



SHARI'AH-COMPLIANT UNIT TRUST FUNDS

UNIT TRUST CATEGORY	INVESTMENT AIM	ANNUALISED SERVICE FEE (excl. VAT)	TOTAL EXPENSES (INCL. ANNUAL SERVICE FEE) AS AT 30 SEPTEMBER 2021			DISTRIBUTION DATES	RISK PROFILE
			Total Expense Ratio (TER) incl. VAT	Transaction Cost (TC)	Total Investment Charges		
Old Mutual Albaraka Balanced Fund A # †							
South African – Multi-Asset – Medium Equity	This Shari'ah-compliant fund aims to offer investors steady, long-term capital growth, as well as a moderate level of income via a portfolio that diversifies across asset classes.	1.25%	1.48%	0.12%	1.60%	June, December	Moderate
Old Mutual Albaraka Equity Fund A †							
South African – Equity – General	This Shari'ah-compliant fund invests in a broad spectrum of shares that are not associated with alcohol, gambling and non-halaal food stuffs and do not generate interest income.	1.50%	1.77%	0.22%	1.99%	June, December	Moderate to High
Old Mutual Albaraka Income Fund A †							
South African – Multi-Asset – Income	The fund aims to offer investors an ethical investment vehicle providing income and relative capital stability over time. Income will be provided to clients through investment in Shari'ah compliant short- and longer-term SA and global non-equity securities.	0.60%	0.73%	0.04%	0.77%	March, June, September, December	Low to Moderate

INVESTMENT CONTRACT MINIMUMS*:

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

* These investment minimums are not limited to one fund. They can be apportioned across the funds you have selected in your investment contract.

† These local unit trusts may offer investors offshore exposure when appropriate/in line with regulation.

These funds comply with Regulation 28 of the Pension Funds Act.

The initial adviser fee will be between 0% and 3.45%. Please refer to the respective Minimum Disclosure Document for more detail.

The Total Expense Ratio (TER) is a historic measure of the impact the deduction of management and operating costs has on a fund's value. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER, which includes the annual service fee, may not necessarily be an accurate indication of future TER's.

Transaction Cost (TC) is a necessary cost in administering the fund and impacts fund returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of fund, the investment decisions of the investment manager and the TER.

The TER and TC cannot be determined accurately for the funds that are less than one year old. Calculations are based on actual data where possible and best estimates where actual data is not available.

The total investment charge consists of the TER and TC.

You will receive confirmation of your Effective Annual Cost (EAC) in writing once your investment has been processed.