FUND INFORMATION

RISK PROFILE

Low Low to Moderate Moderate to High High

1 year+ 3 years+ 5 years+

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 relative capital stability over time. Income will be provided to additional information of the proposed investment, including 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 and 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 from underlying Shari'ah investments, 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 multi-asset income fund that offers investors access to local and international asset classes including equity, liquid assets and non-equity securities, such as sukukos (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 off balance sheet 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 7.5% of net asset value to listed equity and listed property securities.

REGULATION 28 COMPLIANCE

The fund complies with retirement fund 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):

Maahir Jakoet & Saliegh Salaam (Customised Solutions (Pty) Ltd)

LAUNCH DATE:

31/03/2020

DISTRIBUTIONS:

Quarterly

SIZE OF FUND:

R999 189

THIS IS THE MINIMUM DISCLOSURE DOCUMENT AS REQUIRED BY BOARD NOTICE 92

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 consider our unit trusts as a medium- to long-term investment. The fluctuations of particular investment strategies affect how a fund performs. Your fund value may go up or down. Therefore, 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 fee is accrued daily and paid to the management company on a monthly basis. Other charges incurred by the fund, and deducted from its portfolio, are included in the TTR. A portion of Old Mutual Unit Trusts’ annual service fees may be paid to administration platforms.

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.

We are a member of the Association for Savings and Investment South Africa (ASISA). Old Mutual Unit Trust Managers has the right to close the portfolio to new investors in order to manage it more efficiently in accordance with its mandate.

INVEST WITH FAITH

OLD MUTUAL ALBARAKA INCOME FUND

MARCH 2020

FUND MANAGER INFORMATION

MAAHIJ JAKOET | PORTFOLIO MANAGER

• BCom (Hons) UCT

• 6 years of investment experience

SALIEGH SALAAM | PORTFOLIO MANAGER

• BCom, CFA Charterholder

• 22 years of investment experience

FUND COMPOSITION

ASSET & PERCENTAGE ALLOCATION

Liquid Assets 100.0%

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 2.31% administration charge.

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

ONGOING

Annual service fees (excl. VAT)*:

Class A Class B*

0.60% 0.50%

* Please note: The Class B1 fund is available through investment platforms such as Old Mutual Wealth.

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FURTHER INVESTMENT INFORMATION

LAUNCH DATE:

31/03/2020

FUND

ASISA CATEGORY:

BENCHMARK:

STeFI Composite Index

BAMIR JAKOET | PORTFOLIO MANAGER

• BCom (Hons) UCT

• 6 years of investment experience

SALIEGH SALAAM | PORTFOLIO MANAGER

• BCom, CFA Charterholder

• 22 years of investment experience

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