

FUND LIST

Updated 31 October 2014

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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	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
PSG Balanced Fund	A	x	0.40%	1.50%	✓
PSG Balanced Fund	E	✓	0.00%	0.55%	✓
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	A	x	0.40%	1.00%	✓
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	A	x	0.40%	0.75%	x
PSG Global Equity Feeder Fund	E	✓	0.00%	0.25%	x
PSG Global Flexible Feeder Fund	A	x	0.40%	0.75%	x
PSG Global Flexible Feeder Fund	B	x	0.00%	0.25%	x
PSG Income Fund	A	x	0.40%	0.65%	✓
PSG Income Fund	E	✓	0.00%	0.40%	✓
PSG Money Market Fund	A	x	0.25%	0.50%	✓
PSG Stable Fund	A	x	0.40%	1.50%	✓
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	A	x	0.15%	1.00%**	✓
Allan Gray Balanced Fund	C	✓	0.00%	0.80%**	✓
Allan Gray Equity Fund	A	x	0.15%	1.50%**	x
Allan Gray Equity Fund	C	✓	0.00%	1.35%**	x
Allan Gray Money Market Fund	A	x	0.00%	0.25%	✓
Allan Gray Optimal Fund	A	x	0.15%	1.00%**	x
Allan Gray Optimal Fund	C	✓	0.00%	0.85%**	x
Allan Gray Orbis Global Equity Feeder Fund	A	x	0.00%	1.50%	x
Allan Gray Orbis Global Fund of Funds	A	x	0.00%	0.00%	x
Allan Gray Orbis Global Optimal Fund of Funds	A	x	0.00%	0.00%	x
Allan Gray Stable Fund	A	x	0.15%	1.00%**	✓
Allan Gray Stable Fund	C	✓	0.00%	0.80%**	✓

Atlantic Asset Management	Class	Clean Class	Rebate	* Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Atlantic Enhanced Income PSG Fund	A	x	0.25%	1.00%	✓
Atlantic Real Income PSG Fund	A	x	0.25%	1.00%	✓
Atlantic Stable Income PSG Fund	A	x	0.00%	0.45%	✓

BCI	Class	Clean Class	Rebate	* Annual Fund Fees (excl. VAT)	Reg 28 Compliant
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%**	✓
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
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

Cadiz	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Cadiz Absolute Yield Fund		x	0.15%	0.80%	x
Cadiz Equity Ladder Fund		x	0.25%	1.25%**	x
Cadiz Inflation Plus Fund	A	x	0.25%	1.25%**	✓
Cadiz Managed Flexible Fund	A	x	0.25%	1.25%	✓
Cadiz Mastermind Fund	A	x	0.25%	1.25%**	x
Cadiz Money Market Fund		x	0.00%	0.25%	x

Catalyst	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Catalyst Global Real Estate PSG Feeder Fund	A	x	0.25%	0.75%	x
Catalyst SA Property Equity PSG Fund	A	x	0.35%	1.00%**	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	A	x	0.40%	1.50%	✓
Coronation Balanced Defensive Fund	B4	✓	0.00%	1.10%	✓
Coronation Balanced Plus Fund	A	x	0.40%	1.25%	✓
Coronation Balanced Plus Fund	B	x	0.40%	2.35%	✓
Coronation Balanced Plus Fund	B4	✓	0.00%	0.85%	✓
Coronation Bond Fund	R	x	0.25%	0.75%	x
Coronation Capital Plus Fund	A	x	0.40%	1.25%**	✓
Coronation Capital Plus Fund	B5	x	0.00%	0.85%	✓
Coronation Equity Fund	A	x	0.25%	1.10%**	x
Coronation Equity Fund	B2	✓	0.00%	0.85%	x
Coronation Equity Fund	R	x	0.25%	1.00%	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 Emerging Markets Flexible Fund	A	x	0.25%	1.50%**	x
Coronation Global Emerging Markets Flexible Fund	B3	✓	0.00%	1.10%	x
Coronation Global Managed Feeder Fund	A	x	0.40%	1.35%**	x
Coronation Global Opportunities Equity Feeder Fund	A	x	0.25%	1.35%	x
Coronation Global Opportunities Equity Feeder Fund	B2	✓	0.00%	1.10%	x
Coronation Industrial Fund	A	x	0.25%	1.00%	x
Coronation Jibar Plus Fund	A	x	0.25%	0.45%	x
Coronation Market Plus Fund	A	x	0.25%	1.25%**	x
Coronation Market Plus Fund	B3	✓	0.00%	1.00%	x
Coronation Money Market	A	x	0.00%	0.25%	x

Coronation Fund Managers (continued)	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Coronation Optimum Growth Fund	A	x	0.25%	1.00%**	x
Coronation Optimum Growth Fund	B3	✓	0.00%	0.75%	x
Coronation Property Equity Fund	A	x	0.25%	1.25%	x
Coronation Resources Fund	A	x	0.25%	1.00%	x
Coronation Smaller Companies Fund	R	x	0.25%	1.00%	x
Coronation Strategic Income Fund	A	x	0.40%	0.85%	✓
Coronation Strategic Income Fund	B4	✓	0.00%	0.45%	✓
Coronation Top 20 Fund	A	x	0.40%	1.00%**	x
Coronation Top 20 Fund	B4	✓	0.00%	0.60%	x

Destiny Asset Managers	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Destiny Multi Asset PSG Fund of Funds	A	X	0.40%	1.50%	x
Destiny Prudential PSG Fund of Funds	A	X	0.40%	1.50%	✓

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	R	X	0.25%	1.00%	✓
Foord Balanced Fund	B2	✓	0.00%	0.60%	✓
Foord Equity Fund	R	X	0.25%	1.00%	x
Foord Equity Fund	B2	✓	0.00%	0.60%	x
Foord Flexible Fund of Funds	R	x	0.25%	1.00%	x
Foord Flexible Fund of Funds	B2	✓	0.00%	0.60%	x
Foord International Feeder Fund	R	x	0.15%	0.35%	x
Foord International Feeder Fund	B2	✓	0.00%	0.10%	x

Grindrod Collective Investments	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Grindrod Diversified Preference Share Fund	A	x	0.00%	0.75%	x
Grindrod Global Property Income Fund	A	x	0.25%	0.90%	x
Grindrod Global Property Income Fund	C	✓	1.00%	0.00%	x
Grindrod High Income Fund	A	x	0.15%	0.90%	x
Grindrod High Income Fund	C	✓	0.65%	0.00%	x
Grindrod Managed Growth Fund	C	✓	0.00%	0.75%	✓
Grindrod Stable Growth Fund	A	x	0.25%	1.00%	✓
Grindrod Stable Growth Fund	C	✓	0.00%	0.75%	✓

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	A	x	0.40%	1.00%	✓
Investec Absolute Income Fund	B	x	0.20%	1.00%	✓
Investec Absolute Income Fund	H	✓	0.00%	0.60%	✓
Investec Active Quants Fund	B	x	0.20%	0.85%	x
Investec Active Quants Fund	H	✓	0.00%	0.45%	x
Investec Active Quants Fund	R	x	0.00%	0.35%	x
Investec Cautious Managed Fund	A	x	0.40%	1.50%	✓
Investec Cautious Managed Fund	B	x	0.20%	1.50%	✓
Investec Cautious Managed Fund	H	✓	0.00%	1.00%	✓
Investec Commodity Fund	A	x	0.20%	1.50%	x
Investec Commodity Fund	B	x	0.20%	1.50%	x
Investec Commodity Fund	H	✓	0.00%	1.10%	x
Investec Commodity Fund	R	x	0.00%	1.00%	x
Investec Diversified Income Fund	A	x	0.25%	0.60%	x
Investec Diversified Income Fund	H	✓	0.00%	0.60%	x
Investec Emerging Companies Fund	A	x	0.20%	1.50%	x
Investec Emerging Companies Fund	B	x	0.20%	1.50%	x
Investec Emerging Companies Fund	H	✓	0.00%	1.10%	x
Investec Emerging Companies Fund	R	x	0.00%	1.00%	x
Investec Equity Fund	A	x	0.40%	0.85%	x
Investec Equity Fund	B	x	0.20%	0.85%	x
Investec Equity Fund	H	✓	0.00%	0.45%	x
Investec Equity Fund	R	x	0.00%	1.00%	x
Investec Gilt Fund	B	x	0.20%	1.00%	✓
Investec Gilt Fund	H	✓	0.00%	0.60%	✓
Investec Gilt Fund	R	x	0.00%	0.75%	✓
Investec Global Opportunity Equity Fund of Funds	A	x	0.20%	1.00%	x
Investec Global Opportunity Equity Fund of Funds	B	x	0.20%	1.00%	x
Investec Global Opportunity Equity Fund of Funds	H	✓	0.00%	0.60%	x
Investec Global Opportunity Income Fund of Funds	B	x	0.20%	0.75%	x
Investec Global Opportunity Income Fund of Funds	H	✓	0.00%	0.35%	x
Investec Global Strategic Managed Feeder Fund	A	x	0.40%	1.75%	x
Investec Global Strategic Managed Feeder Fund	B	x	0.20%	1.75%	x
Investec Global Strategic Managed Feeder Fund	H	✓	0.00%	1.35%	x
Investec Managed Fund	A	x	0.40%	0.95%	✓
Investec Managed Fund	B	x	0.20%	0.95%	✓
Investec Managed Fund	H	✓	0.00%	0.55%	✓
Investec Managed Fund	R	x	0.00%	1.00%	✓
Investec Money Market Fund	R	x	0.00%	0.50%	✓
Investec Opportunity Fund	A	x	0.40%	0.95%	✓
Investec Opportunity Fund	B	x	0.20%	0.95%	✓
Investec Opportunity Fund	E	✓	0.00%	1.00%	✓
Investec Opportunity Fund	H	✓	0.00%	0.55%	✓
Investec Opportunity Fund	R	x	0.00%	1.00%	✓

Investec Asset Management (continued)	Class	Clean Class	Rebate	* Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Investec Opportunity Income Fund	A	x	0.40%	1.00%	✓
Investec Opportunity Income Fund	B	x	0.20%	1.00%	✓
Investec Opportunity Income Fund	H	✓	0.00%	0.35%	✓
Investec Property Equity Fund	A	x	0.25%	1.25%	x
Investec Property Equity Fund	H	✓	0.00%	0.85%	x
Investec STeFI Plus Fund	B	x	0.20%	0.60%	✓
Investec STeFI Plus Fund	H	✓	0.00%	0.40%	✓
Investec Value Fund	A	x	0.40%	0.85%	x
Investec Value Fund	B	x	0.20%	0.85%	x
Investec Value Fund	H	✓	0.00%	0.45%	x
Investec Value Fund	R	x	0.00%	1.00%	x
Investec Worldwide Equity Feeder Fund	A	x	0.40%	1.75%	x
Investec Worldwide Equity Feeder Fund	B	x	0.20%	1.75%	x
Investec Worldwide Equity Feeder Fund	H	✓	0.00%	1.35%	x
Investec Worldwide Equity Feeder Fund	R	x	0.00%	1.00%	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 Alternative Return Fund	B2	x	0.00%	0.55%	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
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%	✓

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	A	x	0.40%	1.25%*	x
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
36ONE MET Equity Fund	A	x	0.40%	1.33%	x
36ONE MET Flexible Opportunity Fund	A	x	0.40%	1.33%	x
BlueAlpha MET All Seasons Fund	A	x	0.25%	1.25%	x
Cannon MET Equity Fund	A	x	0.25%	1.25%	x
Counterpoint MET Cautious Fund	A	x	0.40%	1.43%	✓
Counterpoint MET Value Fund	A	x	0.40%	1.63%	x
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%	✓
Seed Absolute Return Fund	A	x	0.10%	1.75%	✓
Seed Flexible Fund	A	x	0.10%	1.75%	x

Momentum	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Momentum 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 Best Blend Specialist Equity Fund	A	x	0.40%	1.50%	x
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 Money Market Fund	A	x	0.00%	0.00%	✓
Momentum Optimum Yield Fund	A	x	0.25%	0.88%	x
Momentum Property Fund	A	x	0.40%	1.25%	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

Nedgroup Investments	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Nedgroup Investments Bravata Worldwide Flexible Fund	A	x	0.00%	1.50%	x
Nedgroup Investments Flexible Income Fund	A	x	0.00%	0.00%	x
Nedgroup Investments Flexible Income Fund	A2	x	0.40%	1.10%	x
Nedgroup Investments Flexible Income Fund	B1	✓	0.00%	0.70%	x
Nedgroup Investments Global Equity Feeder Fund	A	x	0.40%	0.00%	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 (continued)	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Nedgroup Investments Managed Fund	A	x	0.40%	1.50%	✓
Nedgroup Investments Managed Fund	B2	✓	0.00%	1.10%	✓
Nedgroup Investments Property Fund	A	x	0.00%	1.00%	x
Nedgroup Investments Rainmaker Fund	A	x	0.40%	1.50%	x
Nedgroup Investments Rainmaker Fund	B2	✓	0.00%	1.10%	x
Nedgroup Investments Stable Fund	A	x	0.00%	2.50%	✓
Nedgroup Investments Stable Fund	A2	✓	0.00%	0.95%	✓
Nedgroup Investments Stable Fund	C	x	0.40%	1.35%	✓
Nedgroup Investments Value Fund	A	x	0.40%	1.50%	x
Nedgroup Investments Value Fund	B2	✓	0.00%	1.10%	x

Oasis Management Company	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
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 Enhanced Income Fund	A	x	0.25%	1.00%	✓
Old Mutual Global Equity Fund	A	x	0.25%	1.75%	x
Old Mutual Global Equity Fund	R	x	0.00%	1.00%	x
Old Mutual Gold Fund	A	x	0.25%	1.50%	x
Old Mutual Gold Fund	R	x	0.00%	1.00%	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 Industrial Fund	R	x	0.00%	1.00%	x
Old Mutual Investors' Fund	A	x	0.25%	0.75%	x
Old Mutual Investors' Fund	R	x	0.00%	1.00%	x
Old Mutual Mining and Resources Fund	A	x	0.25%	1.25%	x
Old Mutual Mining and Resources Fund	R	x	0.00%	1.00%	x
Old Mutual Money Market Fund	A	x	0.10%	0.50%	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
Old Mutual Small Companies Fund	A	x	0.25%	1.50%	x
Old Mutual Small Companies Fund	R	x	0.00%	1.00%	x
Symmetry Defensive Fund of Funds	A	x	0.00%	0.00%	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%	✓
Bateleur Flexible Prescient Fund	A1	x	0.25%	1.25%**	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	x	0.00%	0.50%	✓
Prescient Income Saver Fund	A2	x	0.00%	0.50%	x

Prudential	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Prudential Balanced Fund	A	x	0.40%	1.25%	✓
Prudential Balanced Fund	B	x	0.00%	0.60%	✓
Prudential Dividend Maximiser Fund	A	x	0.40%	1.25%**	x
Prudential Dividend Maximiser Fund	B	x	0.00%	0.85%	x
Prudential Enhanced Income Fund	A	x	0.25%	1.00%	✓
Prudential Enhanced Income Fund	D	x	0.00%	0.50%	✓
Prudential Enhanced SA Property Tracker Fund	A	x	0.10%	0.65%	x
Prudential Enhanced SA Property Tracker Fund	D	x	0.00%	0.55%	x
Prudential Equity Fund	A	x	0.40%	1.25%**	x
Prudential Equity Fund	B	x	0.00%	0.55%	x
Prudential Global Cautious Managed Fund of Funds	A	x	0.40%	0.75%	x
Prudential Global Cautious Managed Fund of Funds	B	x	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	A	x	0.40%	1.25%	✓
Prudential Inflation Plus Fund	B	x	0.00%	0.60%	✓
Prudential Money Market Fund	A	x	0.10%	0.35%	x

RECM Collective Investments	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
RECM Global Feeder Fund	C	x	0.50%	0.75%	x
RECM Global Flexible Fund	A	x	0.00%	1.00%	x

Rezco Collective Investments	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Rezco Prudential Fund	B	x	0.00%	0.75%	✓
Rezco Value Trend Fund	B	x	0.00%	0.75%	x

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	A1	x	0.40%	0.75%**	✓
SIM Active Income Fund	B4	✓	0.00%	0.60%	✓
SIM Balanced Fund	A	x	0.40%	1.25%**	✓
SIM Balanced Fund	B3	✓	0.00%	0.60%**	✓
SIM Balanced Fund	R	x	0.00%	1.00%	✓
SIM General Equity Fund	A	x	0.00%	1.25%	x
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	A	x	0.40%	1.25%	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	A	x	0.40%	1.00%	✓
SIM Inflation Plus Fund	B4	✓	0.00%	0.60%	✓

Sanlam Collective Investments (continued)	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
SIM Money Market Fund		x	0.00%	0.50%	x
SIM Small Cap Fund	A	x	0.25%	1.50%	x
SIM Small Cap Fund	R	x	0.25%	1.00%	x
SIM Value Fund	A	x	0.40%	1.35%**	x
SIM Value Fund	B2	✓	0.00%	0.60%	x

Satrix	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Satrix Alsi Index Fund	B1	✓	0.00%	0.45%	x
Satrix Balanced Index Fund	B2	✓	0.00%	0.35%	✓
Satrix Bond Index Fund	B1	✓	0.00%	0.45%	x
Satrix Dividend+ Index Fund	B2	✓	0.00%	0.40%	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 (excl. VAT)	Reg 28 Compliant
Stanlib Absolute Plus Fund	A	x	0.50%	1.50%	✓
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 ALSI 40 Fund	A	x	0.00%	0.42%	x
Stanlib Balanced Fund	A	x	0.50%	1.50%	✓
Stanlib Balanced Fund	B1	✓	0.00%	1.00%	✓
Stanlib Balanced Fund	R	x	0.00%	1.00%	✓
Stanlib Bond Fund	A	x	0.00%	0.75%	x
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	A	x	0.50%	1.50%	x
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	A	x	0.30%	1.00%	x
Stanlib Global Property Feeder Fund	B1	✓	0.00%	0.60%	x
Stanlib Income Fund	B6	✓	0.00%	0.60%	x
Stanlib Income Fund	R	x	0.15%	0.75%	x
Stanlib Industrial Fund	A	x	0.25%	1.50%	x
Stanlib Industrial Fund	R	x	0.00%	1.00%	x

Stanlib (continued)	Class	Clean Class	Rebate	*Annual Fund Fees (excl. VAT)	Reg 28 Compliant
Stanlib Money Market Fund	R	x	0.00%	0.50%	x
Stanlib Multi-Manager Global Equity Feeder Fund	A	x	0.50%	1.35%	x
Stanlib Property Income Fund	A	x	0.30%	1.30%	x
Stanlib Property Income Fund	B1	✓	0.00%	1.00%	x
Stanlib Resources Fund	A	x	0.25%	1.50%	x
Stanlib Resources Fund	R	x	0.00%	1.00%	x
Stanlib US Dollar Currency Fund of Funds	A	x	0.00%	0.50%	x
Stanlib Value Fund	A	x	0.25%	1.50%	x
Stanlib Value Fund	B1	✓	0.00%	1.00%	x

Retirement Annuities are subject to a R7.50 a month levy.
 Preservation funds are subject to a R20 a month levy.
 Retirement funds (Retirement Annuities and Preservation funds) can only invest in Regulation 28 funds.

** 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.