The Investec iSelect experience

Quality, cost efficiency and simplicity

Out of the Ordinary®

Investec
Asset Management

The Investec iSelect experience

With Investec iSelect, it has never been easier to invest in our investment and retirement products. iSelect is a range of high quality funds offering clients a simple pricing structure which is supported by leading technology, making transacting and client service effortless and cost-effective.

Quality

Proven funds from select managers

iSelect has partnered with an independent firm of actuaries and consultants to ensure that we offer a quality range of funds, thereby providing peace of mind to advisers and clients. Leading management companies that have the right foundation to perform over the medium and long term have been selected to be part of the iSelect range. This range includes local and international funds, covering all risk profiles and asset classes.

A comprehensive choice of quality managers

Investec Asset Management
Allan Gray
Analytics
Coronation Fund Managers
Foord Asset Management
Nedgroup Investments
OMIGSA
Prudential Portfolio Managers
RMB Asset Management
Stanlib Asset Management

A wide range of investment options

Cash	Target return	International fixed income
Fixed income	Asset allocation	International asset allocation
Property	Equity	International equity

iSelect aims to provide solutions and benefits to both financial advisers and clients.

Cost efficiency

A transparent and simple pricing structure

No initial product fees and a simple flat annual administration fee make iSelect one of the most cost effective investments available. In addition, the funds on iSelect have undertaken to refund all or part of the annual administration fee.

iSelect fees (incl. VAT)

	Administration	Unit trust	Adviser fee
Initial	0%	0% - 0.285%	0% - 3.42% negotiable between financial advisers and their clients.
Annual	0.456% less management company refund.	Please refer to the iSelect list of funds on **www.investecassetmanagement.com** or **www.investinyourfuture.com**	0% - 1.14% negotiable between financial advisers and their clients.

Administration fees using a sample of iSelect funds

	Investec Managed Fund	Coronation Balanced Plus Fund	Allan Gray Stable Fund
Initial product administration fee	0%	0%	0%
Annual product administration fee (incl. VAT)	0.456%	0.456%	0.456%
Refund from management company (incl. VAT) [1]	-0.456%	-0.456%	-0.171%
Net annual product administration fee (incl. VAT)	0%	0%	0.285%

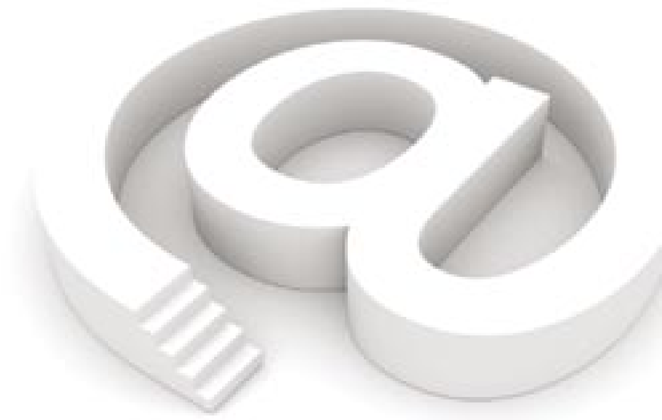
[1] Refunds are at the discretion of each management company and are subject to change. The level of refund may also vary, with some management companies providing a refund of less than 0.456% (incl. VAT).

The funds on iSelect have undertaken to refund all or part of the annual administration fee.

Investec iSelect Portfolio Products

		Typical investor	Accessing the investment
Pre-retirement	Investec iSelect Retirement Annuity	Investec iSelect Retirement Annuity provides investors with a tax efficient way to save for retirement. It is ideal for individuals who are self employed or are already contributing to an employer's retirement fund and would like to make additional savings for retirement.	Investors may retire from their investment from the age of 55. At retirement a maximum of one third can be paid out to an investor as a lump sum.The remaining two thirds must be used to purchase an annuity. Alternatively, the entire amount may be used to purchase an annuity.
	Investec iSelect Preservation Funds	Investec iSelect Preservation Funds are ideal for investors who are looking for a tax efficient way to preserve their retirement savings in the event of: • Retrenchment. • Resignation. • Dismissal. • Dissolution of their employer's retirement fund.	Investors may retire from their investment from the age of 55. One withdrawal before retirement up to the full value of the investment may be permitted. If an investor has made a withdrawal, the remainder of the capital can only be accessed on retirement or on death. In the case of a preservation pension fund, a maximum of one third can be paid out to an investor as a lump sum at retirement. The remainder must be used to purchase an annuity. In the case of a preservation provident fund, the full value may be paid out to investors at retirement. Alternatively, all or part of the proceeds may be used to purchase an annuity.
At retirement	Investec iSelect Living Annuity	Investec iSelect Living Annuity provides investors with flexible income options during their retirement where investment returns are linked to the performance of the market. It is ideal for individuals who would like to grow their post-retirement income with monies they've received from: • Pension funds. • Provident funds. • Retirement annuities. • Preservation funds.	Investec iSelect Living Annuity provides you with an income after you have retired. No capital withdrawals are permitted.The capital may be commuted where the total investment value is equal to or less than R75 000. (In certain circumstances commutation may only be allowed once the invstment value is equal to or less than R500 000).
General savings	Investec iSelect Access	Investec iSelect Access offers investors a tax efficient way to save. Investec iSelect Access pays the tax on any income/and or capital gain earned within the policy on an investor's behalf. This savings vehicle is suitable for individuals, companies, close corporations, public benefit organisations, tax exempt institutions and trusts.	A minimum investment term of five years applies. However, investors may make two withdrawals during this term subject to a maximum amount. Investec Access may be ceded or pledged as a security.
	Investec iSelect Bond	Investec iSelect Bond offers investors a gateway to a wide range of domestic and international (rand denominated) unit trust funds, using the iSelect platform. This discretionary savings vehicle is suitable for investors with discretionary money, trusts, companies and close corporations.	There is no minimum investment term and accessing the investment may be possible within 48 hours. The investor may make regular or ad hoc withdrawals at any time.

The minimum lump sum investment into each product is R50 000. Investec iSelect Retirement Annuity also allows a minimum debit order of R500 without a lump sum.



Simplicity

Doing business with iSelect is easy

We recognise that financial advisers need reliable investment partners who can make investing easier by providing accurate information and delivering quick turnaround times. By utilising the best available technology, iSelect offers financial advisers and investors superior service:

- Online quotations. This easy-to-use tool ensures that financial advisers have the latest pricing information at their fingertips. They are able to timeously deliver accurate and customised quotes to clients on iSelect's offering.
- Online application forms. Filling in an application form has never been easier with iSelect's web-based application forms. A simplified application process empowers financial advisers to transact in a manner that is convenient and saves time. Checking the status of your clients' application forms is now a few mouse clicks away. By using our secure website you will easily be able to ascertain if an application has been processed or not.
- Online portfolio builder tool and investment calculator. We recognise that no two clients are the same. These highly interactive tools help you to identify a client's investment needs and choose the best selection of iSelect funds, given his/her risk profile and investment objectives.
- Online client statements.
  Investors enjoy the convenience of receiving statements by e-mail. They also have access to a range of information from an asset allocation breakdown of their funds to details about the cost of funds such as total expense ratios. They are able to transact online and check their statements on our secure website.
- Online client correspondence. It hasn't always been easy for financial advisers to keep track of their clients' correspondence. However, this is now changing with the introduction of e-mail statements and letters to clients. A copy of all client correspondence is saved on our secure website, making it easy and convenient for the financial adviser to view.

iTools

- Investment calculator
- Quotes
- Risk profiler
- Proposal
  - IAM profile
  - Product details
- Portfolio builder

Retirement and savings products to meet your clients' needs

Wherever your clients are on their life journey, our Investec iSelect products are designed to meet their financial needs. We offer investors the following benefits:

- A seamless transition from pre- to post-retirement.
- A range of top quality unit trust funds with which to build a portfolio.
- The flexibility to switch between funds as financial needs change.
- Cost efficiency.
- Transparent pricing and performance.
- Investors have access to their portfolio information via our secure website.
- Online statements with relevant information that is easy to understand.

Contact us

Financial advisers:

- Please visit our website at www.investecassetmanagement.com for more information on iSelect's range of unit trust funds and portfolio products. You'll also find online tools on our transactional website.
- For more information and assistance with investing, call Investec Client Service on 0860 500 100. Alternatively, you can contact your Investec investment consultant.

Individual investors:

- Please visit our website at www.investinyourfuture.com to learn more about iSelect's range of unit trust funds and portfolio products. You'll also find online tools on our transactional website.
- For more information and assistance with investing, call Investec Client Service on 0860 555 700.

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