



The Home of Exchange Traded Funds®



The Home of Retirement Funds

etfSA.co.za Suite of ETF & ETN Investment Products

- **Discretionary investments**
- **Tax Free Investment accounts**
- **Annuity Investments**
- **Portfolio Management Services**

**JSE ETP
Investment Seminar**

4 August 2015

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etfSA.co.za**

Discretionary Investments

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Building Up Wealth

R1000 per month in Satrix INDI 25 ETF

	Current Value*				
	1 Year (R)	3 Year (R)	5 Year (R)	10 Year (R)	20 year** (R)
Satrix INDI 25 ETF	13 370	52 450	118 540	404 500	3 842 000
* Current value of R1000 per month investment over 1-10 years for period ended 14 May 2015.					
** Extrapolated return based on 2004-2014 returns.					
Source: etfSA.co.za / Profile Data (14/5/2015).					
Note: Historic returns may not be repeated in future.					

Balanced Portfolio Investment

R5000 per month – R1000 per month in each ETF

	Amount Allocated		Value After 3 Years (R)	Value After 5 Years (R)
	(%)	(R)		
SA Equities				
Satrix INDI 25 ETF	20%	1 000	53 650	120 645
NewFunds S&P GIVI FINI 15 ETF	20%	1 000	53 995	111 990
Foreign Equities				
DBX Tracker MSCI World ETF	20%	1 000	55 500	117 205
SA Government Bonds				
NewFunds ILBI ETF	20%	1 000	40 050	74 890
SA Listed Property				
Proptrax SAPY ETF	20%	1 000	50 680	103 150
Total	100%	R5 000 pm	R253 150	R527 880
Comparison				
Average SA medium equity balanced Unit Trust			R215 040	R420 630
			(16% p.a. outperformance)	(20% p.a. outperformance)

The Advantages of Using the etfSA Investor Plan for Discretionary Investments

- Will accept investments from R1000.
- Will process debit orders from R300 per month.
- Automatically reinvests dividends four times a year.
- Administration fee (0,4% - 0,7% p.a.) is administered over 12 months and covers all transactions over that period.
- Will facilitate third party investments
- Ideal for Investor Clubs/Stokvels.
- Can view accounts online at any time.

View: www.etfsa.co.za

Tax Free Investment Accounts

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Tax Free Investment Options

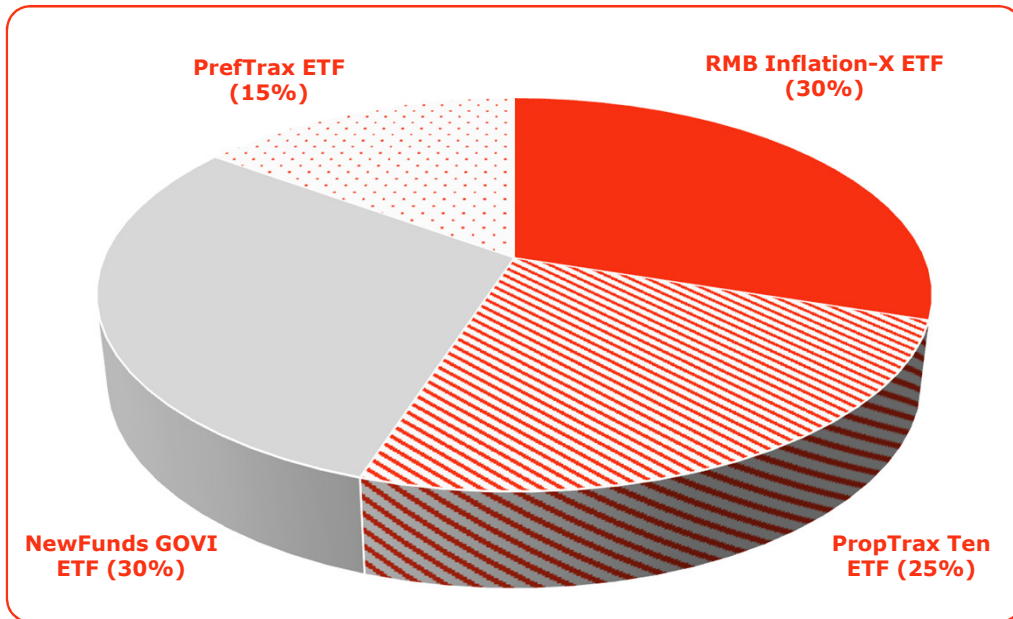
■ **New Tax Free Savings and Investment Accounts**

- All capital growth and any income/dividends earned in such accounts is tax free.
- Contributions limited to R30 000 per tax year per person.
- Subject to life investment contribution of R500 000.
- Value of investment can rise above R500 000 without any restrictions.
- Capital can be withdrawn at any time.

The ETF Tax Free Investment Accounts

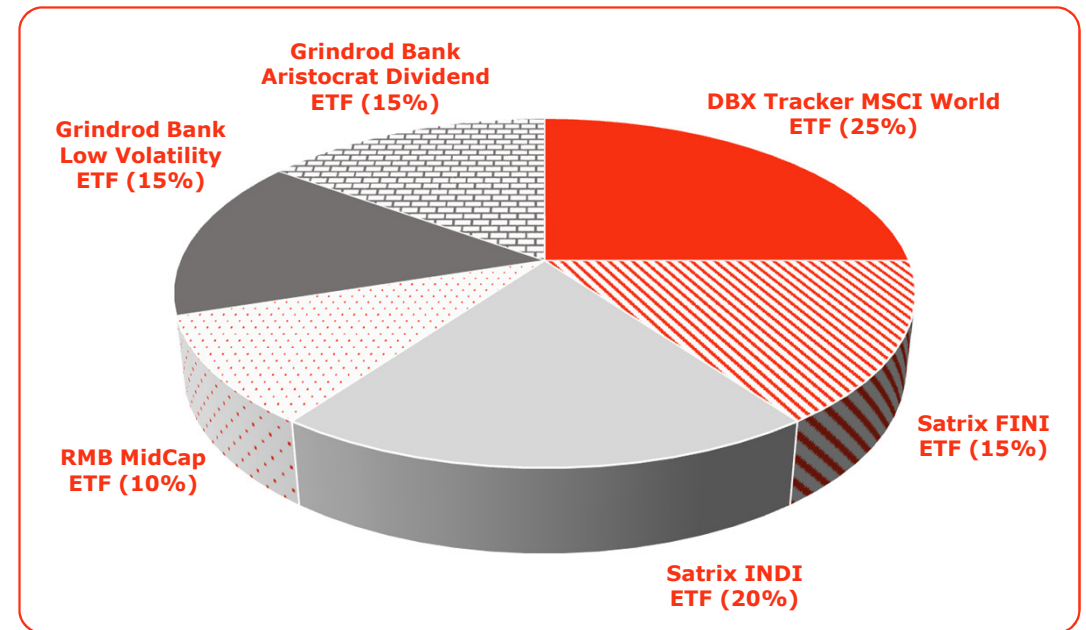
- Only invested in Collective Investment Scheme ETFs registered by the FSB and listed on the JSE.
- Offers the choice of two ETF portfolios.

ETF Tax Free Income Account



or

ETF Tax Free Equity Account



- Or a combination of both (50%/50%)

What Return Can I Expect?

R30 000 p.a. investment to a maximum of R500 000

	1 Year	5 Years	17 Years
Cash (bank savings)	R31 740	R208 208	R899 796
SA Government Bonds	R33 120	R233 817	R1 413 647
ETFIA- Income Account	R34 110	R254 133	R1 979 479
JSE All Share Index	R35 640	R289 028	R3 375 777
ETFIA- Equity Account	R38 370	R363 169	R8 902 064

*Based on the average return of the last five years to February 2015.
The same return may not be achieved in future.*

The ETF Tax Free Investment Accounts

- Allows investment from R1000 for lump sum or debit orders, up to a maximum of R30 000 per account in any tax year.
- Registers each TFSA account in your name on the centralized electronic JSE/STRATE register.
- Charges a 1% (incl. VAT) fee per annum for
 - Account administration = 0,5%
 - Portfolio management and advice = 0,5%
- Minimal transaction handling charges are bulked and charged to each client.
- Sends account statements twice a year to all clients and tax certificates as required by the Act.

Computershare contact details:

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ANNUITY INVESTMENTS

- **Retirement Annuity Funds (Preservation, Provident Funds coming soon)**
- **Living Annuity Funds**



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Four Portfolios Offered

CPI +3% - Wealth Conservator Fund

CPI +5% - Wealth Builder Fund

CPI +7% - Wealth Enhancer Fund

CPI +10% - Wealth Maximiser Fund (LA Funds only)

- Can mix allocation between portfolios.
- Switch between portfolios at no cost.
- Full transparency in portfolio holdings, investment performance and Regulation 28 compliance.



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etfSA Annuity Products

- Full flexibility in contributions, no penalties if contributions are stopped.
- Full member choice on:
 - Age of retirement
 - Drawdown levels
 - Portfolio allocations.
- Full cost disclosure.

Retirement Funds for the 21st Century



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MANAGED INVESTMENT PORTFOLIOS

Bespoke ETP portfolios to meet the investment requirements of the Individual Client, Trust, Corporation or Institution

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Portfolio Management Service

- Personal ETP portfolios designed for your particular financial requirements, risk profile and income needs.
- Portfolio designs taken into account
 - Volatility
 - Concentration risk
 - Correlation coefficients
 - Tracking errors
 - Diversification
 - Performance targets.
- 1% per annum fee covers all brokerage, administration, custodianship, asset management and financial advice.
- Investment of R1 million or more to qualify.

Portfolio Management Service

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