

# Hollard Savings Plan

## Simply Put



The Hollard Savings plan allows you to save towards your goals, in a simple cost-effective way.

### Key features and benefits

- Contributions are flexible, you can start and stop contributing whenever you want to with no penalties.
- Unlimited access to your money: withdraw what you want, when you want and access your money quickly. Recurring withdrawal payments can also be set up.
- Simplified Investment offering - choose to invest into one, or a combination of the 9 Hollard BCI Unit Trust Funds offered.
- To ensure that costs are kept as low as possible, there are no initial or annual administration fees, and in addition no transactional fees are levied. Only portfolio management fees apply as detailed below.

### How do I invest?

- Contributions start from as little as R500.00 per month, or a once-off initial investment of R5 000.00.
- You can also transfer an existing investment from another provider (terms and conditions permitting).
- Download an application form and investment portfolio list from the Honey Investment website [www.honeyinvestments.co.za](http://www.honeyinvestments.co.za), or ask your Financial Advisor.

### How much does it cost?

- The following portfolio management annual fees apply:

| Unit Trust Fund Name                            | JSE Code | Annual Management Fee (Excl. VAT) |
|-------------------------------------------------|----------|-----------------------------------|
| Hollard BCI Money Market Fund B                 | HPMMF    | 0.30%                             |
| Hollard BCI Yield Plus Fund B                   | HPYPF    | 0.50%                             |
| Hollard BCI Dynamic Income Fund B               | HPDIF    | 0.70%                             |
| Hollard BCI Property Fund B                     | HPPFC    | 1.00%                             |
| Hollard BCI Equity Fund B                       | HPEFB    | 0.90%                             |
| Hollard BCI Conservative Growth Fund of Funds B | HPSDF    | 1.20%                             |
| Hollard BCI Moderate Growth Fund of Funds B     | HPSBF    | 1.20%                             |
| Hollard BCI Managed Growth Fund of Funds B      | HPSAF    | 1.20%                             |
| Hollard BCI Focused Global Equity Feeder Fund C | HLDFFA   | 0.825%                            |

The fees detailed in the table above are included in the published Net Asset Value (NAV)/Unit Price of the portfolio.

- Initial administration fee: 0.00%.
- Annual administration fee: 0.00%.
- Your Financial Advisor may charge you an initial and ongoing fee. These fees are negotiable between yourself and your advisor. A maximum of 3% excluding VAT applies for financial advisor initial fees, and a maximum of 1% per annum excluding VAT applies for financial advisor ongoing fees.

Honey Investment Solutions (Pty) Ltd, a subsidiary of Hollard, registration number 2021/848795/07, an authorised administrative Financial Services Provider (License 52376) licensed under the Financial Advisory and Intermediary Services Act (FAIS Act), to provide Category III intermediary administrative services, and is responsible for the administration of the Honey Investment Plan. Protected Nominees (Pty) Ltd is an independent company approved by the Financial Sector Conduct Authority (FSCA) that holds assets for the investor's exclusive benefit. Past performance is not necessarily indicative of future results. Returns shown (if any) are net of fees unless stated otherwise. Forecasts or projections are not guaranteed and may differ materially from actual results.

This material is for information purposes only and is not intended as a solicitation, offer, or recommendation to acquire or dispose of any financial product. This document does not constitute advice as defined in the FAIS Act. Clients are encouraged to obtain independent professional advice before making any financial decisions.



[www.honeyinvestments.co.za](http://www.honeyinvestments.co.za)