

# Retirement Annuity Fund Application Form

## DETAILS OF THE FUND

| Fund                              | FSCA Registration Number | SARS Approval Number |
|-----------------------------------|--------------------------|----------------------|
| Prescient Retirement Annuity Fund | 12/8/37744               | 18/20/4/41992        |

## BEFORE YOU INVEST

**Before you invest:**

Before investing, read the Terms and Conditions of Membership of the Fund carefully to decide if the product meets your financial needs. Consider getting financial advice if you are not familiar with financial markets and products. We will send you confirmation once the investment is finalised.

The introduction of the retirement two-pot system on 1 September 2024 has changed the retirement fund landscape. Your retirement savings up to 31 Aug 24 were ringfenced into a vested component and the previous retirement fund rules will continue to apply to this component. All new contributions to retirement funds must be split between a savings component and a retirement component unless certain exemptions apply in which case neither of these two components are created.

**Savings component – one third of your contribution will go into this component. If you need to access your savings before retirement in the case of a financial crisis, you will have the option to make one withdrawal every tax year from this component which will be taxed at your marginal rate of tax. At retirement, any remaining value in this component can be taken in cash or used to purchase an annuity.**

**Retirement component - two thirds of your contribution will go into this component. Your retirement component must remain invested until your formal retirement at which time it must be used to purchase an annuity that will provide you with income during your retirement.**

**Vested component - no further contributions may be made to your vested component. Your vested component must remain invested until you retire, at which time a part thereof to a maximum of one third can be taken as cash and the rest must be used to purchase an annuity.**

**All these components are linked by an investment account reference, and they will be treated as one investment into the retirement fund when transacting. You may only select one set of underlying funds that will apply to your savings and retirement fund component.**

## ADMINISTRATION FEES

An Administration Fee will be recovered through a sale of units in your Investment Account. The fees that apply are set out below and do not include VAT. Please refer to the Terms and Conditions for a description of the Internal and External Investment Options and the other fees that apply to this investment.

| Administration Fee (%)                  | R0-5m | R5-10m | >R10m |
|---|-------|--------|-------|
| Internal Investment Options             | 0.22% | 0.17%  | 0.15% |
| One or more External Investment Options | 0.34% | 0.28%  | 0.25% |

## COMPLETE THE FORM AND AGREE TO THE T&C'S

- Please read the Terms and Conditions, the Retirement Annuity Fund Brochure and refer to the Regulation 28 Investment Options Fund List
- Complete all relevant sections on this form, and send it together with the required documents to Prescient via e-mail at [retirement@prescient.co.za](mailto:retirement@prescient.co.za)
- Cut-off times for receiving instructions are 13:00, except for the Prescient Money Market Fund where the cut-off time is 11:00.

### The following must be submitted along with this application:

- Clear copy of the first page of the investor's identity document (if it is a Smart ID, we require a copy of the back and front)
- Proof of the investor's bank account (not older than 3 months)
- Proof of residence for the investor (not older than 3 months)
- Proof of payment if electing to pay via electronic fund transfer
- If acting on behalf of an investor, proof of relevant authority

## 1. PERSONAL DETAILS

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Title \_\_\_\_\_ Surname \_\_\_\_\_

First Name(s) \_\_\_\_\_ Male \_\_\_\_\_ Female \_\_\_\_\_

Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_

Marital Status \_\_\_\_\_ Single \_\_\_\_\_ Ante Nuptial contract \_\_\_\_\_ In Community of Property \_\_\_\_\_

Occupation \_\_\_\_\_

ID or Passport Number (if Foreign National) \_\_\_\_\_

Income Tax Number \_\_\_\_\_

### Street Address

c/o \_\_\_\_\_

Unit \_\_\_\_\_

Complex \_\_\_\_\_

Street Number \_\_\_\_\_

Street \_\_\_\_\_

Suburb \_\_\_\_\_

City \_\_\_\_\_

Postal Code \_\_\_\_\_

Country \_\_\_\_\_

Telephone (H) \_\_\_\_\_

Telephone (W) \_\_\_\_\_

Mobile \_\_\_\_\_

E-mail Address \_\_\_\_\_

### Postal Address

Same as Street Address

c/o \_\_\_\_\_

Line 1 \_\_\_\_\_

Line 2 \_\_\_\_\_

Line 3 \_\_\_\_\_

Line 4 \_\_\_\_\_

Postal Code \_\_\_\_\_

Country \_\_\_\_\_

All communication will be sent to you via e-mail. If you prefer post or do not have an e-mail address, please check here.

**2. ACTING ON BEHALF OF INVESTOR \***

**\* This is for Guardians/Parents, or persons with Powers of Attorney. Proof of authority and FICA documentation required.**

Title \_\_\_\_\_ Surname \_\_\_\_\_

First Name(s) \_\_\_\_\_ Male \_\_\_\_\_ Female \_\_\_\_\_

Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_

ID or Passport Number (if Foreign National) \_\_\_\_\_

Income Tax Number \_\_\_\_\_ Capacity \_\_\_\_\_

**Street Address**

**Postal Address**

c/o \_\_\_\_\_

Same as Street Address

Unit \_\_\_\_\_

c/o \_\_\_\_\_

Complex \_\_\_\_\_

Line 1 \_\_\_\_\_

Street Number \_\_\_\_\_

Line 2 \_\_\_\_\_

Street \_\_\_\_\_

Line 3 \_\_\_\_\_

Suburb \_\_\_\_\_

Line 4 \_\_\_\_\_

City \_\_\_\_\_

Postal Code \_\_\_\_\_

Postal Code \_\_\_\_\_

Country \_\_\_\_\_

Country \_\_\_\_\_

Telephone (H) \_\_\_\_\_

Telephone (W) \_\_\_\_\_

Mobile \_\_\_\_\_

E-mail Address \_\_\_\_\_

All communication will be sent to you via e-mail. If you prefer post or do not have an e-mail address, please check here.

### 3. SOURCE OF FUNDS INVESTED - VOLUNTARY CONTRIBUTIONS

As of the 1st September 2024: For voluntary contributions as well as debit orders, your benefits will be split proportionately - 1/3 to the savings component and 2/3 to the retirement component.

|          |                              |  |                                |
|----------|------------------------------|--|--------------------------------|
| Savings  | Retirement/insurance pay out | Passive Income (rental, dividends, interest) | Trade/business                 |
| Winnings | Gifts/inheritance/donations  | Salary/bonus                                 | Child/Spousal support payments |
|          |                              |  | Tax Refund                     |

Other (please specify) \_\_\_\_\_

**\* The Administrator reserves the right to request proof of source of funds**

#### ELECTRONIC FUND TRANSFER (EFT)

Please send proof of payment together with a completed and signed form for us to locate and invest the funds

**Minimum Initial Investment Amount: R10 000**

**Amount** \_\_\_\_\_ **Date of Deposit** \_\_\_\_\_

#### ELECTRONIC COLLECTION

Funds are deducted from the investor's bank account on the receipt of this application form and all supporting documentation. Electronic collection by the Administrator is restricted to a maximum of **R1 000 000.00** per debit. Where a higher amount than this is requested, multiple debits will be processed daily.

**Minimum Initial Investment Amount: R10 000**

**Amount** \_\_\_\_\_ **Date of Collection** \_\_\_\_\_

#### MONTHLY DEBIT ORDER COLLECTION

You may set a regular debit order for the 1st or the 15th of every month. If the 1st or the 15th falls on a weekend or public holiday, the funds will be deducted on the first business day thereafter.

Any debit order instruction / amendment must be received in writing at least 5 business days prior to the selected debit order date in order for it to be acted upon.

**Minimum Monthly Debit Order Investment Amount: R500**

**Amount** \_\_\_\_\_ **to be collected on the 1st of every month** **or the 15th of every month**

**Commencing on** \_\_\_\_\_ **Annual Escalation** \_\_\_\_\_ %

**NOTE: Money invested via electronic collection or debit order may only be withdrawn 40 days after such funds are invested.**

#### BANKING DETAILS FOR ELECTRONIC FUND COLLECTION OR MONTHLY DEBIT ORDER COLLECTION\*\*

Proof of ID, bank account details and residential address required for account holder (not older than 3 months)

|                                    |  |
|------------------------------------|--|
| <b>Name of Bank Account Holder</b> |  |
| <b>Bank</b>                        |  |
| <b>Branch Code</b>                 |  |
| <b>Account Number</b>              |  |
| <b>Account Type</b>                |  |

**\*\*If the bank account details above are not the investor's, please ensure the below section is completed and signed accordingly:  
I hereby authorise the Administrator to deduct the stated amount for the investment from the bank account above. I agree to pay bank charges and costs incurred by this electronic collection or debit order.**

|                                    |  |
|------------------------------------|--|
| <b>Signature of Account Holder</b> |  |
| <b>Full Name</b>                   |  |
| <b>Signed at</b>                   |  |
| <b>Date</b>                        |  |
| <b>Designation</b>                 |  |

#### 4. SOURCE OF FUNDS INVESTED - COMPULSORY / TRANSFER CONTRIBUTIONS

For compulsory contributions or transfers from other retirement funds, your benefits will be allocated to the relevant components as per the transferring fund's confirmation.

##### TRANSFER FROM AN APPROVED FUND

Please note that in certain circumstances we may request additional information.

##### Transferor 1

| Name of Transferring Fund | FSCA Registration Number | Contact Number |
|---------------------------|--------------------------|----------------|
|                           |                          |                |

Pension Fund      Preservation Pension Fund      Retirement Annuity Fund

Approximate Transfer Amount \_\_\_\_\_

##### Transferor 2

| Name of Transferring Fund | FSCA Registration Number | Contact Number |
|---------------------------|--------------------------|----------------|
|                           |                          |                |

Pension Fund      Preservation Pension Fund      Retirement Annuity Fund

Approximate Transfer Amount \_\_\_\_\_

##### Transferor 3

| Name of Transferring Fund | FSCA Registration Number | Contact Number |
|---------------------------|--------------------------|----------------|
|                           |                          |                |

Pension Fund      Preservation Pension Fund      Retirement Annuity Fund

Approximate Transfer Amount \_\_\_\_\_

#### 5. INVESTMENT OPTIONS

Please refer to the Investment Option Brochure for available Regulation 28 compliant funds for investment and complete the table below:

| Investment Portfolio | Investment Amount (%) | Debit Order (%) |
|----------------------|-----------------------|-----------------|
|                      |                       |                 |
|                      |                       |                 |
|                      |                       |                 |
|                      |                       |                 |
|                      |                       |                 |
|                      |                       |                 |
|                      |                       |                 |
|                      |                       |                 |
| <b>Total</b>         | <b>100%</b>           | <b>100%</b>     |

## 6. INDICATE YOUR BENEFICIARY OPTIONS

Should you die whilst a member of the Prescient Retirement Annuity Fund, Section 37C of the Pension Funds Act 24 of 1956 stipulates how your death benefit must be dealt with. In terms of Section 37C, the Trustees of the Fund are obliged to pay the death benefits firstly to your dependants, thereafter, the Trustees may consider paying benefits to persons who are not dependants but who have been nominated. Refer to the Terms and Conditions for more information on death benefits.

|                       | Beneficiary 1 | Beneficiary 2 |
|-----------------------|---------------|---------------|
| <b>Surname</b>        |               |               |
| <b>First Name</b>     |               |               |
| <b>ID number</b>      |               |               |
| <b>Contact Number</b> |               |               |
| <b>Email Address</b>  |               |               |
| <b>Relationship</b>   |               |               |
| <b>Share %</b>        |               |               |

|                       | Beneficiary 3 | Beneficiary 4 |
|-----------------------|---------------|---------------|
| <b>Surname</b>        |               |               |
| <b>First Name</b>     |               |               |
| <b>ID number</b>      |               |               |
| <b>Contact Number</b> |               |               |
| <b>Email Address</b>  |               |               |
| <b>Relationship</b>   |               |               |
| <b>Share %</b>        |               |               |

## 7. FINANCIAL ADVISOR DETAILS (IF APPLICABLE)

### Independent Financial Advisor Details

Name of Financial Advisor \_\_\_\_\_

Name of Financial Services Provider (FSP) \_\_\_\_\_ FSP License Number \_\_\_\_\_

Contact Tel No \_\_\_\_\_ Email \_\_\_\_\_

#### I, the appointed Financial Advisor for this investment application, declare that:

1. I am licensed to render services in respect of this product.
2. I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS) and subordinate legislation thereto, to the investor/s.
3. I have established and verified the identity of the investor/s (and persons acting on behalf of the investor) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA) and the regulations thereto, and I will keep records of such identification and verification according to the provisions of FICA.
4. I am not aware of any activities in which the investor is involved which may lead us to suspect or reasonably suspect that the investor is or may be involved in any unlawful activities or money laundering. Should we subsequently become aware of suspicions of this nature, we shall immediately inform Prescient.
5. I have explained all fees that relate to this investment to the investor/s and I understand and accept that the investor/s may withdraw his / her authority for payment to me in writing and inform Prescient and me.
6. My personal information may be used by the Fund and Prescient in the normal course of business to provide the products and services and Prescient may retain any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. The Fund and Prescient will disclose or report personal information if and when required to do so by law or any regulatory authority, and to our employees, or agents who require such information to carry out their duties.

Signature of Financial Adviser \_\_\_\_\_ Date \_\_\_\_\_

#### WHAT FEES MUST BE PAID TO YOUR FINANCIAL ADVISOR FOR THIS INVESTMENT?

#### I agree to pay the following negotiated fees on this investment and all future investments and associated transactions until otherwise specified:

Initial Fee \_\_\_\_\_ % Maximum 3.0% (excluding VAT) deducted prior to the investment being made. Where the annual fees are more than 0.5%, initial fees are capped at 1.5%. If it is agreed that no initial fee is payable, insert 0%. **Initial fees are not allowed on transfers from one fund to another.**

Annual Fee \_\_\_\_\_ % Maximum 1.0% (excluding VAT) of the investment account. Where the initial fee is more than 1.5%, the maximum annual fee is 0.5%. If no annual fee is payable, insert 0%.

#### AUTHORISATION

You may authorise the Financial Service Provider (FSP) to submit instructions for this investment on your behalf. If the FSP holds a 'Category II' licence with the Financial Sector Conduct Authority (FSCA), it is licensed to exercise discretion and submit instructions on your behalf. To do this for all your investments the FSP will need a mandate (instruction) from you. Have you entered into a mandate with this FSP to exercise discretion and submit instructions on your behalf?

Yes **If yes, a copy of the signed mandate must accompany this application form.** No

#### INVESTOR DECLARATION FOR CLIENTS WITH A FINANCIAL ADVISOR

1. I confirm that the above details are correct.
2. I confirm that this financial advisor, as authorised representative of the FSP above is my appointed financial advisor.
3. I confirm that my appointed financial advisor and any other third parties with whom I have an agreement to manage this investment (e.g. a discretionary investment manager) will have access to my investment details.
4. I understand and confirm that Prescient may redeem units in order to pay the agreed financial advisor fees. I understand that this authority may be withdrawn by me by written instruction to Prescient. I understand and agree that all instructions submitted by myself or my financial advisor will be governed by the relevant and latest Terms and Conditions in force as at the date of instruction submitted.
5. I acknowledge and agree that Prescient will not be held liable for acting on any instructions submitted by myself or my financial advisor and I indemnify Prescient from all direct or indirect claims (including claims for consequential damages) in this regard.
6. I have read and agree to the Authorisation and Declaration.

|                              |  |
|------------------------------|--|
| <b>Signature of Investor</b> |  |
| <b>Full Name</b>             |  |
| <b>Signed at</b>             |  |
| <b>Date</b>                  |  |

## 8. AUTHORISATION AND DECLARATION

1. I have read and fully understood all the pages of this application and agree to the Terms and Conditions of Membership of the Fund.
2. I understand that this application and any further documents read with the terms and conditions constitute the entire agreement between the Fund and me.
3. I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
4. I am aware of the charges and fees, the total expense ratio, investment objectives, risk factors and income distributions applicable to my investment as set out in this form and in other documentation provided to me.
5. I am aware and understand that Prescient Fund Administration (Pty) Ltd (Reg. No: 2023/697717/07) ("Prescient") have been appointed as the Administrator to the Fund and that Prescient will communicate with me on behalf of the Fund and process all instructions to the Fund.
6. I have not received any advice, guidance or recommendation regarding this investment from the Fund or Prescient.
7. I acknowledge the transaction cut off times set out herein and agree to comply with such cut off times.
8. I authorise the Prescient to deduct any electronic collections from the specified bank account, and to pay any applicable fees and charges including negotiated fees to a Financial Advisor (if relevant).
9. I understand and agree that no part of the services provided by the the Fund and Prescient constitutes a solicitation, recommendation, guidance or proposal, nor does it constitute financial, tax, legal, investment or other advice. I warrant to the Fund and Prescient that I am acting for my own account, I have made my own independent decisions to enter into the investment and as to whether the investment is appropriate or proper for me, based upon my own judgement and upon advice from such advisors as I may deem necessary. I warrant that I am not relying on any communication from the Fund and Prescient, whether written, oral or implied as investment advice or as a recommendation to enter into the investment; it being understood that information and explanations relating to the terms and conditions of an investment shall not be considered investment advice or a recommendation to enter into the investment. I warrant that I have not received from the Fund and Prescient any assurance or guarantee as to the expected results of the investment.
10. I authorise Prescient to accept instructions from persons duly appointed and authorised by me in writing, e.g. my Financial Advisor. I will not hold the Fund or Prescient liable for any losses that may result from unauthorised instructions given to them.
11. I authorise Prescient to accept and act upon instructions in the prescribed format by facsimile or e-mail and hereby waive any claim that I have against the Fund or Prescient and indemnify the Fund and Prescient against any loss incurred as a result of Prescient receiving and acting on such communication or instruction.
12. Any personal information may be used by the Fund and Prescient in the normal course of business to provide the products and services and the Administrator may retain and share any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. The Fund and Prescient will disclose or report personal information if and when required to do so by law or any regulatory authority, and to the Administrator's employees (if relevant), or agents who require such information to carry out their duties.
13. I consent to Prescient making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to Prescient obtaining any other information concerning me from any source whatsoever to enable Prescient to process this application.
14. I consider myself to be, or to be associated with, a Domestic Prominent Influential Person or a Foreign Prominent Public Official:

Yes      No      If yes, please provide details thereof: \_\_\_\_\_

**Please note: It is the client's responsibility to disclose to Prescient should this status change**

|                              |  |
|------------------------------|--|
| <b>Signature of Investor</b> |  |
| <b>Full Name</b>             |  |
| <b>Signed at</b>             |  |
| <b>Date</b>                  |  |



## FICA REQUIREMENTS

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In terms of the Financial Intelligence Centre Act, 2001 (“FICA”) Prescient requires a copy of each of the following documents:

An “ID document” means a clear copy of a green, bar coded ID book, both sides of a smart ID card, birth certificate (in the case of an investor who is a minor) or a passport on which the photo, ID number, name and surname and nationality of the person is visible.

“Proof of bank account details” is a bank statement less than 3 months old that clearly displays the investor’s name and bank account number.

“Proof of address” means a document less than 3 months old containing physical address that is a utility bill, bank statement, rates account or tax invoice.

### SOUTH AFRICAN CITIZENS AND RESIDENTS OR FOREIGN NATIONALS (NATURAL PERSON)

- ID document
- Proof of residential address (less than 3 months old)
- Proof of bank account details (operational requirement)

### THIRD PARTY REPRESENTING ANOTHER INDIVIDUAL/POWER OF ATTORNEY (NATURAL PERSON)

- ID document
- Proof of authority to act e.g. power of attorney, mandate, resolution or court order
- Proof of bank account details if different from investors bank details (operational requirement)

## CONTACT PRESCIENT FUND ADMINISTRATION

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|                         |  |
|-------------------------|--|
| <b>Physical Address</b> | Prescient House, Westlake Business Park, Otto Close, Westlake, 7945        |
| <b>Postal Address</b>   | P.O. Box 31142 Tokai 7966  |
| <b>Reception</b>        | +27 21 700 3600  |
| <b>E-mail</b>           | <a href="mailto:retirement@prescient.co.za">retirement@prescient.co.za</a> |
| <b>Website</b>          | <a href="http://www.prescient.co.za">www.prescient.co.za</a>               |

## COMPLIANCE DEPARTMENT

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|                           |  |
|---------------------------|--|
| <b>Compliance Officer</b> | Toufeeq Allie  |
| <b>Physical Address</b>   | Prescient House, Westlake Business Park, Otto Close, Westlake, 7945        |
| <b>Postal Address</b>     | P.O. Box 31142 Tokai 7966  |
| <b>Reception</b>          | +27 21 700 3600  |
| <b>E-mail</b>             | <a href="mailto:compliance@prescient.co.za">compliance@prescient.co.za</a> |
| <b>Website</b>            | <a href="http://www.prescient.co.za">www.prescient.co.za</a>               |

## COMPLAINTS

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Please do not hesitate to contact us if you are not satisfied with this investment or the services received from Prescient. A complaint must be submitted to the Compliance Officer. Prescient will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof. Should you wish to lodge a complaint regarding the services being provided, an email can be sent to [complaints@prescient.co.za](mailto:complaints@prescient.co.za) or alternatively you can obtain our complaints policy, conflict of management policy from the compliance department (address above).

Should you have a complaint related to the advice given by your financial advisor, please submit this complaint directly to your financial advisor. If an investor is still not satisfied with the response from the financial advisor, he/she has the right to address his/her complaint in writing to the Ombud for Financial Services Providers at the address below. The Ombud is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

|                       |  |
|-----------------------|--|
| <b>Postal Address</b> | P.O. Box 74571 Lynnwood Ridge 0040                             |
| <b>Telephone</b>      | +27 12 470 9080  |
| <b>Fax</b>            | +27 12 348 3447  |
| <b>E-mail</b>         | <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> |

| Investment portfolio                   | Fund classification                    | Investment objective   | Risk rating           | Annual management fee | Fee class |
|--|--|--|-----------------------|-----------------------|-----------|
| 27four Money Market Fund               | Money Market                           | The 27four Money Market Fund is a cautious, local money market unit trust portfolio. The investment objective is to obtain high levels of interest income over time whilst maintaining capital preservation and liquidity.   | Conservative          | 0.40%                 | A2        |
| 27four Diversified Income Fund         | Multi Asset - Income                   | The 27four Diversified Income Fund is a low-risk multi-managed unit trust portfolio focusing on income generating assets. It aims to provide relative capital stability and optimal income returns. In order to achieve its investment objectives, the fund will utilise a combination of underlying funds investing directly in fixed income securities, listed property and other income generating securities in both South Africa and internationally.   | Cautious              | 0.50%                 | A7        |
| 27four Stable Fund of Funds            | Multi Asset - Low Equity               | The 27four Stable Fund of Funds is a low risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally. The primary objectives are capital protection and income generation.   | Cautious              | 0.63%                 | A7        |
| 27four Balanced Fund of Funds          | Multi Asset - Medium Equity            | The 27four Balanced Fund of Funds is a moderate risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally. Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.   | Moderate              | 0.63%                 | A7        |
| 27four Asset Select Fund of Funds      | Multi Asset - High Equity              | The 27four Asset Select Fund of Funds is a moderately high risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally.  | Moderately Aggressive | 0.63%                 | A1        |
| 27four Shari'ah Income Fund            | Multi Asset - Income (Shari'ah)        | The 27four Shari'ah Income Fund is a low risk multi-managed, Shari'ah compliant unit trust portfolio focusing on income generating assets. It aims to provide relative capital stability and optimal income returns. In order to achieve its investment objectives, the fund will utilise a combination of funds investing and direct investments in fixed income securities, listed property and other Income generating securities that are Shari'ah compliant in both South Africa and internationally, which have a fixed maturity date and either have a predetermined cash flow profile or are linked to benchmark yields. | Cautious              | 0.50%                 | A1        |
| 27four Shari'ah Stable Fund            | Multi Asset - Low Equity (Shari'ah)    | The 27four Shari'ah Stable Fund is a low risk multi-managed, multi-asset class life pool portfolio 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. The primary objectives are capital protection and income generation.  | Cautious              | 0.80%                 | B7        |
| 27four Shari'ah Balanced Fund of Funds | Multi Asset - Medium Equity (Shari'ah) | The 27four Shari'ah Balanced Fund of Funds is a moderate risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, Islamic income and commodity products both locally and internationally. Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.   | Moderate              | 0.80%                 | A1        |
| 27four Shari'ah Wealth Builder Fund    | Multi Asset - High Equity (Shari'ah)   | The 27four Shari'ah Wealth Builder Fund is a moderately high risk multi-managed, multi-asset class life pool portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, Islamic income and commodity products both locally and internationally. Suitable for investors with a long-term investment horizon. The primary objectives are moderate to aggressive capital growth and income generation.  | Moderately Aggressive | 0.80%                 | B7        |