



SHARI'AH COMPLIANT PRODUCT RANGE

*Principled investments by
27four Investment Managers*

Raging Bull and Morningstar Award Winners

Information on these awards can be obtained from 27four Investment Managers

27

f	o
u	r

INVESTMENT MANAGERS

WE LIVE INVESTMENTS.

ABOUT 27FOUR INVESTMENT MANAGERS

27four Investment Managers (Pty) Ltd is a leading, independent South African-based multi-manager. We offer a comprehensive and innovative range of expertly constructed multi-manager product solutions to cater for the varying needs of South African and global retirement funds as well as individual investors. Our offering includes mainstream multi-manager products, alternative fund of hedge funds, Africa fund of funds and a suite of Shari'ah compliant products.

27four has won numerous awards, including the 2009 Principal Officers Association "Manager of Managers of the Year" award, the 2012 Hedge News Africa Award for "Long-Term performance – Fund of Funds", and a total of 6 Raging Bull awards between 2014 and 2016 as well as 4 Morningstar awards for our 27four Balanced Prescient Fund of Funds and 27four Stable Prescient Fund of Funds unit trusts. In 2016 27four was awarded the PMR.africa Diamond Award for Outstanding Financial Services Provider.

The 27four team consists of a dynamic group of experienced investment professionals with established backgrounds in the retirement and asset management industries. Through ongoing value-add by way of product differentiation and the delivery of consistent and superior investment returns, 27four has earned its position as a leading provider of multi-manager solutions to South African and global investors.

WE BRING A FRESH AND DIFFERENTIATED APPROACH TO SHARI'AH COMPLIANT INVESTING

Since 2008, 27four has successfully been managing a unique range of Shari'ah compliant investment portfolios for retirement funds and individual investors. We bring a fresh and pioneering perspective to the area of Shari'ah compliant investing through leveraging our investment capability and providing investors access to global innovation and best practice in the pursuit of investment excellence. Our Shari'ah investment philosophy and process is driven by identifying sources of return as well as sources of risk to ensure that we build portfolios that not only deliver on their return expectations but have the highest probability of doing so - keeping in mind that the protection of capital against loss is integral to long-term wealth creation.

27FOUR SHARI'AH SUPERVISORY BOARD

The 27four Shari'ah Supervisory Board is comprised of three highly respected Islamic scholars, with significant experience in Shari'ah Law. They are external and independent.

Mufti Ahmed Suliman (Chairman)

Mufti Suliman completed his six year course covering all aspects of Islamic studies at the Darul Uloom Zakariya, South Africa. He is an expert in Islamic Jurisprudence and joined the South African Council of Muslim Theologians at the beginning of 2002. He has extensive experience in accounting, auditing and governance of Islamic financial institutions and Shari'ah compliant products. Mufti Suliman is a member of a number of Shari'ah Supervisory Boards of Takaful companies, banks and financial institutions.

Mufti Mohammed Ashraf

Mufti Ashraf holds an MA in Economics and Islamic Law from the University of Karachi, Pakistan. He is an established academic and a lecturer at the institute of Higher Islamic Studies in Springs. Mufti Ashraf is a highly acclaimed scholar in Arabic studies. He advises a number of banks, Takaful companies and financial institutions on matters pertaining to Islamic banking and finance.

Mufti Zaid Haspatel

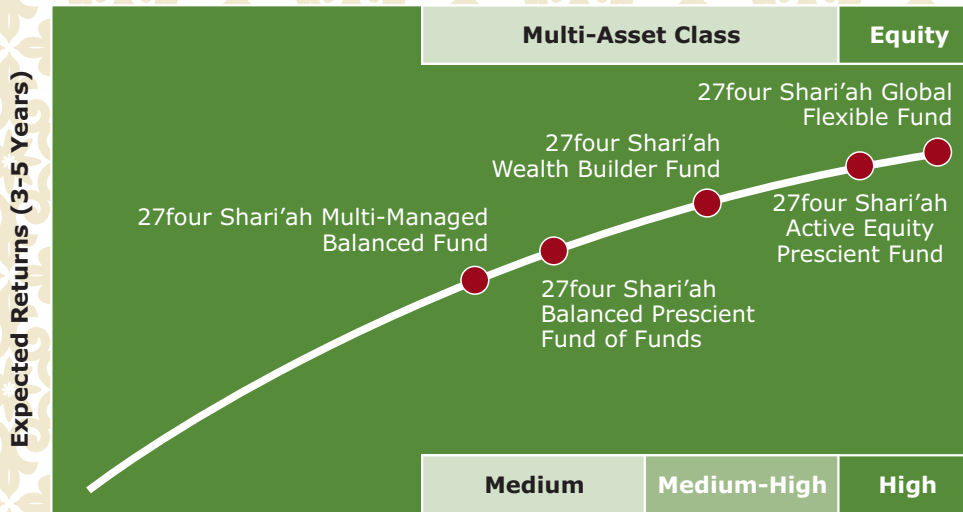
Mufti Haspatel completed his six year course covering all aspects of Islamic studies at the Darul Uloom Zakariya, South Africa. He is an expert in Islamic Jurisprudence and joined the Darul Uloom Zakariya as a lecturer in 2002. He has extensive experience in accounting, auditing and governance of Islamic financial institutions and Shari'ah compliant products.



EMBRACING THE PRINCIPLES OF ISLAMIC FINANCE

- Exclusion of economic sectors deemed unlawful.
- Dividend purification.
- Interest is deemed unlawful.
- No uncertainty.
- Profit and loss sharing between parties.
- Asset-backed financial transactions.

27FOUR RANGE OF SHARI'AH COMPLIANT PRODUCTS



Risk Profile

	27four Shari'ah Multi-Managed Balanced Fund	27four Shari'ah Balanced Prescient Fund of Funds	27four Shari'ah Wealth Builder Fund	27four Shari'ah Active Equity Prescient Fund	27four Shari'ah Global Flexible Fund
Fund Details					
Unit Trust		✓		✓	
Life Pool	✓		✓		✓
Unit Trust Category		South African - Multi Asset - High Equity		South African - Equity - General	
Regulation 28 Compliant	✓	✓	✓		
Income Distributions		March		March	
Fund Description					
Single Manager Equity Fund				The Fund invests in South African listed Shari'ah compliant shares.	
Balanced / Flexible Fund of Funds	The Funds are multi-managed, multi-asset class portfolios providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, both locally and internationally, Islamic income and commodity products.				A multi-managed portfolio that invests in global equities and global Sukuk.
Why Invest	Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.	Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.	Suitable for investors with a long-term investment horizon. The primary objectives are moderate to aggressive capital growth and income generation.	Suitable for investors with a long-term investment horizon. The primary objectives are capital appreciation and income generation through dividends.	This is a Rand feeder fund designed for investors seeking global exposure to the world's premium Shari'ah compliant managers but do not wish to make use of their foreign exchange allowance. The portfolio is designed to maximise investment returns over the long term.
Target Benchmark	CPI+4%	Unit trust category average	CPI+6%	Unit trust category average	60% Dow Jones Islamic Market Titans 100 Index, 40% Dow Jones Global Sukuk Index
Risk Rating	Moderate	Moderate	Moderate to High	High	High
How to Access					
Platform Availability	Only directly through 27four	Stanlib, Allan Gray, Momentum, Glacier, AIMS and directly through 27four	Only directly through 27four	AIMS (ABSA), Sanlam Glacier and directly through 27four	Only directly through 27four
Suitable for					
Discretionary Savings		✓		✓	
Retirement Annuity	✓	✓	✓		
Preservation Fund	✓	✓	✓		
Living Annuity	✓	✓	✓	✓	
Endowment	✓	✓	✓	✓	✓
Tax Free Savings		✓		✓	

INVEST ONLINE

Visit www.27four.com/How-To-Invest and select Invest Online to start the simple **5 step process**.

1. Choose your product
2. Choose your funds
3. Enter your details
4. Confirm application
5. Done!

1. First decide which product is most suitable to your individual circumstances. Choose from Unit Trusts, Tax Free Savings Accounts, Retirement Annuities, Preservation Funds, Living Annuities and Endowment Policies.
2. Select the fund/s you would like to invest in and the amount/s to be invested.
3. Provide us with your details.
4. Confirm your details and upload the relevant verification documents using the secure portal.
5. Our client services department will be in contact with you to confirm your investment.

Minimum Investment Size: R10 000 lump sum and/or a R500 monthly debit order.

NEED ADVICE?

27four Investment Managers does not provide financial advice. We do however recognise that investors would benefit from the advice of independent financial advisers in setting and achieving their long-term investment objectives. Should you require the assistance of an independent financial advisor to assist you in meeting your financial goals, please contact us to provide you with the contact details of advisors in your area.

In an ever-changing world, isn't it good to know that there are still people who hold **good values** and **ethical standards** above all else? The 27four Shari'ah compliant range of products aims to uphold moral business practices while at the same time making sure that your investments are soundly taken care of.

Contact details

27four Investment Managers (Pty) Ltd
Tel: +27 (0)11 442 2464 Email: info@27four.com Website: www.27four.com
54 on Bath, Ground Floor, 54 Bath Avenue, Rosebank, 2196, JHB



27four Investment Managers (Pty) Ltd is a licensed financial services provider with License No. 31045

DISCLAIMER

Collective Investment Schemes in Securities (CIS) should be considered as medium to long-term investments. The value may go up as well as down and past performance is not necessarily a guide to future performance. CIS's are traded at the ruling price and can engage in scrip lending and borrowing. A schedule of fees, charges and maximum commissions is available on request from the Manager. There is no guarantee in respect of capital or returns in a portfolio. A CIS may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate. CIS prices are calculated on a net asset basis, which is the total value of all the assets in the portfolio including any income accruals and less any permissible deductions (brokerage, STT, VAT, auditor's fees, bank charges, trustee and custodian fees and the annual management fee) from the portfolio divided by the number of participatory interests (units) in issue. Forward pricing is used. The Fund's Total Expense Ratio (TER) reflects the percentage of the average Net Asset Value (NAV) of the portfolio that was incurred as charges, levies and fees related to the management of the portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. During the phase in period TER's do not include information gathered over a full year. A Money Market portfolio is not a bank deposit account and the price is targeted at a constant value. The total return is made up of interest received and any gain or loss made on any particular instrument; and in most cases the return will have the effect of increasing or decreasing the daily yield, but in the case of abnormal losses it can have the effect of reducing the capital value of the portfolio. The yield is calculated as a weighted average yield of each underlying instrument in the portfolio. Excessive withdrawals from the portfolio may place the portfolio under liquidity pressures and a process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed. 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. The Manager retains full legal responsibility for any third-party-named portfolio. Where foreign securities are included in a portfolio there may be potential constraints on liquidity and the repatriation of funds, macroeconomic risks, political risks, foreign exchange risks, tax risks, settlement risks; and potential limitations on the availability of market information. The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees. Please note that all documents, notifications of deposit, investment, redemption and switch applications must be received by Prescient by or before 13:00 (SA), to be transacted at the net asset value price for that day. Where all required documentation is not received before the stated cut off time Prescient shall not be obliged to transact at the net asset value price as agreed to. Prices are published daily and are available on the Prescient website. Prescient is a member of the Association for Savings and Investments SA. This document is strictly for information purposes only and should not be considered as an offer, or solicitation, to deal in any of the investments mentioned herein. Any information and opinions contained in this communication, and any supplemental information provided, is believed to be reliable but no representation or warranty is given as to its correctness, accuracy or completeness. Investors should take cognisance of the fact that there are risks involved in buying or selling any financial product. This advertisement does not constitute a solicitation, invitation or investment recommendation. Prior to selecting a financial product or fund, it is recommended that investors seek specialised financial, legal and tax advice. This document may not be amended, reproduced, distributed or published without the prior written consent of 27four Investment Managers. 27four Investment Managers is an authorised financial services provider. Prescient Management Company (RF) (Pty) Ltd is registered and approved under the Collective Investment Schemes Control Act (No.45 of 2002). For any additional information such as fund prices, fees, brochures, minimum disclosure documents and application forms please go to 27four.com.