### FUND INFORMATION

#### RISK PROFILE

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Low to Moderate</th>
<th>Moderate</th>
<th>Moderate to High</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 years+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 years+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### RECOMMENDED MINIMUM INVESTMENT TERM

- 1 year+
- 3 years+
- 5 years+

### FUND OBJECTIVE

The fund aims to offer investors an ethical investment vehicle providing income and/or relative capital stability over time. Income will be provided to clients through investment in Shari'ah-compliant short- and longer-term SA and global non-equity securities.

The Shari'ah Supervisory board oversees adherence to the applicable Shari'ah principles. This fund specifically adheres to the standards of the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) as guided by the Shari'ah Supervisory Board.

### WHO IS THIS FUND FOR?

This fund is for investors wanting capital stability as well as income which will be provided to clients through Shari'ah compliant short-term and long-term local and offshore securities.

### NON-PERMISSIBLE INCOME

Incidental income deemed to be non-permissible is paid to the charitable trust elected by the Shari'ah Supervisory Board in line with the principles of Shari'ah. Non-permissible income does not form part of the investor’s income.

### INVESTMENT MANDATE

The fund is a Shari'ah-compliant unit trust. It invests in a specified asset class, Shari'ah-compliant asset classes include equity, liquid assets and non-equity securities, such as sukuk (Islamic bonds) and equity conduits. It may also invest in the portfolios of other unit trusts, both locally and those registered in countries with acceptable regulatory environments. This fund may have a maximum effective equity exposure (including international equity) of 10% and a maximum effective property exposure (including international property) of 25% of the market value of the portfolio. The fund will have a combined exposure minimum of 75% of net asset value to listed equity and listed property securities.

### REGULATION 28 COMPLIANCE

The fund complies with retirement legislation. It is therefore suitable as a stand-alone fund in retirement products where Regulation 28 compliance is specifically required.

### BENCHMARK:

StEfi Composite Index

### ASISA CATEGORY:

South African – Multi-Asset – Income

### FUND MANAGER(S):

- Saleigh Salaam & Maahir Jakoet
  - (Customised Solutions (Pty) Ltd)

#### LAUNCH DATE:

31/03/2020

### DISTRIBUTIONS:

Quarterly

Funds are also available via Old Mutual Wealth and MAX Investments.

Helpline: 0860 234 234 Fax: +27 21 509 7100 Internet: www.oldmutualinvest.com Email: unittrusts@oldmutual.com

We aim to treat our clients fairly by giving you the information you need in as simple a way as possible, to enable you to make informed decisions about your investments.

- We believe in the value of sound advice and so recommend that you consult a financial planner before buying or selling unit trusts. You may, however, buy and sell without the help of a financial planner. If you do use a planner, we remind you that they are entitled to certain negotiable planner fees or commissions.
- You should ideally see unit trusts as a medium- to long-term investment. The fluctuations of particular investment strategies affect how a fund performs.
- We cannot guarantee the investment capital or return of your investment. How a fund has performed in the past does not necessarily indicate how it will perform in the future.
- The fund fees and costs are subject to review. Ad hoc fees are charged only when instructed by your financial planner. From time to time, the money market fund will be used to help maintain your cash needs. The fund may also hold cash on your behalf. You may, however, buy and sell without the help of a financial planner.

### INVESTMENT TRANSACTIONS

- Initial and ongoing fees are charged on a daily basis.
- The fund fee is accrued daily and paid to the management company on a monthly basis.
- Other charges apply to the Class B funds.

### Distributions:

- Distributions are paid from the net income earned by the fund. The distribution is paid to the registered shareholder.
- Distributions are paid from the net income earned by the fund. The distribution is paid to the registered shareholder.
- Distributions are paid from the net income earned by the fund. The distribution is paid to the registered shareholder.
- Distributions are paid from the net income earned by the fund. The distribution is paid to the registered shareholder.

### FUND MANAGER INFORMATION

#### SAILEGH SALAAM

- PORTFOLIO MANAGER
- BCom, CFA Charterholder
- 22 years of investment experience

#### MAahir Jakoet

- PORTFOLIO MANAGER
- BCom (Hons) UCT
- 6 years of investment experience

### MINIMUM INVESTMENTS:

- Monthly: R500
- Lump sum: R10 000
- Ad hoc: R500

### INITIAL CHARGES (Incl. VAT):

- There is no initial administration charge for investment transactions of R500 and above. Initial adviser fee will be between 0% and 3.45%.
- Investment transactions below the R500 fund minimum incur a 2.30% administration charge.

* Please note: Initial charges do not apply to the Class B funds.

### ONGOING

<table>
<thead>
<tr>
<th>Annual service fees (excl. VAT)</th>
<th>Class A</th>
<th>Class B*</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.60%</td>
<td>0.50%</td>
<td></td>
</tr>
</tbody>
</table>

* Please note: The Class B fund is available through investment platforms such as Old Mutual Wealth.

### EXIT FEE:

Old Mutual Unit Trusts will charge an exit fee of 2.30% if exiting within 2 weeks of entry and reserves the right to charge this fee if exiting within 6 months of entry. The exit fee will not apply to investments in the fund via the Old Mutual Unit Trusts Tax-Free Investment.