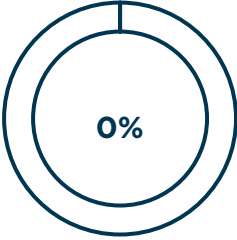
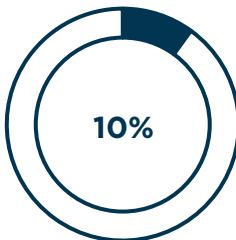
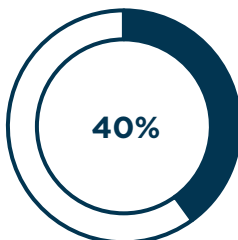
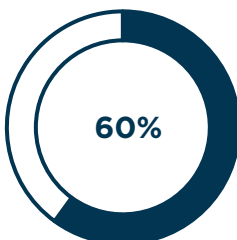
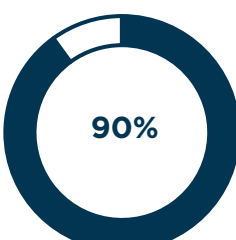






PORTFOLIO OPTIONS

	ENHANCED YIELD PORTFOLIO	INCOME PORTFOLIO	LOW EQUITY PORTFOLIO	MEDIUM EQUITY PORTFOLIO	POOLED PPS PROFIT SHARE ACCOUNT (HIGH EQUITY)	SOUTH AFRICA DOMESTIC-ONLY EQUITY PORTFOLIO	WORLDWIDE FLEXIBLE PORTFOLIO
MAX EQUITY EXPOSURE	 0%	 10%	 40%	 60%	 90%	 100%	 100%
RISK LEVEL	CONSERVATIVE	CONSERVATIVE	CAUTIOUS	MODERATE	AGGRESSIVE	AGGRESSIVE	AGGRESSIVE
RETURN PROFILE	INFLATION	INFLATION +2%	INFLATION +3%	INFLATION +4%	INFLATION +5.3%	INFLATION +6%	INFLATION +6%
TIMELINE	1 YEAR +	2 YEARS +	3 YEARS +	5 YEARS +	7 YEARS +	7 YEARS +	7 YEARS +
VOLATILITY*	0.48%	2.20%	5.96%	9.52%	11.63%	20.99%	13.85%
FUND OUTCOME	INCOME/ ALTERNATIVE TO CASH	INCOME/ ALTERNATIVE TO CASH	INCOME WITH CAPITAL PROTECTION OVERLAY	CAPITAL GROWTH WITH CAPITAL PROTECTION OVERLAY	CAPITAL GROWTH	CAPITAL GROWTH	CAPITAL GROWTH

*three-year volatility

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