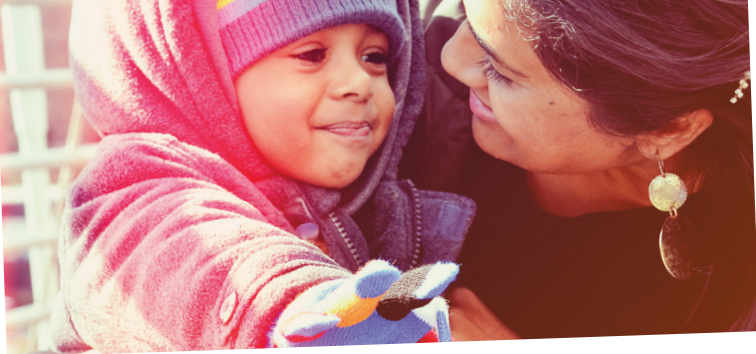


# Hollard Savings Plan Simply Put



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 8 Hollard Prime Unit Trust Funds offered.
- To ensure that costs are kept as low as possible, there are no Hollard 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 per month, or a once-off initial investment of R5 000.
- You can also transfer an existing investment from another provider (terms and conditions permitting).
- Download an application form and investment portfolio list from the Hollard website [www.hollard.co.za](http://www.hollard.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 Prime Money Market Fund B	HPMMF	0.30%
Hollard Prime Yield Plus Fund B	HPYPF	0.50%
Hollard Prime Dynamic Income Fund B	HPDIF	0.70%
Hollard Prime Property Fund B	HPPFC	1.00%
Hollard Prime Equity Fund B	HPEFB	0.90%
Hollard Prime Strategic Defensive Fund B	HPSDF	1.20%
Hollard Prime Strategic Balanced Fund B	HPSBF	1.20%
Hollard Prime Strategic Assertive Fund B	HPSAF	1.20%

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

- Hollard initial administration fee: 0.00%.
- Hollard 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.

Global Fund Administrators (Pty) Ltd, an authorised Administrative and Discretionary Financial Services Provider (License 43521), is responsible for the administration of the Hollard Savings Plan. Global Nominees (Pty) Ltd is an independent nominee company which holds assets for the investor's exclusive benefit. Global Nominees (Pty) Ltd is wholly owned by Global Fund Administrators (Pty) Ltd and is approved by the Financial Services Conduct Authority. The Administrator has appointed Hollard Investments to distribute the Hollard Savings Plan on its behalf. Hollard Investments is a division of the Hollard Life Assurance Company (Pty) Ltd (Reg No. 1993/001405/06), a Licensed Life Insurer and authorised Financial Services Provider (FSP) in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS). Collective Investment Schemes ("CIS") in securities are generally medium to long term investments. The value of participatory interests of the investment may go down as well as up and past performance is not necessarily a guide to future performance. The manager does not provide any guarantee either with respect to the capital or the return of a portfolio. All CIS are traded at ruling prices and can engage in borrowing and scrip lending. The manager reserves the right to close and reopen the portfolio to new investors from time to time in order to manage them more efficiently and in accordance with its mandate.

# Hollard.