absolute Yield Fund | B2    | ✓           | 0.00%  | 0.55%                        | x                |
| Cadiz Equity Ladder Fund  | B     | ✓           | 0.00%  | 0.85%                        | x                |
| Cadiz Inflation Plus Fund | B     | ✓           | 0.00%  | 0.60%                        | ✓                |
| Cadiz Balanced Fund       | B     | ✓           | 0.00%  | 0.75%                        | ✓                |
| Cadiz Mastermind Fund     | B     | ✓           | 0.00%  | 0.85%                        | x                |

| Ci Collective Investments                     | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---|-------|-------------|--------|------------------------------|------------------|
| Analytics Ci Balanced Fund of Funds           | A     | x           | 0.00%  | 1.10%                        | ✓                |
| Analytics Ci Balanced Fund of Funds           | B     | ✓           | 0.00%  | 0.75%                        | ✓                |
| Analytics Ci Cautious Fund of Funds           | B     | ✓           | 0.00%  | 0.75%                        | ✓                |
| Analytics Ci Managed Equity Fund              | A     | x           | 0.00%  | 1.25%                        | x                |
| Analytics Ci Managed Equity Fund              | B     | ✓           | 0.00%  | 0.75%                        | x                |
| Analytics Ci Moderate Fund of Funds           | B     | ✓           | 0.00%  | 0.75%                        | ✓                |
| Analytics Ci Worldwide Flexible Fund of Funds | A     | x           | 0.00%  | 1.10%                        | x                |
| Analytics Ci Worldwide Flexible Fund of Funds | B     | ✓           | 0.00%  | 0.75%                        | x                |

| Coronation Fund Managers                           | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| Coronation Balanced Defensive Fund                 | P     | ✓           | 0.00%  | 1.10%                        | ✓                |
| Coronation Balanced Plus Fund                      | P     | ✓           | 0.00%  | 0.85%                        | ✓                |
| Coronation Bond Fund                               | R     | x           | 0.25%  | 0.75%                        | x                |
| Coronation Capital Plus Fund                       | P     | x           | 0.00%  | 0.85%                        | ✓                |
| Coronation Equity Fund                             | D     | ✓           | 0.00%  | 0.85%                        | x                |
| Coronation Financial Fund                          | A     | x           | 0.25%  | 1.25%                        | x                |
| Coronation Global Capital Plus Feeder Fund         | A     | x           | 0.40%  | 1.35%**                      | x                |
| Coronation Global Capital Plus Feeder Fund         | P     | ✓           | 0.00%  | 0.95%                        | x                |
| Coronation Global Emerging Markets Flexible Fund   | D     | ✓           | 0.00%  | 1.10%                        | x                |
| Coronation Global Managed Feeder Fund              | A     | x           | 0.40%  | 1.35%**                      | x                |
| Coronation Global Managed Feeder Fund              | P     | ✓           | 0.00%  | 0.95%                        | x                |
| Coronation Global Opportunities Equity Feeder Fund | D     | ✓           | 0.00%  | 1.10%                        | x                |
| Coronation Global Strategic USD Income Feeder Fund | P     | ✓           | 0.00%  | 0.70%                        | x                |
| Coronation Industrial Fund                         | P     | x           | 0.25%  | 1.00%                        | x                |
| Coronation Jibar Plus Fund                         | A     | x           | 0.25%  | 0.45%                        | x                |
| Coronation Jibar Plus Fund                         | P     | ✓           | 0.00%  | 0.25%                        | x                |
| Coronation Market Plus Fund                        | D     | ✓           | 0.00%  | 1.00%                        | x                |
| Coronation Optimum Growth Fund                     | D     | ✓           | 0.00%  | 0.75%                        | x                |
| Coronation Property Equity Fund                    | A     | x           | 0.25%  | 1.25%                        | x                |
| Coronation Property Equity Fund                    | P     | ✓           | 0.00%  | 1.00%                        | x                |
| Coronation Resources Fund                          | P     | x           | 0.25%  | 1.00%                        | x                |
| Coronation Smaller Companies Fund                  | R     | x           | 0.25%  | 1.00%                        | x                |

| Coronation Fund Managers (continued) | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--------------------------------------|-------|-------------|--------|------------------------------|------------------|
| Coronation Strategic Income Fund     | P     | ✓           | 0.00%  | 0.45%                        | ✓                |
| Coronation Top 20 Fund               | P     | ✓           | 0.00%  | 0.60%                        | x                |

| Element                            | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|------------------------------------|-------|-------------|--------|------------------------------|------------------|
| Element Islamic Balanced Fund      | C     | ✓           | 0.00%  | 1.00%                        | ✓                |
| Element Islamic Equity Fund        | C     | ✓           | 0.00%  | 1.00%                        | x                |
| Element Islamic Global Equity Fund | C     | ✓           | 0.00%  | 1.00%                        | x                |

| Foord                           | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---------------------------------|-------|-------------|--------|------------------------------|------------------|
| Foord Balanced Fund             | B2    | ✓           | 0.00%  | 0.60%                        | ✓                |
| Foord Equity Fund               | B2    | ✓           | 0.00%  | 0.60%                        | x                |
| Foord Flexible Fund of Funds    | B2    | ✓           | 0.00%  | 0.60%                        | x                |
| Foord International Feeder Fund | B2    | ✓           | 0.00%  | 0.10%                        | x                |

| GTC                                    | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| GTC Balanced Wealth Fund of Funds B    | B     | ✓           | 0.00%  | 1.25%                        | ✓                |
| GTC Balanced Wealth Fund of Funds B1   | B1    | ✓           | 0.00%  | 0.75%                        | ✓                |
| GTC Equity Fund B                      | B     | ✓           | 0.00%  | 1.25%                        | x                |
| GTC Equity Fund B1                     | B1    | ✓           | 0.00%  | 0.75%                        | x                |
| GTC Prosperity Wealth Fund of Funds B  | B     | ✓           | 0.00%  | 0.99%                        | ✓                |
| GTC Prosperity Wealth Fund of Funds B1 | B1    | ✓           | 0.00%  | 0.99%                        | ✓                |
| GTC Wealth Protector Fund of Funds B   | B     | ✓           | 0.00%  | 1.02%                        | ✓                |
| GTC Wealth Protector Fund of Funds B1  | B1    | ✓           | 0.00%  | 0.62%                        | ✓                |

| H4                    | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|-----------------------|-------|-------------|--------|------------------------------|------------------|
| Cannon Equity H4 Fund | A     | x           | 0.25%  | 1.25%                        | x                |

| Investec Asset Management                      | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| Investec Absolute Balanced Fund                | B     | x           | 0.20%  | 1.20%                        | ✓                |
| Investec Absolute Income Fund                  | H     | ✓           | 0.00%  | 0.60%                        | ✓                |
| Investec Active Quants Fund                    | H     | ✓           | 0.00%  | 0.45%                        | x                |
| Investec Cautious Managed Fund                 | H     | ✓           | 0.00%  | 1.00%                        | ✓                |
| Investec Commodity Fund                        | H     | ✓           | 0.00%  | 1.10%                        | x                |
| Investec Diversified Income Fund               | H     | ✓           | 0.00%  | 0.60%                        | x                |
| Investec Emerging Companies Fund               | H     | ✓           | 0.00%  | 1.10%                        | x                |
| Investec Equity Fund                           | H     | ✓           | 0.00%  | 0.45%                        | x                |
| Investec Gilt Fund                             | H     | ✓           | 0.00%  | 0.60%                        | ✓                |
| Investec Global Franchise Feeder Fund          | H     | ✓           | 0.00%  | 0.35%                        | x                |
| Investec Global Multi-Asset Income Feeder Fund | H     | ✓           | 0.00%  | 0.35%                        | x                |
| Investec Global Strategic Managed Feeder Fund  | H     | ✓           | 0.00%  | 1.10%                        | x                |
| Investec Managed Fund                          | H     | ✓           | 0.00%  | 0.55%                        | ✓                |
| Investec Opportunity Fund                      | E     | ✓           | 0.00%  | 1.00%                        | ✓                |
| Investec Opportunity Fund                      | H     | ✓           | 0.00%  | 0.55%                        | ✓                |
| Investec Opportunity Income Fund               | H     | ✓           | 0.00%  | 0.35%                        | ✓                |
| Investec Property Equity Fund                  | H     | ✓           | 0.00%  | 0.85%                        | x                |

| Investec Asset Management (continued) | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---------------------------------------|-------|-------------|--------|------------------------------|------------------|
| Investec STeFi Plus Fund              | H     | ✓           | 0.00%  | 0.40%                        | ✓                |
| Investec Value Fund                   | H     | ✓           | 0.00%  | 0.45%                        | x                |
| Investec Worldwide Equity Feeder Fund | H     | ✓           | 0.00%  | 1.10%                        | x                |

| IP Management Company                        | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| Flagship IP Flexible Value Fund              | A1    | x           | 0.00%  | 1.25%                        | x                |
| MiPlan IP Beta Equity Fund                   | B2    | x           | 0.00%  | 0.45%                        | x                |
| MiPlan IP Inflation Plus 3 Fund              |       | x           | 0.40%  | 1.25%                        | ✓                |
| MiPlan IP Inflation Plus 5 Fund              |       | x           | 0.40%  | 1.25%                        | ✓                |
| MiPlan IP Inflation Plus 7 Fund              |       | x           | 0.40%  | 1.25%                        | ✓                |
| MiPlan IP Sarasin EquiSar Feeder Fund*       | A1    | x           | 0.00%  | 1.25%                        | x                |
| MI-Plan IP Worldwide Macro Fund              | B2    | x           | 0.00%  | 0.55%                        | x                |
| MitonOptimal IP Flexible Fund of Funds       | A     | x           | 0.25%  | 1.50%                        | x                |
| MitonOptimal IP Foreign Flexible Feeder Fund | A1    | x           | 0.25%  | 0.40%                        | x                |
| MitonOptimal IP Prudential Fund of Funds     | A     | x           | 0.25%  | 1.50%                        | ✓                |
| Multi Asset IP Balanced Defensive Fund       | B1    | ✓           | 0.00%  | 0.50%                        | x                |
| Multi Asset IP Balanced Fund                 | B1    | ✓           | 0.00%  | 0.50%                        | x                |
| Multi Asset IP Balanced Plus Fund            | B1    | ✓           | 0.00%  | 0.50%                        | x                |

| Kagiso                       | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|------------------------------|-------|-------------|--------|------------------------------|------------------|
| Kagiso Balanced Fund         | B     | ✓           | 0.00%  | 0.85%                        | ✓                |
| Kagiso Equity Alpha Fund     | B1    | ✓           | 0.00%  | 0.85%                        | x                |
| Kagiso Islamic Balanced Fund | B     | x           | 0.00%  | 1.00%                        | ✓                |
| Kagiso Islamic Equity Fund   | A     | x           | 0.40%  | 1.25%                        | x                |
| Kagiso Islamic Equity Fund   | B     | ✓           | 0.00%  | 0.85%                        | x                |

| Marriott                                       | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| Marriott Core Income Fund                      | A     | x           | 0.40%  | 1.00%                        | x                |
| Marriott Dividend Growth Fund                  | R     | x           | 0.40%  | 1.00%                        | x                |
| Marriott Income Fund                           | R     | x           | 0.40%  | 1.00%                        | x                |
| Marriott International Real Estate Feeder Fund | A     | x           | 0.40%  | 0.00%                        | x                |
| Marriott Property Equity Fund                  | R     | x           | 0.40%  | 1.00%                        | x                |
| Marriott Property Income Fund                  | A     | x           | 0.40%  | 1.00%                        | x                |

| MET                                   | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---------------------------------------|-------|-------------|--------|------------------------------|------------------|
| Counterpoint MET Cautious Fund        | A     | x           | 0.40%  | 1.43%                        | ✓                |
| Counterpoint MET Value Fund           | A     | x           | 0.40%  | 1.63%                        | x                |
| Destiny Multi Asset MET Fund of Funds | A     | X           | 0.00%  | 1.25%                        | x                |
| Destiny Prudential MET Fund of Funds  | A     | X           | 0.00%  | 1.25%                        | ✓                |
| GCI MET Balanced Fund of Funds        | A     | x           | 0.00%  | 1.00%                        | ✓                |
| GCI MET Balanced Plus Fund            | A     | x           | 0.00%  | 1.25%                        | ✓                |
| GCI MET Flexible Fund of Funds        | A     | x           | 0.00%  | 1.00%                        | x                |
| GCI MET Income Fund                   | A     | x           | 0.00%  | 1.00%                        | ✓                |
| GCI MET Stable Fund of Funds          | A     | x           | 0.00%  | 1.00%                        | ✓                |
| GCI MET Worldwide Flexible Fund       | A     | x           | 0.00%  | 1.25%                        | x                |

| <b>MET (continued)</b>       | <b>Class</b> | <b>Clean Class</b> | <b>Rebate</b> | <b>Annual Fund Fees<br/>(excl. VAT)</b> | <b>Reg 28 Compliant</b> |
|------------------------------|--------------|--------------------|---------------|---|-------------------------|
| Imara MET Equity Fund        | A            | x                  | 0.25%         | 1.50%                                   | x                       |
| MET General Equity Portfolio | A            | x                  | 0.40%         | 1.25%                                   | x                       |
| Northstar MET Managed Fund   | A            | x                  | 0.40%         | 1.35%                                   | ✓                       |
| Truffle MET Flexible Fund    | C            | ✓                  | 0.00%         | 0.75%                                   | x                       |

| <b>Momentum</b>                                 | <b>Class</b> | <b>Clean Class</b> | <b>Rebate</b> | <b>Annual Fund Fees<br/>(excl. VAT)</b> | <b>Reg 28 Compliant</b> |
|---|--------------|--------------------|---------------|---|-------------------------|
| Aluwani Africa Equity Fund                      | A            | x                  | 0.40%         | 1.50%                                   | x                       |
| Momentum Balanced Fund                          | A            | x                  | 0.40%         | 1.25%                                   | ✓                       |
| Momentum Balanced Fund                          | R            | x                  | 0.00%         | 1.00%                                   | ✓                       |
| Momentum Bond Fund                              | A            | x                  | 0.25%         | 0.75%                                   | x                       |
| Momentum Diversified Yield Fund                 | A            | x                  | 0.25%         | 1.00%                                   | x                       |
| Momentum Equity Fund                            | A            | x                  | 0.40%         | 1.25%                                   | x                       |
| Momentum Equity Fund                            | R            | x                  | 0.00%         | 1.00%                                   | x                       |
| Momentum Flexible Fund                          | A            | x                  | 0.40%         | 1.50%                                   | x                       |
| Momentum Industrial Fund                        | A            | x                  | 0.40%         | 1.25%                                   | x                       |
| Momentum Inflation Linked Bond Fund             | A            | x                  | 0.25%         | 1.00%                                   | X                       |
| Momentum International Balanced Feeder Fund     | A            | x                  | 0.25%         | 0.80%                                   | x                       |
| Momentum International Conservative Feeder Fund | A            | x                  | 0.25%         | 0.80%                                   | x                       |
| Momentum International Equity Feeder Fund       | A            | x                  | 0.25%         | 0.80%                                   | x                       |
| Momentum International Income Fund              | A            | x                  | 0.25%         | 0.75%                                   | x                       |
| Momentum Maximum Income Fund                    | A            | x                  | 0.25%         | 0.75%                                   | x                       |
| Momentum Optimum Yield Fund                     | A            | x                  | 0.25%         | 0.88%                                   | x                       |
| Momentum Real Growth Property Fund              | A            | x                  | 0.40%         | 1.25%                                   | x                       |
| Momentum Real Growth Equity Fund                | A            | x                  | 0.40%         | 1.50%                                   | x                       |
| Momentum Resources Fund                         | A            | x                  | 0.40%         | 1.68%                                   | x                       |
| Momentum Small/Mid-Cap Fund                     | A            | x                  | 0.40%         | 1.50%                                   | x                       |
| Momentum Top 40 Index Fund                      | A            | x                  | 0.15%         | 0.50%                                   | x                       |
| Momentum Value Fund                             | A            | x                  | 0.40%         | 1.25%                                   | x                       |

| <b>Nedgroup Investments</b>                          | <b>Class</b> | <b>Clean Class</b> | <b>Rebate</b> | <b>Annual Fund Fees<br/>(excl. VAT)</b> | <b>Reg 28 Compliant</b> |
|--|--------------|--------------------|---------------|---|-------------------------|
| Nedgroup Investments Balanced Fund                   | G            | ✓                  | 0.00%         | 0.95%                                   | ✓                       |
| Nedgroup Investments Bravata Worldwide Flexible Fund | A            | x                  | 0.00%         | 1.50%                                   | x                       |
| Nedgroup Investments Core Diversified Fund           | B            | ✓                  | 0.00%         | 0.35%                                   | ✓                       |
| Nedgroup Investments Flexible Income Fund            | B1           | ✓                  | 0.00%         | 0.50%                                   | x                       |
| Nedgroup Investments Global Equity Feeder Fund       | B2           | ✓                  | 0.00%         | 1.10%                                   | x                       |
| Nedgroup Investments Global Flexible Feeder Fund     | R            | x                  | 0.40%         | 1.50%                                   | x                       |
| Nedgroup Investments Managed Fund                    | B2           | ✓                  | 0.00%         | 0.95%                                   | x                       |
| Nedgroup Investments Property Fund                   | A            | x                  | 0.00%         | 1.00%                                   | x                       |
| Nedgroup Investments Rainmaker Fund                  | B2           | ✓                  | 0.00%         | 1.10%                                   | x                       |
| Nedgroup Investments Stable Fund                     | A2           | ✓                  | 0.00%         | 0.95%                                   | ✓                       |
| Nedgroup Investments Value Fund                      | B2           | ✓                  | 0.00%         | 1.10%                                   | x                       |

| <b>Oasis Management Company</b> | <b>Class</b> | <b>Clean Class</b> | <b>Rebate</b> | <b>Annual Fund Fees<br/>(excl. VAT)</b> | <b>Reg 28 Compliant</b> |
|---------------------------------|--------------|--------------------|---------------|---|-------------------------|
| Oasis Crescent Equity Fund      | A            | x                  | 0.00%         | 1.50%                                   | x                       |
| Oasis Property Equity           | A            | x                  | 0.00%         | 1.50%                                   | x                       |

| Old Mutual  | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---|-------|-------------|--------|------------------------------|------------------|
| Old Mutual Albaraka Balanced Fund                 | B1    | ✓           | 0.00%  | 1.00%                        | ✓                |
| Old Mutual Enhanced Income Fund                   | A     | x           | 0.25%  | 1.00%                        | ✓                |
| Old Mutual Global Equity Fund                     | A     | x           | 0.25%  | 1.75%                        | x                |
| Old Mutual Gold Fund                              | A     | x           | 0.25%  | 1.50%                        | x                |
| Old Mutual High Yield Opportunity Fund            | A     | x           | 0.35%  | 1.25%                        | x                |
| Old Mutual Industrial Fund                        | A     | x           | 0.25%  | 1.25%                        | x                |
| Old Mutual Investors' Fund                        | A     | x           | 0.25%  | 0.75%                        | x                |
| Old Mutual Investors' Fund                        | B1    | ✓           | 0.00%  | 0.50%                        | x                |
| Old Mutual Mid & Small Cap Fund                   | A     | x           | 0.25%  | 1.50%                        | x                |
| Old Mutual Mining and Resources Fund              | A     | x           | 0.25%  | 1.25%                        | x                |
| Old Mutual Multi-Managers Defensive Fund of Funds | A     | x           | 0.00%  | 0.00%                        | x                |
| Old Mutual RAFI 40 Tracker Fund                   | A     | x           | 0.15%  | 0.75%                        | x                |
| Old Mutual SA Quoted Property Fund                | A     | x           | 0.25%  | 1.25%                        | x                |

| Prescient   | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|---|-------|-------------|--------|------------------------------|------------------|
| 27four Balanced Prescient Fund of Funds           | A1    | ✓           | 0.00%  | 0.63%                        | ✓                |
| 27four Stable Prescient Fund of Funds             | A1    | ✓           | 0.00%  | 0.63%                        | ✓                |
| Catalyst Global Real Estate Prescient Feeder Fund | A     | x           | 0.25%  | 0.75%                        | x                |
| Catalyst SA Property Equity Prescient Fund        | A     | x           | 0.35%  | 1.00%**                      | x                |
| Laurium Flexible Prescient Fund                   | A1    | x           | 0.00%  | 1.00%**                      | x                |
| Prescient Absolute Balanced Fund                  | A2    | x           | 0.00%  | 0.65%                        | ✓                |
| Prescient Absolute Balanced Fund                  | B2    | x           | 0.00%  | 0.55%                        | ✓                |
| Prescient Income Provider Fund                    | A2    | ✓           | 0.00%  | 0.50%                        | ✓                |
| Prescient RECM Global Feeder Fund                 | D     | ✓           | 0.00%  | 0.15%                        | x                |
| Seed Balanced Fund                                | A1    | x           | 0.10%  | 1.50%                        | x                |
| Seed Stable Fund                                  | A1    | x           | 0.10%  | 1.50%                        | ✓                |

| Prime Collective Investments  | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|-------------------------------|-------|-------------|--------|------------------------------|------------------|
| Prime Worldwide Flexible Fund | B     | ✓           | 0.00%  | 0.90%                        | x                |

| Prudential                                       | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| Prudential Balanced Fund                         | B     | ✓           | 0.00%  | 0.60%                        | ✓                |
| Prudential Dividend Maximiser Fund               | B     | ✓           | 0.00%  | 0.85%                        | x                |
| Prudential Enhanced Income Fund                  | D     | ✓           | 0.00%  | 0.50%                        | ✓                |
| Prudential Enhanced SA Property Tracker Fund     | D     | ✓           | 0.00%  | 0.55%                        | x                |
| Prudential Equity Fund                           | B     | ✓           | 0.00%  | 0.55%                        | x                |
| Prudential Global Cautious Managed Fund of Funds | B     | ✓           | 0.00%  | 0.50%                        | x                |
| Prudential Global High Yield Bond Fund of Funds  | A     | x           | 0.10%  | 0.50%                        | x                |
| Prudential Global Value Fund of Funds            | A     | x           | 0.25%  | 0.75%                        | x                |
| Prudential Inflation Plus Fund                   | B     | ✓           | 0.00%  | 0.60%                        | ✓                |

| RECM Collective Investments | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|-----------------------------|-------|-------------|--------|------------------------------|------------------|
| RECM Global Flexible Fund   | E     | ✓           | 0.00%  | 0.90%                        | x                |



| Rezco Collective Investments | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|------------------------------|-------|-------------|--------|------------------------------|------------------|
| Rezco Managed Plus Fund      | C     | ✓           | 0.00%  | 0.65%                        | ✓                |
| Rezco Value Trend Fund       | C     | ✓           | 0.00%  | 0.65%                        | ✓                |

| Sanlam Collective Investments     | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|-----------------------------------|-------|-------------|--------|------------------------------|------------------|
| Gryphon Dividend Income Fund      | C     | x           | 0.25%  | 0.63%                        | x                |
| Gryphon Dividend Income Fund      | C1    | ✓           | 0.00%  | 0.45%                        | x                |
| Sanlam Asia Pacific Fund of Funds |       | x           | 0.00%  | 1.25%                        | x                |
| Sanlam Global Equity Fund         | R     | ✓           | 0.00%  | 0.60%                        | x                |
| SIM Active Income Fund            | B4    | ✓           | 0.00%  | 0.60%                        | ✓                |
| SIM Balanced Fund                 | B3    | ✓           | 0.00%  | 0.60%**                      | ✓                |
| SIM General Equity Fund           | B6    | ✓           | 0.00%  | 0.60%**                      | x                |
| SIM General Equity Fund           | R     | x           | 0.00%  | 1.00%                        | x                |
| SIM Global Best Ideas Feeder Fund | B2    | ✓           | 0.00%  | 0.75%                        | x                |
| SIM Global Financial Feeder Fund  | A1    | x           | 0.25%  | 1.00%                        | x                |
| SIM Inflation Plus Fund           | B4    | ✓           | 0.00%  | 0.60%                        | ✓                |
| SIM Small Cap Fund                | A     | x           | 0.25%  | 1.50%                        | x                |
| SIM Value Fund                    | B6    | ✓           | 0.00%  | 0.60%                        | x                |

| Satrix                                     | Class | Clean Class | Rebate | Annual Fund Fees (excl. VAT) | Reg 28 Compliant |
|--|-------|-------------|--------|------------------------------|------------------|
| Satrix Als Index Fund                      | B1    | ✓           | 0.00%  | 0.25%                        | x                |
| Satrix Balanced Index Fund                 | B2    | ✓           | 0.00%  | 0.35%                        | ✓                |
| Satrix Bond Index Fund                     | B1    | ✓           | 0.00%  | 0.25%                        | x                |
| Satrix Dividend+ Index Fund                | B2    | ✓           | 0.00%  | 0.25%                        | x                |
| Satrix Equally Weighted Top 40 Index Fund  | B1    | ✓           | 0.00%  | 0.25%                        | x                |
| Satrix Momentum Index Fund                 | B1    | ✓           | 0.00%  | 0.35%                        | x                |
| Satrix MSCI World Equity Index Feeder Fund | B2    | ✓           | 0.00%  | 0.20%                        | x                |
| Satrix Property Index Fund                 | B1    | ✓           | 0.00%  | 0.25%                        | x                |
| Satrix RAFI 40 Index Fund                  | B1    | ✓           | 0.00%  | 0.35%                        | x                |
| Satrix Top 40 Index Fund                   | B2    | ✓           | 0.00%  | 0.25%                        | x                |

| Stanlib   | Class | Clean Class | Rebate | Annual Fund Fees<br>(excl. VAT) | Reg 28 Compliant |
|---|-------|-------------|--------|---------------------------------|------------------|
| Stanlib Absolute Plus Fund                      | B1    | ✓           | 0.00%  | 1.00%                           | ✓                |
| Stanlib Aggressive Income Fund                  | A     | x           | 0.30%  | 1.10%                           | x                |
| Stanlib Aggressive Income Fund                  | B1    | ✓           | 0.00%  | 0.90%                           | x                |
| Stanlib Balanced Fund                           | B1    | ✓           | 0.00%  | 1.00%                           | ✓                |
| Stanlib Bond Fund                               | R     | x           | 0.00%  | 0.75%                           | x                |
| Stanlib Euro Currency Fund of Funds             | A     | x           | 0.10%  | 0.50%                           | x                |
| Stanlib European Equity Feeder Fund             | A     | x           | 0.50%  | 1.35%                           | x                |
| Stanlib Extra Income Fund                       | R     | ✓           | 0.00%  | 0.75%                           | ✓                |
| Stanlib Flexible Income Fund                    | A     | x           | 0.30%  | 1.00%                           | ✓                |
| Stanlib Flexible Income Fund                    | B1    | ✓           | 0.00%  | 0.75%                           | ✓                |
| Stanlib Global Balanced Feeder Fund             | B1    | ✓           | 0.00%  | 1.00%                           | x                |
| Stanlib Global Bond Feeder Fund                 | A     | x           | 0.50%  | 1.50%                           | x                |
| Stanlib Global Equity Feeder Fund               | A     | x           | 0.50%  | 1.35%                           | x                |
| Stanlib Global Equity Feeder Fund               | R     | x           | 0.00%  | 1.00%                           | x                |
| Stanlib Global Property Feeder Fund             | B1    | ✓           | 0.00%  | 0.60%                           | x                |
| Stanlib Income Fund                             | B6    | ✓           | 0.00%  | 0.60%                           | x                |
| Stanlib Industrial Fund                         | R     | x           | 0.00%  | 1.00%                           | x                |
| Stanlib Multi-Manager Global Equity Feeder Fund | A     | x           | 0.50%  | 1.35%                           | x                |
| Stanlib Property Income Fund                    | B1    | ✓           | 0.00%  | 1.00%                           | x                |
| Stanlib Resources Fund                          | R     | x           | 0.00%  | 1.00%                           | x                |
| Stanlib Value Fund                              | B1    | ✓           | 0.00%  | 1.00%                           | x                |

Retirement Annuities are subject to a R5.00 a month levy.  
 Preservation funds are subject to a R18.00 a month levy.

\* Funds marked with a single asterisk (\*) are not available to investors in the Voluntary Investment Plan wishing to make new investments.  
 This restriction does not apply to existing debit orders or new investments into other products.

\*\* The total annual fees marked with a double asterisk (\*\*) are affected by fund performance.  
 Further information on these performance fees can be obtained from your Financial Adviser or can be viewed on the relevant unit trust company's website.