



FEES AND FUND INFORMATION

* Including VAT | 0% Initial fees

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
36ONE BCI Equity Fund	MNTR	A	To generate sustainable capital growth for investors.	No	Aggressive	Semi-Annually	70% FTSE JSE Capped Shareholders Weighted Index (J433T index) and 30% MSCI World All Countries NR Index	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.15%	100.00%
36ONE BCI Flexible Opportunity Fund	MNFO	A	To provide investors with high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	SA Repo + 2%	12.5% of excess above benchmark over rolling 2 year, capped at 3.5% p.a.	3.45%	1.21%	100.00%
36ONE BCI Global Equity Feeder Fund	36FNDA	A	To generate sustainable capital growth for investors.	No	Aggressive	Semi-Annually	MSCI All Country World index (NR)	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.24%	100.00%
36ONE BCI SA Equity Fund	BCSEC	C	To generate sustainable capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	0.00%	0.98%	100.00%
3B BCI Blended Equity Fund	SBEEFA	A	To deliver growth over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped All Share Index (J303T)	None	3.45%	0.86%	100.00%
3B BCI Cautious Managed Fund	MNIP	A	To provide investors with a high level of income combined with stable medium to long term real capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	40.00%
3B BCI Equity Fund	MNEF	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	100.00%
3B BCI Flexible Managed Fund	MNFF	A	To provide investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	1.15%	1.15%	100.00%
3B BCI Income Fund	BCIIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.35%	10.00%
3B BCI Prudential Fund of Funds	MPRU	3B1	To provide the investor with a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI+3%	None	0.00%	0.86%	75.00%

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BCI UNIT TRUST FUND RANGE											
3B BCI Stable Fund of Funds	MSTA	3B1	To provide the investor with a moderate to high level of income and stable long term capital growth.	Yes	Conservative/ Moderate	Quarterly	CPI+2%	None	0.00%	0.86%	40.00%
3B BCI Worldwide Flexible Fund of Funds	MW3B1	3B1	To provide investors with a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI+4%	None	0.00%	0.86%	100.00%
3B BCI Worldwide Flexible Growth Fund	BWGFA	A	To deliver high long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	0.92%	100.00%
3B BCI Worldwide Growth Fund of Funds	IBWFFA	A	To deliver a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 6%	None	0.00%	0.29%	100.00%
4D BCI Aggressive Flexible Fund of Funds	MDAF	A	To maximise long term total returns at reduced risk levels compared to equity only portfolios.	No	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.15%	100.00%
4D BCI Cautious Fund of Funds	MDCU	A	To provide the investor with a high level of income while preserving capital in real terms.	Yes	Conservative/ Moderate	Quarterly	CPI + 2%	None	3.45%	1.15%	40.00%
4D BCI Flexible Fund	MDFF	A	To maximise total return for investors by way of a flexible portfolio actively investing across different asset classes.	No	Moderate/ Aggressive	Semi-Annually	50% FTSE JSE ALSI J203T and 50% SteFI Call Deposit	20% of excess above benchmark over rolling 2 year, capped at 2% p.a.	3.45%	0.92%	100.00%
4D BCI Moderate Fund of Funds	MDMF	A	To provide the investor with a moderate level of income and capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 3%	None	3.45%	1.15%	75.00%
Accorn BCI Balanced Fund	WMMCB	B	To achieve long-term capital growth and moderate income generation.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.86%	75.00%
Accorn BCI Equity Fund	WMEFB	B	Seeks to sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	0.00%	0.86%	100.00%
Accorn BCI International Fund of Funds	WMICC	C	To provide investors with a moderate long term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	0.12%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
ADB BCI Balanced Fund of Funds	MADB	A	To provide investors with a steady total return, consisting of income and capital growth, over the medium to long term.	Yes	Moderate	Semi-Annually	CPI + 3%	None	1.15%	1.15%	60.00%
ADB BCI Flexible Prudential Fund of Funds	MADF	A	To provide investors with a moderate total return, consisting of income and capital growth, over the medium to long term.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	1.15%	1.15%	75.00%
All Weather BCI Balanced Fund	ABWFA1	A1	To provide investors with a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.38%	75.00%
All Weather BCI Best Ideas Equity Fund	ALLEFA	A	To achieve high long term capital growth by investing in up to 25 listed companies, both local and offshore, that reflect the manager's best investment ideas.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	20% of excess above benchmark, over rolling 1 year, capped at 2% p.a.	3.45%	1.44%	100.00%
All Weather BCI Bond Fund	ABBFA2	A1	Aims to generate returns above the FTSE JSE All Bond Index ("ALBI") over time.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.52%	0.00%
All Weather BCI Equity Fund	AWNEB2	B2	To sustain high long-term capital growth for investors.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	20% of excess above benchmark over rolling 1 year on HWM principle, capped at 1% p.a.	3.45%	0.98%	100.00%
All Weather BCI Flexible Income Fund	AWRFIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10.00%
All Weather BCI Property Fund	AWBPA1	A1	To provide investors with moderate income and long-term capital growth.	Yes	Moderate/Aggressive	Quarterly	FTSE/JSE All Property Index (J803T)	None	3.45%	1.04%	10.00%
All Weather BCI SA Balanced Fund	ALBSFA	A	To provide investors with a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	65% FTSE JSE Capped Shareholder Weighted All Share Index (J433T), 35% SteFI	20% of excess above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.15%	75.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Aluwani BCI Balanced Fund	BCIBFA	A	To generate a moderate to high long-term total return by investing a diversified spread of investable asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.98%	75.00%
Aluwani BCI Enhanced Yield Fund	ALYFDA	A	To enhance the portfolio's income yield by actively managing interest rate risk and credit risk through the interest rate cycles.	Yes	Low	Monthly	SteFI Composite Index + 0.5%	None	3.45%	0.46%	0.00%
Aluwani BCI Flexible Income Fund	BCIFFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI + 2%	None	3.45%	0.35%	0.00%
Aluwani BCI High Yield Fund	AHYFDA	A	To deliver a high income and stability on capital invested.	No	Low	Quarterly	SteFI Composite Index + 3%	None	3.45%	0.69%	0.00%
Aluwani BCI Top 25 Equity Fund	RSOA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX40 J400T index	None	3.45%	1.44%	100.00%
Amity BCI Diversified Income Fund	ABDIFA	A	To provide investors with a high level of income from a diversified range of assets whilst preserving capital.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.75%	10.00%
Amity BCI Equity Fund	AMBEFA	A	To provide investors growth over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	0.00%	1.15%	100.00%
Amity BCI Global Diversified Fund of Funds	AGDFA	A	To provide investors with long term capital growth through a diversified global portfolio.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	0.52%	100.00%
Amity BCI Managed Select Fund of Funds	ABMSA	A	Provide investors with growing capital in real terms over the medium to long term.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.98%	75.00%
Amity BCI Prudent Fund of Funds	MAPF	A	To provide the investor with a moderate level of capital growth over the medium to long term.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.15%	60.00%
Amity BCI Steady Growth Fund of Funds	ABSSA	A	To provide stable capital growth to protect from the effects of inflation.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.98%	40.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Ampersand BCI Balanced Fund of Funds	ASCPL6	A1	To provide investors with a moderate to high long-term return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.78%	75.00%
Ampersand BCI Bond Fund	AMSBFA	A	To generate returns similar or above the FTSE JSE All Bond Index ("ALBI").	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.95%	0.00%
Ampersand BCI Cautious Fund of Funds	ASCFA1	A1	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.78%	40.00%
Ampersand BCI Equity Fund	ASEFDA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	50% FTSE JSE Capped All Share Index J303T, 50%, FTSE JSE Capped Shareholder Weighted Index J433T	None	3.45%	0.83%	100.00%
Ampersand BCI Global Balanced Feeder Fund	ABGBFA	A	To provide investors with long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset High Equity category average	None	3.45%	0.32%	75.00%
Ampersand BCI Income Fund	ASIIFA	A	To secure a higher return than that of a traditional money market or pure income fund and focus on protection against capital loss for investors.	Yes	Conservative	Quarterly	SteFI Call Deposit index	None	3.45%	0.58%	10.00%
Ampersand BCI Moderate Fund of Funds	ASCPS4	A1	To provide investors with a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.78%	60.00%
Ampersand BCI Property Fund	AFIB1	B	To provide investors with moderate income and long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	0.86%	10.00%
Ampersand BCI Worldwide Flexible Fund of Funds	AMWFFA	A	To deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.58%	100.00%
AnBro BCI Unicorn Global Growth Fund	ANGGFA	A	To deliver high capital growth over a long term.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.84%	100.00%

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BCI UNIT TRUST FUND RANGE											
Anchor BCI Africa Flexible Income Fund	ABAIA	A	To maximize income for investors by investing in mainly African interest bearing securities.	No	Moderate	Quarterly	SteFI Composite Index + 2%	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	3.45%	0.81%	10.00%
Anchor BCI Bond Fund	ABFA	A	To achieve a maximum total return by primarily investing in bonds.	No	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.63%	0.00%
Anchor BCI Core Income Fund	ABCIIA	A	Aims to preserve capital whilst providing income returns.	No	Low	Quarterly	SteFI Composite Index	None	3.45%	0.63%	0.00%
Anchor BCI Diversified Growth Fund	ABDGA	A	Multi-managed portfolio with a moderate to aggressive risk profile that aims to provide investors with a high long-term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity Category Average	None	3.45%	1.44%	75.00%
Anchor BCI Diversified Moderate Fund	ABDAA	A	Multi-managed portfolio with a moderate risk profile that aims to provide investors with a moderate long-term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity Category Average	None	3.45%	1.32%	60.00%
Anchor BCI Diversified Stable Fund	ABDSA	A	Multi-managed portfolio with cautious risk profile that aims to provide investors with a high level of income and capital stability.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity Category Average	None	3.45%	1.15%	40.00%
Anchor BCI Equity Fund	AMEFA	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.15%	100.00%
Anchor BCI Flexible Fund	AMFFA	A	Aims to provide investors with a moderate term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.51%	100.00%
Anchor BCI Flexible Income Fund	ABFIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit index + 1%	None	3.45%	1.15%	10.00%
Anchor BCI Global Equity Feeder Fund	ABGEFF	A	To provide capital growth over the long term.	No	Aggressive	Semi-Annually	FTSE All World Index	None	3.45%	0.29%	100.00%
Anchor BCI Global Flexible Income Fund	ABGFFB	B	To achieve a higher return than US dollar term bank deposits.	No	Moderate	Semi-Annually	110% of the US Secured Overnight Financing Rate (SOFR)	None	0.00%	0.75%	10.00%



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BCI UNIT TRUST FUND RANGE											
Anchor BCI Global Technology Fund	ABGTA	A	To provide capital growth over the long term.	No	Aggressive	Semi-Annually	Nasdaq Composite Index	None	3.45%	1.27%	100.00%
Anchor BCI Managed Fund	ABMF	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity Category Average	None	3.45%	1.44%	75.00%
Anchor BCI Moderate Worldwide Flexible Fund	BBMFFC	C	To deliver a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	0.00%	1.15%	100.00%
Anchor BCI Property Fund	ABPFA	A	To deliver both a high income yield as well as capital growth over the medium to long term.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	1.44%	10.00%
Anchor BCI SA Equity Fund	ANBEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.15%	100.00%
Anchor BCI Worldwide Flexible Fund	AMWFA	A	To provide high long term total return by way of a worldwide flexible portfolio actively investing across different asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	3.45%	1.15%	100.00%
Anchor BCI Worldwide Opportunities Fund	ANBOFC	C	Aims to identify local and global investment opportunities.	No	Moderate/Aggressive	Semi-Annually	CPI	15% of excess above benchmark, calculated over a rolling 1-year period, capped at 3% p.a.	3.45%	0.11%	100.00%
Anchor Securities BCI Worldwide Growth and Income Fund	ABWFA	A	To provide investors with moderate long term income and capital growth by investing in domestic and/or offshore asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI + 2%	None	0.00%	0.63%	100.00%
Argon BCI Absolute Return Fund	AARFA	A	To provide investors with an absolute real inflation beating total return over any rolling 3 year period.	Yes	Conservative/Moderate	Quarterly	CPI + 4%	20% excess performance above benchmark over a 1 year rolling period, capped at a max 1.15% p.a.	0.00%	1.32%	40.00%
Argon BCI Absolute Return Fund	AARFB	B	To provide investors with an absolute real inflation beating total return over any rolling 3 year period.	Yes	Conservative/Moderate	Quarterly	CPI + 4%	20% excess performance above benchmark over a 1 year rolling period, capped at a max 0.65% p.a.	0.00%	0.75%	40.00%
Argon BCI Bond Fund	ABIFA	A	To maximise the portfolio's total return.	No	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.52%	0.00%



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BCI UNIT TRUST FUND RANGE											
Argon BCI Bond Fund	ABFIFB	B	To maximise the portfolio's total return.	No	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.35%	0.00%
Argon BCI Flexible Income Fund	ARGFIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI x 110%	None	0.00%	0.81%	0.00%
AS Forum BCI Aggressive Fund of Funds	MASA	A	To provide the investor with high capital growth over the long term.	Yes	Moderate/ Aggressive	Semi-Annually	CPI+7%	15% above benchmark over a rolling 2 year period, cap 1% pa	0.00%	1.32%	75.00%
AS Forum BCI Moderate Fund of Funds	MASM	A	To provide the investor with a moderate level capital growth over the medium to long term.	Yes	Moderate	Semi-Annually	CPI+5%	15% above benchmark over a rolling 2 year period, cap 0.75% pa	0.00%	1.32%	60.00%
Aureus Nobilis BCI Cautious Fund	ANBCFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/ Moderate	Quarterly	CPI + 3%	15% of excess above benchmark over rolling 1 year period, capped at max 1% p.a.	3.45%	1.27%	40.00%
Aureus Nobilis BCI Managed Fund	ANBMFA	A	Aims to accumulate wealth for investors by delivering a high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5%	15% of excess above benchmark over rolling 1 year period, capped at max 1% p.a.	3.45%	1.32%	75.00%
Aureus Nobilis BCI Worldwide Flexible Fund of Funds	ANWFFA	A	Aims to accumulate wealth for investors by delivering a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 7%	15% of excess above benchmark over rolling 1 year period, capped at max 1% p.a.	3.45%	1.15%	100.00%
Balondolozzi BCI Absolute Return Fund	BBARFB	B	To deliver long-term absolute real returns by investing across a diversified range of assets and asset classes.	Yes	Moderate	Semi-Annually	CPI + 3%	None	0.00%	0.75%	60.00%
Balondolozzi BCI Global Bond Fund	BBGGA5	A5	To generate returns above a global bond index over time, utilising active bond management combined with strategies which aim to reduce risk.	No	Moderate	Quarterly	Bloomberg Global Aggregate Bond Index	None	0.00%	0.23%	0.00%
Balondolozzi BCI Income Fund	BBIFDB	B	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI x 110%	None	0.00%	0.58%	10.00%
Baroque BCI Moderato Fund of Funds	MBMF	A	To provide the investor with moderate levels of income and long term capital growth.	Yes	Moderate	Semi-Annually	CPI+4%	15% of excess above benchmark over rolling 2 year period, capped at max 2% p.a.	3.45%	1.15%	60.00%



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BCI UNIT TRUST FUND RANGE											
Bartizan BCI Balanced Fund	BAZBFA	A	Providing investors with a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.63%	75.00%
Bartizan BCI Worldwide Flexible Fund	BACWFA	A	To deliver a high long-term total return by having full flexibility in terms of asset and geographical allocation.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.86%	100.00%
Bateleur BCI SA Equity Fund	BEPFA1	A1	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	0.86%	100.00%
BCI Artisan Global Value Feeder Fund	AGVFFA	A	To achieve maximum long term capital growth.	No	Aggressive	Semi-Annually	None	None	0.00%	0.17%	100.00%
BCI Best Blend Balanced Fund	BBBCF	C	To provide the investor with moderate levels of income and long term capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	CPI+3%	None	3.45%	0.58%	75.00%
BCI Best Blend Cautious Fund	BBCCF	C	To sustain a high long-term total return.	Yes	Conservative/ Moderate	Quarterly	CPI+1%	None	3.45%	0.58%	40.00%
BCI Best Blend Flexible Income Fund	BBBFC	C	To provide investors with income and stable capital growth.	No	Conservative	Quarterly	SteFI	None	3.45%	0.75%	10.00%
BCI Best Blend Specialist Equity Fund	BBBEC	C	To provide investors with income as well as long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.15%	100.00%
BCI Contrarius Global Balanced Feeder Fund	BCICFA	A	To provide investors with higher total return than an absolute return.	No	Moderate/ Aggressive	Semi-Annually	60 40 Index	None	0.00%	0.17%	75.00%
BCI Contrarius Global Equity Feeder Fund	BCIEFA	A	To provide investors with a higher total return than the average of the world's equity markets net of taxes.	No	Aggressive	Semi-Annually	MSCI World index NR	None	0.00%	0.17%	100.00%
BCI Credo Global Equity Feeder Fund	CREDOA	A	To provide investors with a high long term total return by investing in participatory interests.	No	Aggressive	Semi-Annually	None	None	3.45%	0.69%	100.00%



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BCI UNIT TRUST FUND RANGE											
BCI Enhanced Equity Fund	BCEEF	B	To provide the investor with high, risk-adjusted, long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE J200T	None	0.00%	0.58%	100.00%
BCI Fairtree Global Income Plus Feeder Fund	BCFFDA	A	To provide investors with high level of income.	No	Conservative/Moderate	Semi-Annually	iTraxx Crossover 5 year Total Return Index	None	3.45%	0.86%	10.00%
BCI Flexible Fund	CUGT	A	To provide high capital growth and a reasonable level of income for investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.45%	1.15%	100.00%
BCI Fundsmith Equity Feeder Fund	BFEFA	A	To provide investors with a long term capital growth.	No	Aggressive	Semi-Annually	None	None	0.00%	0.46%	100.00%
BCI GinsGlobal Global Equity Index Feeder Fund	BGGGFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.17%	100.00%
BCI Guernsey Global Growth Feeder Fund	BGGFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.40%	100.00%
BCI Institutional Worldwide Flexible Growth Fund	BIGFA	A	Aimed at high net worth investors with the objective of maximising long term capital growth for such investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	0.00%	1.44%	100.00%
BCI Lindsell Train Global Equity Feeder Fund	BLTGFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.29%	100.00%
BCI Martello Global Equity Feeder Fund	BCIMFA	A	To provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	Morningstar Developed Markets USD NR	None	0.00%	0.17%-0.58%	100.00%
BCI Money Market Fund	MVMM	A	To obtain as high a level of current income as is consistent with capital preservation and liquidity.	Yes	Low	Monthly	STeFI (3 months)	None	0.00%	0.35%	0.00%
BCI Multikor Moderate Fund of Funds	BMMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	CPI + 3.5%	None	0.00%	0.46%	60.00%
BCI Ranmore Global Value Equity Feeder Fund	RANFFB	B	Aims to provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.29%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
BCI SA Flexible Fund	BCFXFA	A	To deliver moderate income as well as long term capital growth.	No	Moderate/Aggressive	Semi-Annually	SteFI Composite Index	None	0.00%	0.58%	100.00%
BCI Sands Capital Emerging Markets Feeder Fund	BICFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.45%	0.29%	100.00%
BCI Sands Capital Global Growth Feeder Fund	BCGFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	None	None	3.00%	0.29%	100.00%
BCI T. Rowe Price Global Value Equity Feeder Fund	BCRVFA	A	To achieve a high level of sustainable income and stability of capital invested.	No	Aggressive	Semi-Annually	None	None	0.00%	0.29%	100.00%
BCI UBAM MultiFunds Flexible Allocation Feeder Fund	AGBFA	A	Aims to outperform the USD Libor 1 year Index by 3% per annum.	No	Moderate/Aggressive	Semi-Annually	None	None	3.45%	0.17%	75.00%
BCI Value Fund	BCVFD	B	To maximise long term investment returns, particularly during periods of weaker equity market growth.	No	Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	None	0.00%	0.86%	100.00%
BCI Worldwide Flexible Style Fund	BCWFFC	C	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.04%	10.00%
BCI Worldwide Opportunities Fund	BWOFA	A	To provide long term investors with high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	1.15%	100.00%
Bellamont BCI Worldwide Flexible Fund	BCIWFA	A	To deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	20% above benchmark, capped at 2%	3.45%	0.75%	100.00%
BlueAlpha BCI All Seasons Fund	MBAS	A	To provide investors with reasonably high levels of long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI +5%	20% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.45%	1.44%	100.00%
BlueAlpha BCI Balanced Fund	BABFC	C	To offer investors a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.98%	75.00%
BlueAlpha BCI Equity Fund	BSEAF	A	To deliver a high long-term total return.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	1.44%	100.00%
BlueAlpha BCI Global Equity Fund	BGFFA	A	To offer investors a high long term total return by investing across global markets.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.44%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
BlueAlpha BCI SA Equity Fund	BALPFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	0.81%	100.00%
Bovest BCI Conservative Fund of Funds	BBCFA	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	CPI + 3%	None	0.00%	0.86%	40.00%
Bovest BCI Managed Fund of Funds	BBMFA	A	To deliver moderate long term capital growth with a moderate level of income.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.86%	75.00%
Bovest BCI Worldwide Flexible Fund of Funds	BBWFA	A	Providing investors with a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 7%	None	0.00%	0.86%	100.00%
Brenthurst BCI Balanced Fund of Funds	BBFFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.75%	75.00%
Brenthurst BCI Global Balanced Feeder Fund	BBGBFA	A	To provide a balance between capital preservation and capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset High Equity category average	None	0.00%	0.17%	75.00%
Brenthurst BCI Global Equity Feeder Fund	BGEQFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	0.17%	100.00%
Brenthurst BCI Income Fund of Funds	BCIFA	A	To provide investors with a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	0.00%	0.75%	10.00%
Brenthurst BCI Worldwide Flexible Fund of Funds	BCWFA	A	To provide investors with a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	0.75%	100.00%
Cadiz BCI Absolute Yield Fund	AHAY	A	To provide investors with a diversified exposure.	Yes	Conservative	Quarterly	SteFI + 2%	None	3.45%	0.92%	0.00%
Cadiz BCI Bond Fund	CBRIA	A	To generate returns above the benchmark over time, utilising active bond management combined with strategies which aim to reduce risk.	Yes	Conservative/ Moderate	Quarterly	FTSE JSE All Bond Index	None	0.00%	0.92%	0.00%
Cadiz BCI Enhanced Income Fund	WMEIC	C	To provide investors with a high long term total return.	Yes	Conservative	Quarterly	SteFI + 1%	None	0.00%	0.58%	10.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Cadiz BCI Money Market Fund	AFMM	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio.	No	Low	Monthly	SteFI Composite Index	None	0.00%	0.29%	0.00%
Caleo BCI Active Income Fund	CBAFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.92%	10.00%
Caleo BCI Balanced Fund of Funds	CBFFA	A	Multi-asset high equity portfolio with the objective to offer investors a moderate to high long term total return.	Yes	Moderate	Semi-Annually	CPI + 5%	15% of excess performance fee above benchmark, calculated over a rolling 1 year period capped at 2% p.a.	3.45%	1.15%	75.00%
Caleo BCI Moderate Fund of Funds	MBWO	A	To maximise long term total returns by identifying and investing in local and global investment opportunities with a "value bias".	Yes	Moderate	Semi-Annually	CPI + 4%	15% excess performance above benchmark, calculated over 1 year rolling period, capped at a maximum of 1% p.a.	3.45%	1.15%	60.00%
Capita BCI Balanced Fund	CBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.98%	75.00%
Capita BCI Cautious Fund	CBCFA	A	To provide investors with income and long term stable capital growth.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.98%	40.00%
Capita BCI Equity Fund	AHMF	A	To provide investors high long-term capital growth	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.44%	100.00%
Capital Incubator BCI Worldwide Flexible Fund of Funds	MBVI	A	Aims to provide long term investors with real long term capital growth.	No	Aggressive	Semi-Annually	CPI	None	0.00%	0.23%	100.00%
Capital Incubator BCI Worldwide Opportunities Fund of Funds	MBOW	A	To provide long term investors with high long term total returns.	No	Aggressive	Semi-Annually	CPI	None	0.00%	0.29%	100.00%
Cartesian BCI Money Market Fund	CABFA	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments.	Yes	Low	Monthly	SteFI Call Deposit Index	None	0.00%	0.29%	0.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Celtis BCI Conservative Fund of Funds	MCEC	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	CPI +3%	None	3.45%	1.01%	40.00%
Celtis BCI Flexible Fund of Funds	MCEL	A	To provide investors with an above-average medium to long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI +6%	None	3.45%	1.01%	75.00%
Celtis BCI Managed Fund of Funds	CBMFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI +5%	None	3.45%	1.01%	75.00%
Centaur BCI Balanced Fund	CMBFA	A	To offer investors a moderate long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	Composite of 25% FTSE/JSE All Bond Index (ALBTR), 40% FTSE/JSE Capped Shareholder Weighted All Share Index (J433T), 24% Morningstar Developed Markets Target Market Exposure NR and 11% SteFI	12.5% above benchmark cap over rolling 2-year, capped at 1% p.a.	3.45%	1.55%	75.00%
Centaur BCI Flexible Fund	MCFM	A	To provide investors with high long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	Composite of 50% FTSE/JSE Capped Shareholder Weighted All Share Index (J433T), 30% Morningstar Developed Markets Target Market Exposure NR and 20% SteFI	20% above benchmark cap over rolling 2-years, capped at 2% p.a.	3.45%	1.44%	100.00%
Centaur BCI SA Equity Fund	CEBCFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE SWIX J433T	20% above benchmark cap over rolling 1-year, capped at 2% p.a. - None 1st year	0.00%	1.44%	100.00%
Citrine BCI Conservative Growth Fund of Funds	CCGFFA	A	To deliver a high level of income combined with long term capital stability.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.94%	40.00%
Citrine BCI Income Provider Fund	CIFFA	A	Delivering a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.58%	10.00%
Citrine BCI Moderate Growth Fund of Funds	CMGFFA	A	To deliver a moderate long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.94%	75.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Citrine BCI Worldwide Flexible Growth Fund of Funds	CIWFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.98%	100.00%
Colourfield BCI Income Fund 2	CBIF2	A	To provide a total return consistent with inflation-protected instruments.	No	Conservative	Quarterly	CILI index (over 12 years)	None	0.00%	0.52%	0.00%
Consilium BCI Worldwide Flexible Fund	CCWF	A	To provide investors with high long term total returns.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.44%	100.00%
Contrarius BCI Balanced Fund	COBBFA	A	To balance capital growth, income generation and risk of loss, using a mix of assets.	Yes	Moderate/Aggressive	Semi-Annually	42% FTSE/JSE Capped All Share Index, total return (J303T) + 20% FTSE/JSE All Bond Index (ALBI) + 8% Alexander Forbes Short Term Fixed Interest Composite Index (STeFI) + 18% MSCI World Index, total return (NDDUWI) + 12% J.P. Morgan Global Government Bond Index (JPMGGLBL)	20% of the outperformance of the benchmark, subject to a high watermark	3.45%	1.04%	75.00%
Contrarius BCI Equity Fund	COBEFA	A	To provide long term capital growth for investors.	No	Aggressive	Semi-Annually	70% FTSE/JSE Capped All Share Index, total return (J303T) + 30% MSCI World Index, total return (NDDUWI)	20% of the outperformance of the benchmark, subject to a high watermark	3.45%	1.04%	100.00%
Contrarius BCI SA Equity Fund	COSEFA	A	To provide long-term capital growth for investors.	No	Aggressive	Semi-Annually	FTSE/JSE Capped All Share Index, total return (J303T)	20% of the outperformance of the benchmark, subject to a high watermark	3.45%	1.04%	100.00%
Corion BCI Equity Fund	CBEQFA	A	To provide long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.21%	100.00%
Corion BCI Flexible Fund	CORFFA	A	To maximise long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset Flexible category average	None	3.45%	0.86%	100.00%
Corion BCI Growth Fund	CBGTFA	A	To maximise long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.09%	75.00%
Corion BCI Income Fund	CPIMMB	A	To maximise income.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Corion BCI Stable Fund	CBSEFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.98%	40.00%
Corion BCI Worldwide Flexible Fund	CORWFA	A	To maximise long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.86%	100.00%
Cratos BCI Worldwide Flexible Fund	CBEQFC	C	To sustain high long-term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.15%	100.00%
CS BCI Aggressive Prudential Fund of Funds	CSMCB	B	To provide the investor with a relatively high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI+5%	None	2.30%	1.44%	75.00%
CS BCI Flexible Fund of Funds	MSFB	B	To maximise long term total returns.	No	Moderate/ Aggressive	Semi-Annually	CPI+6%	None	2.30%	1.44%	100.00%
CS BCI Prudential Fund of Funds	MCSB	B	To provide the investor with steady total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI+4%	None	2.30%	1.44%	75.00%
CS BCI Worldwide Flexible Fund of Funds	CWFFFB	B	To providing investors with a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI+6%	None	2.30%	1.44%	100.00%
Custodian BCI Balanced Fund	MCBB	A	To provide investors with a moderate to high total return over the medium to long term.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 4%	None	3.45%	1.15%	75.00%
Custodian BCI Income Plus Fund	MCIN	A	To achieve a high level of sustainable income and stability of capital invested.	No	Conservative	Quarterly	SteFI Composite Index	None	3.45%	1.15%	10.00%
Delta 4 BCI Income Fund	D4IFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.55%	10.00%
Destiny BCI Multi Asset Fund of Funds	APMF	A	To deliver long term capital growth, with the generation of income as a secondary objective.	No	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset Flexible category average	None	0.00%	1.44%	100.00%
Destiny BCI Prudential Fund of Funds	APRF	A	To preserve capital and grow both capital and income of the medium to long term.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.44%	60.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Dinamika BCI Conservative Fund of Funds	MDCF	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	SA Repo rate + 2%	15% of excess above benchmark over rolling 2 years, capped at 2% p.a.	0.00%	1.44%	40.00%
Dinamika BCI Worldwide Flexible Fund	DBWFFA	A	To explore local and global investment opportunities in order achieve a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI+6%	15% of excess above benchmark over rolling 1 year, capped at 2% p.a.	0.00%	1.44%	100.00%
Dotport BCI Cautious Fund of Funds	MDCA	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	CPI	7.5% of excess above benchmark over rolling 2 years, capped at 2% p.a.	2.59%	1.15%	100.00%
Dotport BCI Equity Fund	DBEFA	A	To sustain high long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	None	3.45%	1.15%	100.00%
Dotport BCI Income Fund	DBCIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	2.59%	0.86%	10.00%
Dotport BCI Prudential Fund of Funds	MDSP	A	To provide the investor with a reasonable level of income combined with long term real capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	CPI+2%	15% of excess above benchmark over rolling 2 years, capped at 2% p.a.	2.59%	1.15%	75.00%
Edge BCI Balanced Fund of Funds	EBBFA	A	To offer investors a moderate long-term total return by investing across asset classes.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.75%	60.00%
Edge BCI Cautious Fund of Finds	EDCFA	A	Cautious risk profile that aims to provide investors with a high level of income and capital stability.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.75%	100.00%
Edge BCI Equity Fund	EBEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	1.07%	100.00%
Engelberg BCI Balanced Fund	EIPFD	A	To achieve moderate capital appreciation with reasonable volatility within the prudential asset allocation constraints.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.15%	60.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Engelberg BCI Global Feeder Fund	ENWFF	A	To provide investors with a balance between capital preservation and capital growth through the entire investment cycle.	No	Moderate	Semi-Annually	CPI	None	0.00%	1.15%	60.00%
Engelberg BCI Income Fund	FGBEFA	A	To provide a high level of income combined with capital stability.	No	Low	Monthly	SteFI Composite Index	None	0.00%	0.75%	0.00%
ETM Capital BCI Balanced Fund of Funds	ETMBFA	A	To deliver a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	75.00%
Fairtree BCI Income Plus Fund	BIPFA	A	To deliver a high level of income and long term stability on capital invested.	No	Conservative/Moderate	Quarterly	SteFI Call Deposit index + 2%	None	3.45%	0.86%	10.00%
Fairtree BCI Select Cautious Fund	EBCC	A	To provide investors with high income combined with stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	3.45%	1.09%	40.00%
FAL BCI Balanced Fund	FBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	25% 3-month SteFI, 37.5% FTSE JSE Top40 Cap index J200T, 25% FTSE JSE Midcaps index J201T, 12.5% FTSE JSE Smallcaps index J202T	15% of excess above benchmark over rolling 1 years, capped at 1% p.a.	3.45%	1.15%	75.00%
FAL BCI Stable Fund of Funds	IBSFF	A	To provide investors with a high level of income and capital stability	Yes	Conservative/Moderate	Quarterly	14% FTSE JSE Africa Top40 J200T, 8% FTSE JSE Africa Mid Cap J201T, 5% FTSE JSE Africa SA Listed Property J253T, 73% SteFI Composite Index	15% of excess above benchmark over rolling 1 years, capped at 2% p.a.	0.00%	1.15%	40.00%
Fibonacci BCI Balanced Fund	STWGFC	C	To provide investors with a moderate to high long term return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.21%	75.00%
Fibonacci BCI Income Fund	FIBOBA	A	Achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	0.00%	0.69%	10.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Fibonacci BCI Temperate Fund	FFTB1	B1	To provide investors with capital growth whilst maintaining a moderate level of income.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.86%	40.00%
Foster BCI Moderate Fund of Funds	MBMO	A	To provide the investor with steady total return, consisting of income and capital growth.	Yes	Moderate	Semi-Annually	SteFI Composite Index + 4%	None	3.45%	0.98%	60.00%
Granate BCI Active Bond Fund	GRABFB	B	To provide investors with a high income return.	Yes	Conservative/ Moderate	Quarterly	70% FTSE JSE All Bond Index (ALBI), 20% FTSE/JSE Inflation-Linked Government Index, 10% SteFI	None	3.45%	0.52%	0.00%
Granate BCI Balanced Fund	GSBFB	B	To deliver long-term capital growth by investing in a broad range of asset classes.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	3.45%	0.98%	75.00%
Granate BCI Flexible Fund	GSFFB	B	To provide investors with medium to long-term capital growth.	No	Moderate/ Aggressive	Semi-Annually	CPI + 6%	None	3.45%	0.98%	100.00%
Granate BCI Money Market Fund	RSMMB	B	To obtain as high a level of current income as is consistent with capital stability and liquidity.	Yes	Low	Monthly	SteFI Composite Index	None	3.45%	0.29%	0.00%
Granate BCI Multi Income Fund	RSMIB	B	To outperform money market and traditional income portfolios over the medium to longer term.	Yes	Conservative	Quarterly	SteFI Composite Index + 1%	None	3.45%	0.58%	10.00%
Harvard House BCI Equity Fund	MHGE	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.15%	100.00%
Harvard House BCI Flexible Income Fund	MHFI	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	BEASSA ALBI (1-3 yr sub index)	None	3.45%	1.15%	10.00%
Harvard House BCI Property Fund	HHBPA	A	To provide the investor with a high income and long term capital appreciation found through investing in mainly listed property securities.	No	Moderate/ Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	1.15%	10.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Harvard House BCI Worldwide Flexible Fund	HHBFDA	A	To deliver a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI	None	3.45%	1.15%	100.00%
Hollard BCI Conservative Growth Fund of Funds	HPSDF	B	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	median of the ASISA SA Multi Asset Low Equity category	None	0.00%	1.38%	40.00%
Hollard BCI Dynamic Income Fund	HPDIF	B	To maximise income.	Yes	Conservative	Quarterly	median of the ASISA SA Multi Asset Income category	None	0.00%	0.81%	10.00%
Hollard BCI Equity Fund	HPEFB	B	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	median of the ASISA SA Equity SA General category	None	0.00%	1.04%	100.00%
Hollard BCI Focused Global Equity Feeder Fund	HLDFFA	C	To provide long term capital appreciation while exhibiting less volatility than the global equity markets.	No	Aggressive	Semi-Annually	MSCI World Index NR	None	0.00%	0.95%	100.00%
Hollard BCI Managed Growth Fund of Funds	HPSAF	B	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	median of the ASISA SA Multi Asset High Equity category	None	0.00%	1.38%	75.00%
Hollard BCI Moderate Growth Fund of Funds	HPSBF	B	To deliver a moderate level of income combined with capital growth.	Yes	Moderate	Semi-Annually	median of the ASISA SA Multi Asset Medium Equity category	None	0.00%	1.38%	60.00%
Hollard BCI Money Market Fund	HPMMF	B	Provides investors with a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments and assets in liquid form.	Yes	Conservative	Monthly	median of the ASISA SA Interest Bearing SA Money Market category	None	0.00%	0.35%	0.00%
Hollard BCI Property Fund	HPPFC	B	To provide investors with high income and long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	0.00%	1.15%	10.00%
Hollard BCI Yield Plus Fund	HPYPF	B	To provide investors with a regular and high income with lower volatility and capital stability.	Yes	Conservative	Quarterly	median of the ASISA SA Interest Bearing Short Term category	None	0.00%	0.58%	0.00%
ID Capital BCI Balanced Fund	INNFOA	A	To provide investors with a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.15%	60.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
ID Capital BCI Income Fund	DALMA1	A1	To provide high capital stability and predictable income distributions.	No	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.92%	10.00%
ID Capital BCI Worldwide Equity Fund	INBFFA	A	Aims to deliver a high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	0.00%	1.15%	100.00%
ID Capital BCI Worldwide Flexible Fund	IBWFA	A	Aims to deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.15%	100.00%
Imali BCI Passive Balanced Fund	IPBFA	A	To offer investors a moderate to high long term total return mainly through the use of passive strategies.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	75.00%
Independent Securities BCI Worldwide Flexible Fund	BIPWFA	A	To deliver a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	None	0.00%	0.58%	100.00%
Independent Securities BCI Worldwide Flexible Fund	BIPCFB	B	To deliver a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	None	0.00%	1.09%	100.00%
Independent Securities BCI Worldwide Flexible Fund	BIPCFC	C	To deliver a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	None	0.00%	1.38%	100.00%
Independent Securities BCI Worldwide Flexible Fund	BIPCFD	D	To deliver a moderate long term total return.	No	Moderate/Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	None	0.00%	1.55%	100.00%
Instit BCI Enhanced Yield Fund	IBEYFC	C	To enhance the portfolio's income yield by actively managing interest rate risk and credit risk through the interest rate cycles.	Yes	Low	Monthly	SteFI Call Deposit index	None	0.00%	1.04%	0.00%
Instit BCI Flexible Income Fund	IBIFA	A	To maximise its income yield with the flexibility to invest in a diverse range of mainly interest-bearing instruments.	No	Conservative	Quarterly	SteFI (3 months)	None	0.00%	0.12%	10.00%
Instit BCI Global Equity Fund	IBGFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.15%	100.00%
Instit BCI Managed Fund	EBMFA	A	To offer investors a moderate to high long term total return.	Yes	Conservative/Moderate	Semi-Annually	CPI + 3%	None	3.45%	0.58%	40.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Instit BCI SA Flexible Income Fund	INSTFA	A	To achieve a high level of sustainable income.	No	Conservative	Monthly	SteFI Call Deposit index	None	0.00%	0.40%	0.00%
Instit BCI Worldwide Equity Fund	IBWEFA	A	To maximise long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.86%	100.00%
Instit BCI Worldwide Flexible Fund	IWFFA	A	Aims to deliver a moderate to high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 3%	None	0.00%	1.44%	100.00%
Instit BCI Worldwide Moderate Aggressive Flexible Fund	IBWMA	A	Aims to deliver a moderate to high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 3%	None	0.00%	0.69%	100.00%
Instit BCI Worldwide Opportunities Fund	INSOFA	A	To deliver high long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.38%	100.00%
Integral BCI Equity Fund	IBEFA	A	To deliver a moderate to high long term total return.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.73%	100.00%
Intellivest BCI Income Fund	ITBIFB	B	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.35%	10.00%
Intellivest BCI Moderate Fund	INLLFA	A	To provide investors with a moderate long term total return.	Yes	Moderate	Semi-Annually	SteFI	None	0.00%	0.69%	60.00%
Investec BCI Active Income Fund of Funds	IWIAA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative	Monthly	SteFI	None	0.00%	0.58%	10.00%
Investec BCI Balanced Fund of Funds	IWIBF	A	To achieve long term growth of capital and income.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.15%	60.00%
Investec BCI Balanced High Equity Fund	IWIBHA	A	To deliver consistent growth of capital and income.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.44%	75.00%
Investec BCI Diversified Growth Fund of Funds	INVFA	A	Aims to offer investors a moderate to high total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.15%	75.00%
Investec BCI Dynamic Equity Fund	IWIDEA	A	To provide investors with capital growth and income over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	0.00%	1.44%	100.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Investec BCI Enhanced Income Fund	INVIFD	A	To offer investors enhanced income.	No	Conservative	Monthly	55% of SteFI call deposit index	None	0.00%	0.63%	10.00%
Investec BCI Equity Fund	IWIEF	A	To provide investors with capital growth and income over the long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	0.00%	1.44%	100.00%
Investec BCI Flexible Bond Fund	INWIFA	A	To outperform its benchmark and the relevant peer group on a risk-adjusted basis over a market cycle over the medium to long term.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.75%	0.00%
Investec BCI Global Leaders Equity Feeder Fund	IWBGFA	A	To provide investors with long-term capital growth.	No	Aggressive	Semi-Annually	MSCI World index NR	None	0.00%	1.44%	100.00%
Investec BCI Global Sustainable Equity Feeder Fund	INFZA	A	To provide investors with capital growth over the long term by identifying investments with strong sustainable and Environmental, Social, and Corporate Governance (“ESG”) characteristics.	No	Aggressive	Semi-Annually	MSCI World index NR TR ZAR	None	0.00%	1.44%	100.00%
Investec BCI Progressive Yield Fund	INWVYA	A	To provide investors with a starting yield.	No	Moderate/Aggressive	monthly	CPI + 3%	None	0.00%	1.44%	100.00%
Investec BCI Property Fund	INVPA	A	To provide investors with a growing income stream.	No	Moderate/Aggressive	monthly	FTSE JSE South Africa All Property Index (J803T)	None	0.00%	1.44%	10.00%
Investec BCI World Axis Cautious Feeder Fund	INACFA	A	To provide investors with moderate long term capital growth.	No	Conservative/Moderate	Semi-Annually	ASISA Global Multi Asset Low Equity category average	None	0.00%	1.15%	40.00%
Investec BCI World Axis Core Feeder Fund	INCOFA	A	Aims to provide investors with moderate to high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset High Equity category average	None	0.00%	1.44%	75.00%
Investec BCI World Axis Flexible Feeder Fund	INCFFA	A	Aims to provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	1.44%	100.00%
Investec BCI World Axis Global Equity Feeder Fund	INGEFA	A	Aims to provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	1.44%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Investin BCI Balanced Fund	IBBFDD	D	To provide investors with a balance between capital growth and income over the medium to long term by investing across asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.15%	75.00%
Investin BCI Equity Fund	IBEFDD	D	To provide high long term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE All Share Index (J203T)	None	0.00%	1.15%	100.00%
Korner BCI Flexible Fund	KBFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	70% FTSE JSE Capped Shareholder Weighted Index (J433T), 15% FTSE JSE SA Listed Property Index (J253T) and 15% SteFI Composite Index	None	3.45%	1.04%	100.00%
Laurium BCI Strategic Income Fund	TBIFB	B	Managed in accordance with a high income strategy.	Yes	Conservative	Quarterly	SteFI Call Deposit index x 110%	None	0.00%	0.58%	10.00%
Lunar BCI Worldwide Flexible Fund	LBWFA	A	To provide investors a high long term total return by way of a worldwide flexible portfolio actively investing across different asset classes.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	20% of excess above benchmark over a rolling 1 year period, capped at 2% p.a.	3.45%	1.15%	100.00%
Mazi BCI Global Equity Feeder Fund	MAMCA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.17%	100.00%
Median BCI Balanced Fund of Funds	MBBFA	A	To offer investors a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.15%	75.00%
Methodical BCI Absolute Fund	MSAFB1	A	To offer absolute returns in excess of inflation over the long term.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.67%	60.00%
Methodical BCI Balanced Fund	MSBFF	A	To deliver long term capital growth with low income.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.95%	75.00%
Methodical BCI Dynamic Income Fund	MBBFB1	B1	Aims to generate returns above the JSE All Bond Index (ALBI) over time.	No	Conservative	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.58%	0.00%
Methodical BCI Equity Fund	ACPB2	B1	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.92%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Methodical BCI Equity Preserver Fund	MTDFB1	B1	To deliver capital growth over the medium to long term.	No	Moderate	Semi-Annually	65% FTSE JSE All Share Index (J203), 35% SteFI Composite Index	None	3.45%	0.92%	100.00%
Methodical BCI Global Dynamic Fund	MBGFB1	B1	To deliver high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.92%	100.00%
Methodical BCI Global Flexible Fund of Funds	MSGFB1	A	To provide investors with long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.58%	100.00%
Methodical BCI Income Fund	MSIFB1	B1	To provide investors with a high level of income.	Yes	Conservative	Quarterly	SteFI Composite Index + 1%	None	3.45%	0.67%	10.00%
Methodical BCI Worldwide Growth Fund of Funds	MSGFF	A	To achieve higher than average long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.86%	100.00%
MitonOptimal BCI Macro Equity Fund of Funds	SMEFA	A	To achieve long-term growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	3.45%	1.15%	100.00%
MM BCI Cautious Fund of Funds	MSCFF	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.86%	40.00%
MM BCI Moderate Fund of Funds	MSMFF	A	To provide investors with a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.86%	60.00%
Montrose BCI Cautious Fund of Funds	MFA3	A	To provide the investors with a high level of income.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	15% of excess above benchmark over a rolling 2 year period, capped at 1% p.a.	3.45%	1.15%	40.00%
Montrose BCI Flexible Fund of Funds	MFAF	A	To provide investors with high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	SARB Repo +2%	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	3.45%	1.15%	100.00%
Montrose BCI Moderate Fund of Funds	MFA5	A	To provide the investor with moderate levels of income and long term capital.	Yes	Moderate	Semi-Annually	CPI + 5%	15% of excess above benchmark over a rolling 2 year period, capped at 2% p.a.	3.45%	1.15%	60.00%
Nest Egg BCI Worldwide Equity Fund	NWEFA	A	To deliver a high long term total return.	No	Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	0.00%	0.98%	100.00%
Nest Egg BCI Worldwide Flexible Fund	NEBFA	A	To maximise long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.44%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
New Road BCI Enhanced Opportunities Fund	NRBEFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.76%	75.00%
New Road BCI Global Flexible Fund of Funds	NRGFFA	A	To provide investors with long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.98%	100.00%
New Road BCI Income Fund of Funds	NEWMIA	A	To deliver a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.58%	10.00%
New Road BCI Managed Fund of Funds	NEWMAA	A	To offer investors a moderate to high long-term total return with a focus on investment growth by investing across asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	75.00%
New Road BCI Moderate Fund of Funds	NEWMOA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.86%	60.00%
New Road BCI Stable Fund of Funds	NEWSFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.86%	40.00%
Noble PP BCI Balanced Defensive Fund of Funds	NPPBA	A	To provide the investor with a moderate level of income and capital growth.	Yes	Conservative/Moderate	Semi-Annually	CPI + 3%	None	3.45%	1.44%	45.00%
Noble PP BCI Flexible Fund	NPPFA	A	To provide investors with consistent inflation-beating total returns.	No	Conservative/Moderate	Semi-Annually	CPI + 3%	None	3.45%	1.44%	40.00%
Noble PP BCI Property Fund	NBLPFA	A	Aim is to provide investors with moderate income and long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	1.15%	10.00%
Noble PP BCI Strategic Income Fund of Funds	NPPIA	A	To provide the investor with a high level of income combined with relatively low long-term capital growth.	Yes	Conservative	Quarterly	CPI + 1%	None	3.45%	1.44%	25.00%
Noble PP BCI Wealth Creator Fund of Funds	NPPCA	A	To deliver capital growth.	Yes	Moderate	Semi-Annually	CPI + 5%	None	3.45%	1.44%	60.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Noble PP BCI Worldwide Flexible Fund of Funds	NPPWFA	A	To provide investors with a high long-term total return by investing across local and global asset classes.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.44%	100.00%
Northstar BCI Equity Fund	NCEFA	A1	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.15%	100.00%
Northstar BCI Global Flexible Feeder Fund	NSCGF	A	To deliver long term capital growth by investing in various asset classes.	No	Moderate/Aggressive	Semi-Annually	EAA Fund USD Flexible Allocation	None	3.45%	0.39%	100.00%
Northstar BCI Global Flexible Fund	BFGFA	A	To provide investors with high long-term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	1.43%	100.00%
Northstar BCI Income Fund	NMIF	A	To provide investors with regular and stable income that targets inflation beating returns over the long term, whilst actively managing the risk of capital loss in the short term.	Yes	Conservative	Quarterly	SteFI Call Deposit index x 110%	None	3.45%	0.97%	10.00%
Northstar BCI Managed Fund	METP	A1	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	20% of the excess performance above the benchmark, calculated over a rolling 1 year basis, capped at a maximum of 1%. Fee at BM 0%	3.45%	1.25%	75.00%
Numoro BCI Income Fund	NUMOFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	0.00%	0.86%	10.00%
Odyssey BCI Worldwide Flexible Fund	ODBWFA	A	To deliver a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI +4%	None	0.00%	1.61%	100.00%
Optimum BCI Balanced Fund	OBDFC	C	To offer investors a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	1.15%	60.00%
Optimum BCI Equity Fund	OBEFA	A	Seeks to sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	3.45%	1.15%	100.00%
Optimum BCI Income Fund	OBIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit index + 1%	None	3.45%	0.69%	10.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Optimum BCI Managed Growth Fund	OBMFC	C	To offer investors a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.15%	75.00%
Optimum BCI Stable Fund	OPBSFC	C	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.15%	40.00%
Optimum BCI Worldwide Flexible Fund of Funds	OBWFFA	A	To provide investors with medium to high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	3.45%	1.15%	100.00%
Opulence BCI Balanced Fund of Funds	OBCBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.69%	75.00%
Opulence BCI Income Fund of Funds	OBIFFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.69%	10.00%
Orchard BCI Diversified Fund	ORCDFA	A	Aims to deliver long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.81%	60.00%
Orchard BCI Enhanced Income Fund	OREIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.58%	10.00%
Orchard BCI Worldwide Opportunity Fund	ORWOFA	A	Aims to deliver a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 4% over rolling 5 year periods	None	3.45%	0.81%	100.00%
Ordian Capital BCI Balanced Fund of Funds	OCBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.92%	75.00%
Ordian Capital BCI Worldwide Flexible Fund	OCBWFA	A	To deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.15%	100.00%
Palmyra BCI Balanced Fund	AHBF	A	To provide investors balance between capital growth and income.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	3.45%	1.44%	75.00%
Palmyra BCI Global Flexible Fund of Funds	CGFFA	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	0.12%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Palmyra BCI Property Fund	WMPCB	B	To provide investors with a combination of high long term income with long term capital preservation.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	0.00%	0.86%	10.00%
Palmyra BCI SA Equity Fund	OYCEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.15%	100.00%
Palmyra BCI Stable Fund	CASF	A	To provide investors with stable real medium to long term returns.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	3.45%	1.15%	40.00%
PBi BCI Balanced Fund of Funds	PBBFFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	0.00%	0.86%	75.00%
PBi BCI Conservative Fund of Funds	PBCFFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 2% p.a.	None	0.00%	0.86%	40.00%
PBi BCI Worldwide Flexible Fund	PBWFF	A	To provide long term investors with high long term total returns by actively managing the portfolio's underlying holdings and/or asset allocation.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.86%	100.00%
Platinum BCI Balanced Fund of Funds	MPBP	A	To provide the investor with reasonably high long-term capital growth and relatively low levels of income.	Yes	Moderate	Semi-Annually	CPI + 4%	None	3.45%	1.73%	60.00%
Platinum BCI Defensive Income Fund of Funds	PLATDA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index + 2%	None	3.45%	0.75%	10.00%
Platinum BCI Income Provider Fund of Funds	MPIP	A	To provide investors with a high level of sustainable income and stability of capital invested.	Yes	Conservative/Moderate	Quarterly	CPI + 2%	None	3.45%	1.44%	40.00%
Platinum BCI Worldwide Flexible Fund	MPFG	A	To deliver a high long term total return for investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.73%	100.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Plexus Wealth BCI Balanced Fund	MXBA	A	To obtain long-term capital growth with some income at moderate risk levels.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.50%	75.00%
Plexus Wealth BCI Conservative Fund	MXCO	A	To provide investors with a high level of income combined with stable medium to long term real capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3% p..a.	None	3.45%	1.50%	40.00%
Plexus Wealth BCI Property Fund	MXPR	A	To provide the investor with a high income and long term capital appreciation.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	1.15%	10.00%
PortfolioMetrix BCI Balanced Fund of Funds	PMBFFA	A	To offer investors a moderate to high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.67%	75.00%
PortfolioMetrix BCI Cautious Fund of Funds	PMBCFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	0.67%	40.00%
PortfolioMetrix BCI Dynamic Income Fund	PMBDIA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.67%	10.00%
PortfolioMetrix BCI Global Bond Fund of Funds	PRTFA	A	Offers the potential for capital growth, together with income.	No	Conservative/Moderate	Semi-Annually	Morningstar Global Core Bond GR USD (in ZAR)	None	0.00%	0.49%	0.00%
PortfolioMetrix BCI Global Diversified Feeder Fund	PMGDB1	B1	To generate capital growth and income over the long term.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	0.00%	0.09%	100.00%
PortfolioMetrix BCI Global Equity Feeder Fund	PMEEA	B2	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	Morningstar Global Target Market Exposure NR USD (in ZAR)	None	0.00%	0.49%	100.00%
PortfolioMetrix BCI Global Property Fund of Funds	PMBGPF	A	To provide investors with income as well as long term capital growth.	No	Moderate/Aggressive	Semi-Annually	Morningstar Developed Markets Real Estate (n ZAR)	None	0.00%	0.49%	0.00%
PortfolioMetrix BCI Income Fund	PMIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI + 1%	None	0.00%	0.69%	10.00%
PortfolioMetrix BCI Moderate Fund of Funds	PMBMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	0.67%	60.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
PortfolioMetrix BCI SA Bond Fund	PMBFA	A	Offers the potential for capital growth, together with a regular and high level of income, by primarily investing in bonds.	No	Conservative/ Moderate	Semi-Annually	FTSE JSE All Bond Index (ALBI)	None	0.00%	0.67%	0.00%
PortfolioMetrix BCI SA Equity Fund	PMEFA	B2	To secure high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE/JSE Capped SWIX J433T index	None	0.00%	0.81%	100.00%
PortfolioMetrix BCI SA Property Fund	PMPFA	A	To provide high income and long term capital appreciation found through investing in South African listed property securities.	No	Moderate/ Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	0.00%	1.24%	10.00%
PortfolioMetrix BCI Sustainable World Equity Fund of Funds	PRTFFA	A	The Fund aims to achieve high long term capital growth by investing in underlying portfolios that take into consideration the three central pillars of socially responsible investing, being Environmental, Social and Corporate governance (ESG) criteria when making investment decisions.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	0.00%	0.67%	100.00%
PortfolioMetrix BCI Unconstrained Assertive Fund of Funds	PBUAFA	A	To offer a high long-term total return with a focus on investment growth.	No	Aggressive	Semi-Annually	CPI + 6%	None	0.00%	0.67%	100.00%
PortfolioMetrix BCI Unconstrained Balanced Fund of Funds	PMCUFA	A	To offer investors a moderate to high long-term total return with a focus on investment growth.	No	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.67%	85.00%
PortfolioMetrix BCI Unconstrained Moderate Fund of Funds	PBUMFA	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	No	Moderate	Semi-Annually	CPI + 4%	None	0.00%	0.67%	70.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
PortfolioMetrix BCI Worldwide Opportunities Fund	PBCFDA	A	To deliver income as well as long-term capital growth by exploring investment opportunities through asset class and geographical allocations.	No	Moderate/Aggressive	Quarterly	CPI	None	0.00%	0.38%	100.00%
Private Capital BCI Managed Fund	PCBMA	A	To provide investors with a moderate to high return in excess of CPI+5% per annum over a rolling 6-year term.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75.00%
PrivateClient BCI High Equity Fund	PCEFB	B	To provide investors with superior capital growth over the medium to long term.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75.00%
PrivateClient BCI Low Equity Fund	PCLEB	B	To provide investors with stable income generation and capital preservation.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.04%	40.00%
PrivateClient BCI Medium Equity Fund	PCMFB	B	To accumulate wealth for investors by delivering a moderate medium to long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	1.04%	60.00%
PrivateClient BCI Worldwide Flexible Fund	PCWFA	A	To provide investors with a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	15% excess performance above benchmark., calc over rolling 1 year, capped at max of 2% p.a.	3.45%	1.44%	100.00%
Providence BCI Worldwide Diversified Fund	BWDFB	B	To provide investors with high long term capital growth by investing across diversified investment markets and holdings.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	None	0.00%	0.58%	100.00%
Providence BCI Worldwide Flexible Income Fund	PBCIFA	A	To deliver a high level of sustainable income and stability of capital invested.	No	Conservative/Moderate	Quarterly	SteFI Composite Index	None	0.00%	1.15%	30.00%
PWS BCI Cautious Fund of Funds	PWBFA	A	To deliver a high level of income combined with long term capital stability for investors.	Yes	Conservative/Moderate	Quarterly	CPI + 2%	None	3.45%	0.94%	40.00%
PWS BCI Flexible Income Fund	PWSFFA	A	To achieve a high level of sustainable income.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.58%	10.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
PWS BCI Moderate Fund of Funds	PWBMFA	A	To deliver a moderate long term total return for investors.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	3.45%	0.94%	75.00%
PWS BCI Worldwide Flexible Fund of Funds	PBWFA	A	To deliver a high long term total return for investors.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	3.45%	0.94%	100.00%
Pyxis BCI Worldwide Flexible Fund	PBWFFC	C	Aims to deliver a high long-term total return.	No	Moderate	Semi-Annually	CPI + 3%	None	3.45%	1.15%	60.00%
Quantum BCI Balanced Fund of Funds	MQUB	A	To achieve long-term capital growth at higher than average risk levels.	Yes	Moderate	Semi-Annually	CPI + 4%	None	0.00%	1.32%	60.00%
Quantum BCI Capital Plus Fund of Funds	MQCP	A	To provide investors with high long-term capital growth that is less volatile than the benchmark.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	0.00%	1.32%	40.00%
Quantum BCI Factor Equity Fund	QUANB	B	To achieve long-term income returns.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	0.00%	0.46%	100.00%
Quantum BCI Income Fund	QUAFDC	C	To deliver a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	0.00%	0.86%	10.00%
Quantum BCI Managed Fund	INCMFC	C	Aims to deliver long-term capital growth with low to moderate income returns.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5.5% over rolling 5 year period	None	0.00%	1.15%	75.00%
Quantum BCI Worldwide Flexible Fund of Funds	MQWF	A	To maximise long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	1.32%	100.00%
Raven BCI Worldwide Flexible Fund	NWFFA	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.69%	100.00%
RCI BCI Worldwide Flexible Fund	RBWFF	A	To deliver a high long term total return.	No	Moderate/Aggressive	Semi-Annually	CPI+4%	10% above benchmark over rolling 1 year, capped at 2% p.a.	3.45%	1.27%	100.00%
RCI BCI Worldwide Flexible Growth Fund	RBFGL	L	Aims to deliver a high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI+5%	None	0.00%	1.25%	100.00%
Rebalance BCI Balanced Fund of Funds	RBIP5	A	To sustain a moderate long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.14%	75.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Rebalance BCI Cautious Fund of Funds	RBIP3	A	To provide investors with income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.14%	40.00%
Rebalance BCI Real Income Fund	RBRIFA	A	To achieve a high level of sustainable income.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10.00%
Rebalance BCI Worldwide Flexible Fund of Funds	RBIP7	A	To sustain a high long-term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.14%	100.00%
Red Oak BCI Balanced Fund	IBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity Category average	None	0.00%	1.15%	75.00%
Red Oak BCI Worldwide Flexible Fund of Funds	ROWFA	A	To deliver a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	0.00%	1.15%	100.00%
Reitway BCI Global Property Feeder Fund	MGPI	A	To provide the investor with income as well as capital growth.	No	Moderate/ Aggressive	Semi-Annually	GPR 250 REIT Net Total Return Index	None	3.45%	0.46%	0.00%
Remo BCI Thematic Growth Feeder Fund	RBTGFA	A	To achieve maximum long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.15%	100.00%
Riscura BCI China Equity Feeder Fund	RIEFA	A	To provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	MSCI China All Shares Index	None	3.45%	0.29%	100.00%
Riscura BCI Emerging Markets Equity Feeder Fund	RBEMFB	B	To provide investors with a long-term capital growth.	No	Aggressive	Semi-Annually	MSCI Emerging Markets Index	None	0.00%	0.17%	100.00%
Rowan Capital BCI Balanced Fund of Funds	RCBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.81%	75.00%
Rowan Capital BCI Income Fund of Funds	RCBIFA	A	To provide investors with a high level of income and stable capital growth.	Yes	Conservative	Quarterly	SteFI Composite Index + 2%	None	3.45%	0.69%	10.00%
RSA BCI Balanced Fund	RBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.04%	75.00%
RSA BCI Cautious Fund	EVCFC	C	To provide investors with a high level of income and stable capital growth.	Yes	Conservative/ Moderate	Quarterly	CPI + 3%	None	3.45%	1.04%	40.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
SA Asset Management BCI Balanced Fund of Funds	SAMFA	A	To sustain a high long-term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	1.27%	75.00%
SA Asset Management BCI Cautious Fund	SACFA	A	To provide investors with a high level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	0.00%	1.27%	40.00%
SA Asset Management BCI Income Fund	SAMIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit index x 110%	None	0.00%	0.92%	10.00%
SA Asset Management BCI Moderate Fund	SABFA	A	To deliver a moderate long-term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	1.27%	60.00%
Saffron BCI Active Bond Fund	MSIL	A	To provide inflation beating returns.	No	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	1.15%	0.00%
Saffron BCI Flexible Fund	MSMT	A	To deliver an enhanced level of income and stability on capital invested.	No	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset Flexible category average	None	3.45%	1.15%	100.00%
Saffron BCI Global Enhanced Income Feeder Fund	SAFFA	A	To generate a high level of income and capital appreciation over the medium to long term.	No	Conservative/Moderate	Semi-Annually	CME Term 3 month Secured Overnight Financing Rate (SOFR) + 3%	None	3.45%	0.17%	10.00%
Saffron BCI Opportunity Income Fund	MIPP	A	To deliver a high long-term total return by investing across asset classes.	No	Conservative	Quarterly	SteFI Call Deposit index + 2%	None	3.45%	1.15%	0.00%
Sage BCI Long Term Solution Fund of Funds	SSLB2	B3	To secure steady growth of capital over a longer term of more than 3 years, and to offer a return of at least CPI+7% over a rolling five-year period.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.81%	75.00%
Sage BCI Moderate Solution Fund of Funds	SSMB3	B5	To secure steady growth of capital, and to offer a return of at least CPI+5% over a rolling three-year period.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.81%	60.00%
Sage BCI Protection Solution Fund of Funds	SSPSB2	B2	To protect capital and to offer a return of at least CPI+3% over a rolling three-year period.	Yes	Conservative/Moderate	Semi-Annually	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.81%	40.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Salvo BCI Dynamic Flexible Fund	SNDFA1	A1	To maximise total returns over the long term with the risk of greater short-term volatility of capital values.	No	Moderate/ Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.14%	100.00%
Salvo BCI Global Managed Feeder Fund	SGMFA1	A1	To provide investors with long-term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.12%	100.00%
Salvo BCI Income Fund	SNIFA1	A1	To preserve capital over the long term combined with a high level of income, while minimizing volatility of investment returns in the short term.	Yes	Conservative	Quarterly	SteFI Composite Index + 1%	None	3.45%	0.78%	10.00%
Sasfin BCI Balanced Fund	SMBFCA	A	To provide investors with a moderate level of income and capital growth over the long term.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.92%	60.00%
Sasfin BCI Equity Fund	MSTT	A	To maximise returns in excess of the FTSE JSE SWIX index over time, particularly during periods of weaker equity market growth.	No	Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted All Share Index (J403T)	None	3.45%	1.44%	100.00%
Sasfin BCI Flexible Income Fund	SMFIA	A	To provide high levels of income, while preserving capital.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.69%	10.00%
Sasfin BCI Global Equity Feeder Fund	SGEFA	A	To achieve an attractive risk adjusted total return over a long-term investment horizon in USD terms.	No	Aggressive	Semi-Annually	MSCI All Country World index	None	3.45%	0.58%	100.00%
Sasfin BCI High Grade Money Market Fund	SBHGFA	A	To provide a medium whereby investors can obtain undivided participation in a diversified portfolio of money market instruments and assets in liquid form.	Yes	Low	Monthly	SteFI Call Deposit index	None	3.45%	0.46%	0.00%
Sasfin BCI High Yield Fund	SBHYA	A	To achieve a high level of sustainable income and stability of capital invested.	No	Low	Monthly	SteFI Call Deposit index	None	3.45%	0.69%	0.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Sasfin BCI Horizon Multi Managed Accumulation Fund	SAAF1	A1	To accumulate a moderate total return over a medium to long-term investment horizon.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	1.09%	60.00%
Sasfin BCI Horizon Multi Managed Diversified Growth Fund	SADFA1	A1	Aims to offer investors a moderate to high total return over a long-term investment horizon, with a focus on investment growth by investing across asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.09%	75.00%
Sasfin BCI Horizon Multi Managed Preservation Fund	SAMPA1	A1	Aims to deliver a stable level of income combined with capital preservation over a medium-term investment horizon.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.09%	40.00%
Sasfin BCI Optimal Income Fund	IBOFA	A	To provide an average after-tax yield in excess of that received from money market portfolios.	No	Conservative/Moderate	Monthly	55% of SARB Repo rate	None	3.45%	1.73%	10.00%
Sasfin BCI Prudential Fund	SAMA1	A	To deliver long term capital growth and income Normally associated with the investment structure of a moderate risk profile retirement fund.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75.00%
Sasfin BCI Stable Fund	SMSFCA	A	To achieve above real inflation beating total returns by way of delivering relatively high income.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.81%	40.00%
S-BRO BCI Defensive Fund of Funds	SBRD	A	To provide the investor with a high level of income combined with stable medium to long term real capital.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	15% above benchmark over rolling 2 years, capped at 1.5% p.a.	0.00%	1.15%	40.00%
S-BRO BCI Income Fund	SBBIFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.52%	10.00%
S-BRO BCI Managed Fund of Funds	SBMFA	A	To provide to provide investors with a high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 6%	15% above benchmark over rolling 1 year, capped at 2% p.a.	0.00%	1.15%	75.00%
S-BRO BCI Moderate Fund of Funds	SBRB	A	To provide the investor with moderate levels of income and long term capital.	Yes	Moderate	Semi-Annually	CPI + 4%	15% above benchmark over rolling 1 year, capped at 1.5% p.a.	0.00%	1.15%	60.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
S-BRO BCI Worldwide Equity Fund	SBWEFA	A	To provide long term capital growth.	No	Aggressive	Semi-Annually	ASISA Worldwide Equity General category average	None	0.00%	1.44%	100.00%
Select BCI Balanced Fund	EFFP	A	To provide the investor with balanced capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.15%	75.00%
Select BCI Enhanced Core Balanced Fund	SBECFA	A	To sustain high long-term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.29%	75.00%
Select BCI Enhanced Core Cautious Fund	SBEHFA	A	To generate moderate to high capital growth over the medium to long term.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.29%	40.00%
Select BCI Enhanced Core Equity Fund	SBCEFA	A	To generate income and moderate capital growth over the medium to long term.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.46%	100.00%
Select BCI Enhanced Core Global Equity Fund of Funds	SDCGFA	A	To generate a high capital growth over the medium to long term.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.29%	100.00%
Select BCI Equity Fund	SELEFA	A	To generate high capital growth over the medium to long term.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	20% of outperformance above benchmark over rolling 1 year capped at 1.5% p.a.	3.45%	1.15%	100.00%
Select BCI ESG Equity Fund	SBEEFC	C	Aims to provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	S&P South Africa Domestic Shareholder Weighted (DSW) Capped ESG Index	None	3.45%	0.86%	100.00%
Select BCI Fixed Income Fund	EFIF	A	To maximize interest income and preserve the portfolio's capital and provide liquidity.	No	Conservative	Quarterly	SteFI Composite Index	None	3.45%	0.86%	10.00%
Select BCI Global Equity Fund	SLTEFA	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.15%	100.00%
Select BCI Worldwide Flexible Fund	VAAF	A	To providing investors with a reasonable level of stable long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 6%	15% of outperformance of benchmark over a rolling 1 year capped at 1% p.a.	3.45%	1.15%	90.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Select Manager BCI Balanced Fund of Funds	MSGP	A	To provide investors with long term capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.86%	75.00%
Select Manager BCI Cautious Fund of Funds	MSMI	A	To provide investors with a consistent return over the medium term with a high level of income and capital preservation.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.86%	40.00%
Select Manager BCI Equity Fund	MVLT	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.15%	100.00%
Select Manager BCI Global Equity Fund of Funds	NGBEA	A	To provide investors with high long term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	0.86%	100.00%
Select Manager BCI Global Moderate Fund of Funds	MSGG	A	To provide investors with a diversified exposure to global assets with a focus on steady long term capital growth.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.86%	100.00%
Select Manager BCI Income Fund of Funds	NIPFC	C	To provide regular, stable and above-average income returns, while protecting the value of capital invested.	Yes	Conservative	Quarterly	SteFI Call Deposit index	None	0.00%	0.35%	10.00%
Select Manager BCI Moderate Fund of Funds	MSMP	A	To provide investors with a reasonable level of income and stable long-term growth.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.86%	60.00%
Select Manager BCI Worldwide Flexible Fund of Funds	NBWFA	A	To provide investors with high long term total returns.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Mutli Asset Flexible category average	None	3.45%	0.86%	100.00%
Sequoia BCI Flexible Income Fund	SEQFSA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.69%	10.00%
Sequoia BCI Global Flexible Fund of Funds	SBGFFA	A	To provide investors with long-term capital growth through investment in a diversified range of global asset classes.	No	Moderate/ Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.70%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Sequoia BCI Managed Growth Fund of Funds	BCIGFA	A	To deliver a moderate level of income combined with moderate to high long term capital growth.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.92%	75.00%
Sequoia BCI SA Equity Fund	SBSEFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted Index (J433T)	None	3.45%	0.72%	100.00%
Sequoia BCI Stable Fund of Funds	BCISFA	A	To deliver a high level of income combined with long term capital stability.	Yes	Conservative/ Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.92%	40.00%
Sesfikile BCI Global Property Fund	SPFA2	A2	To provide the investor with income as well as capital growth.	No	Moderate/ Aggressive	Quarterly	FTSE EPRA/NAREIT Developed Rental Index Net Total Return	None	0.00%	0.92%	0.00%
Sesfikile BCI Property Fund	SSPF2	B1	Aims to deliver both a high income yield as well as capital growth over the medium to long term.	No	Moderate/ Aggressive	Quarterly	FTSE JSE All Property Index (J803T)	None	0.00%	1.04%	10.00%
Signature BCI Balanced Fund of Funds	SBBFA	A	To offer investors a moderate to high long term total return.	Yes	Moderate/ Aggressive	Semi-Annually	CPI + 5%	None	3.45%	1.32%	75.00%
Signature BCI Stable Fund of Funds	SBSFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/ Moderate	Quarterly	CPI + 3%	None	3.45%	1.32%	40.00%
Signature BCI Worldwide Flexible Fund of Funds	SBWFA	A	To deliver a high long term total return.	No	Moderate/ Aggressive	Semi-Annually	CPI + 7%	None	3.45%	1.32%	100.00%
Simplisiti BCI Flexible Fund of Funds	MSIM	A	To maximise total returns over the medium To long term.	No	Moderate/ Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.04%	100.00%
Simplisiti BCI Income Plus Fund	MSIP	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.69%	10.00%
Simplisiti BCI Managed Protector Fund of Funds	MPSF	A	To provide the investor with a steady total return.	Yes	Moderate/ Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.04%	75.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Skyblue BCI Cirrus Income Fund	SBCIFA	A	To preserve capital whilst providing income returns more than that offered by traditional money market portfolios.	Yes	Conservative	Monthly	SteFI Call Deposit Index	None	3.45%	0.72%	0.00%
Skyblue BCI Flexible Fund	SKBFFA	A	To deliver a moderate to high long term total return.	No	Moderate/Aggressive	Semi-Annually	20% SteFI Composite Index and 80% FTSE JSE All Share index (J203T)	None	3.45%	0.75%	100.00%
Skyblue BCI Moderate Worldwide Flexible Fund	SKYFFB	B	Aims to deliver a moderate to high long-term total return.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	None	0.00%	0.28%-0.81%	100.00%
Skyblue BCI Unconstrained Worldwide Flexible Fund	SKYUFA	A	To deliver a high long-term total return by having full flexibility in terms of asset allocation of both geographical and asset classes exposure.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.63%	100.00%
Skyblue BCI Worldwide Flexible Growth Fund	NBCFGF	A	Aims to deliver high long-term capital growth by investing mainly in local and global equity markets.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	0.58%	100.00%
Southern Charter BCI Balanced Fund of Funds	MSCB	A	To provide the investor with a moderate total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	0.00%	0.86%	60.00%
Southern Charter BCI Defensive Fund of Funds	MSCS	A	To provide the investor with a high level of income and stable capital growth.	Yes	Conservative/Moderate	Quarterly	CPI + 3%	None	0.00%	0.86%	40.00%
Southern Charter BCI Growth Fund of Funds	MSCR	A	To provide the investor with a relatively high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.00%	0.86%	75.00%
Southern Charter BCI Worldwide Flexible Fund of Funds	SCMCA	A	To generate moderate to high long term total returns.	No	Moderate/Aggressive	Semi-Annually	CPI + 5%	15% of excess above benchmark, capped 1.5% p.a. over rolling 2 years	0.00%	0.86%	100.00%
Southern Right Capital BCI GQG Emerging Markets Equity Feeder Fund	SEMEFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI Emerging Markets Index NR	None	0.00%	0.35%	100.00%
Southern Right Capital BCI GQG Global Equity Feeder Fund	SRCEFA	A	To provide investors with long term capital growth.	No	Aggressive	Semi-Annually	MSCI All Countries World Index NR	None	0.00%	0.35%	100.00%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
SouthernCross BCI Equity Fund	SOUCFA	A	To deliver a high long-term total return.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	1.44%	100.00%
Star BCI Balanced Fund	SPACLC	A	To provide investors with consistent capital appreciation, net of investment fees over rolling six-year periods with no negative rolling 24-month periods.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.67%	75.00%
Star BCI Global Growth Feeder Fund	STARCB	A	To provide investors with stable capital appreciation, net of investment fees over rolling three-year periods with no negative 12-month periods.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.12-0.69%	100.00%
Star BCI Stable Fund	SPSCLC	A	To achieve long-term capital appreciation at the risk of moderate short-term volatility of capital values.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	1.67%	40.00%
Starfunds.ai BCI Balanced Fund of Funds	WAMCC	C	To provide the investor with a moderate level of income and long term capital growth.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.58%	75.00%
Starfunds.ai BCI Equity Fund of Funds	ACFFFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted All Share Index (J433T)	None	3.45%	0.58%	75.00%
Starfunds.ai BCI Property Fund of Funds	ACPFPA	A	To provide investors with moderate long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE/JSE SA Listed Property Index (J253T)	None	3.45%	0.58%	100.00%
Starfunds.ai BCI Stable Fund of Funds	SBSFFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.58%	40.00%
Stonewood BCI Worldwide Flexible Fund	BIWFA	A	To deliver a high level of income and long term stability on capital invested.	No	Moderate/Aggressive	Semi-Annually	CPI + 4%	None	0.00%	1.69%	100.00%
STRATEGIQ BCI Balanced Fund of Funds	SCBCIF	A	To deliver a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.75%	75.00%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
STRATEGIQ BCI Income Fund of Funds	STRFFA	A	To achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	SteFI	None	3.45%	0.52%	10.00%
Visio BCI Actinio Fund	MBVA	A	To provide investors with real long term capital growth.	No	Moderate/Aggressive	Semi-Annually	CPI + 3%	12.5% of excess above benchmark, calc over rolling 1 year, capped at max 2% p.a.	0.00%	1.44%	100.00%
Visio BCI Balanced Fund	VBBFA	A	To offer investors inflation beating term total returns.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	0.035	0.010	0.75
Visio BCI Bond Fund	VISFDA	A	Aims to generate returns above the JSE All Bond Index (ALBI) over time.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.46%	0%
Visio BCI General Equity Fund	BGEAF	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Shareholders Weighted Index (J403T)	20% excess performance above benchmark, calculated over 2 year rolling period, capped at a maximum of 1% p.a.	0.00%	1.15%	100%
Visio BCI Global Equity Fund	VBGEFA	A	Aims to provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA Global Equity General category average	None	3.45%	1.15%	100%
Visio BCI Global Property Fund	OPTFDC	C	To provide the investor with income as well as long-term capital growth.	No	Moderate/Aggressive	Quarterly	ASISA Global Real Estate General category average	None	0.00%	0.98%	10%
Visio BCI SA Balanced Fund	VIBCFB	B	To deliver a moderate to high long-term total return by investing a diversified spread of investable asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset SA High Equity category average	None	3.45%	0.58%	75%
Visio BCI SA Equity Fund	VBFB2	B2	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE Capped Shareholder Weighted Index (J433T)	20% excess performance above benchmark + 1% p.a., calculated over 1 year rolling period, capped at a maximum of 1.5% p.a. incl VAT	0.00%	0.40%	100%
Visio BCI SA Opportunities Fund	VBSOFA	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	33.4% FTSE/JSE All Share Index (J203T), 33.3% FTSE/JSE Mid Cap Index (J201T) and 33.3% FTSE/JSE Small Cap Index (J202T)	None	3.45%	0.98%	100%

FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Visio BCI SA Property Fund	VISPFA	A	To provide investors with moderate income and long-term capital growth.	No	Moderate/Aggressive	Quarterly	FTSE JSE Listed Property Index (J253T)	None	3.45%	1.15%	10%
Visio BCI Shari'ah Equity Fund	BSEFC	C	To achieve medium to long-term capital growth.	No	Aggressive	Semi-Annually	FTSE/JSE Shariah All Share Index (J143T)	None	0.00%	0.58%	100%
Visio BCI Unconstrained Fixed Interest Fund	RSVIB	B	To maximize both income and capital over a long-term.	Yes	Conservative	Quarterly	125% of SteFI Composite Index	None	0.00%	0.75%	10%
Vunani BCI Bond Fund	VUNFDA	A	The primary objective is maximum total return by primarily investing in bonds.	Yes	Conservative/Moderate	Quarterly	FTSE JSE All Bond Index (ALBI)	None	3.45%	0.58%	0%
Vunani BCI Equity Fund	VUNEQA	A	To maximise long-term capital growth by investing in a diversified range of equity securities.	No	Aggressive	Semi-Annually	FTSE JSE Shareholder Weighted Index (J403T)	None	3.45%	0.98%	100%
Vunani BCI Global Macro Fund	VUMACA	A	To provide investors with a high long-term total return.	No	Moderate/Aggressive	Semi-Annually	80% MSCI World, 15% FTSE Treasury T-Bill 3m USD, 5% SteFI Composite Index	None	3.45%	0.98%	100%
Vunani BCI Multi Asset Fund	VBMAFA	A	Aim is to deliver a moderate long-term total return by investing across a broad range of asset classes.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 5% over rolling 5-year period	None	3.45%	1.04%	60%
Vunani BCI Short Term Fixed Interest Fund	VUINTA	A	To provide investors with a high long-term total return.	Yes	Low	Quarterly	SteFI Composite Index	None	3.45%	0.46%	0%
Wealth Associates BCI Balanced Fund of Funds	WABFA	A	To provide investors a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.52%	75%
Wealth Associates BCI Cautious Fund of Funds	WAFA	A	To provide investors with a high level of income and capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.52%	40%
Wealth Associates BCI Equity Fund	WLTFa	A	To provide investors with high long-term capital growth.	No	Aggressive	Semi-Annually	ASISA SA Equity General category average	None	3.45%	0.56%	100%
Wealth Associates BCI Global Flexible Fund of Funds	WAGFA	A	To provide investors with a high long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Global Multi Asset Flexible category average	None	3.45%	0.52%	100%



FundName	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
BCI UNIT TRUST FUND RANGE											
Wealth Associates BCI Income Fund	WLBFA	A	To objective to achieve a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.48%	10%
Wealth Associates BCI Moderate Fund of Funds	WAMFA	A	To provide investors a moderate long term total return.	Yes	Moderate	Semi-Annually	ASISA SA Multi Asset Medium Equity category average	None	3.45%	0.52%	60%
Wealth Creators BCI Balanced Fund of Funds	WCBBFA	A	To provide investors with a moderate to high long term total return.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	0.81%	75%
Wealth Creators BCI Cautious Fund of Funds	WCBCFA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	ASISA SA Multi Asset Low Equity category average	None	3.45%	0.81%	40%
Wealth Creators BCI Growth Fund of Funds	WCBGFA	A	To provide investors with long term capital growth.	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	0.81%	100%
Wealth Creators BCI Income Fund	WCBIFA	A	Delivering a high level of sustainable income and stability of capital invested.	Yes	Conservative	Quarterly	ASISA SA Multi Asset Income category average	None	3.45%	0.58%	10%
Wealthpoint BCI Balanced Fund	WEABFA	A	To deliver long-term total return by investing across a broad range of asset classes.	Yes	Moderate/Aggressive	Semi-Annually	ASISA SA Multi Asset High Equity category average	None	3.45%	1.15%	75%
Wealthpoint BCI Worldwide Flexible Fund	WBWFFA	A	Aims to deliver a high long-term total return	No	Moderate/Aggressive	Semi-Annually	ASISA Worldwide Multi Asset Flexible category average	None	3.45%	1.15%	100%
Weaver BCI Balanced Fund of Funds	WEABAL	A	To offer investors a moderate to high long-term total return with a focus on investment growth by investing across asset classes.	Yes	Moderate/Aggressive	Semi-Annually	CPI + 6%	None	0.00%	0.46%	75%
Weaver BCI Moderate Fund of Funds	WEAMOD	A	To achieve moderate capital growth in the medium to long-term combined with a reasonable level of income.	Yes	Moderate	Semi-Annually	CPI + 4%	None	0.00%	0.35%	60%
Weaver BCI Stable Fund of Funds	WEASTA	A	To deliver a stable level of income combined with long term capital stability.	Yes	Conservative/Moderate	Quarterly	CPI + 2%	None	0.00%	0.46%	40%



Conflict of Interest

1. The Investment manager earns a portion of the service charge and performance fees where applicable.
2. In some instances portfolios invest in other portfolios which forms part of the BCI Schemes, refer to fact sheets for more details.

Collective Investment Schemes in Securities (CIS) are generally medium to long term investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. CIS are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges and maximum commissions is available on request from the company/scheme. Commission and incentives may be paid and if so, would be included in the overall costs. Forward pricing is used. For Money Market Funds a constant price will be maintained. While a constant price is maintained the investment capital is not guaranteed. A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for these portfolios. Different classes of units apply to these portfolios and are subject to different fees and charges. Boutique Collective Investments (RF) (Pty) Ltd is a member of the Association for Savings & Investment SA (ASISA).