

# Classic list of funds - 2012

Portfolio	Class	Upfront Charge (VAT excl.)	Fund Charge (VAT excl.)	Performance	Risk Rating	Regulation 28 Compliance
<b>STANLIB</b>						
Standard Bank Money Market Fund ***	R	0,00%	0,50%		Conservative	
Standard Bank Institutional Money Market Fund ****	B13	0,00%	0,50%		Conservative	Reg 28 compliant
STANLIB Aggressive FoF **	B1	0,00%	0,00%	*	Aggressive	
STANLIB Aggressive Income Fund	B1	0,00%	0,90%		Moderate	
STANLIB ALSI 40 Fund	A	0,00%	0,42%		Aggressive	
STANLIB Balanced Cautious Fund	B1	0,00%	1,00%		Conservative to moderate	Reg 28 compliant
STANLIB Balanced Fund	B1	0,00%	1,00%		Moderate to Aggressive	Reg 28 compliant
STANLIB Balanced Trustees FoF **	A	0,00%	0,50%		Moderate	Reg 28 compliant
STANLIB Bond Fund	R	0,00%	0,75%		Conservative to moderate	
STANLIB Conservative FoF **	B1	0,00%	0,00%	*	Conservative	
STANLIB Dynamic Return Fund	B1	0,00%	1,00%		Moderate	Reg 28 compliant
STANLIB Enhanced Yield Fund	A	0,00%	0,55%		Conservative to moderate	
STANLIB Equity Fund	R	0,00%	1,00%		Aggressive	
STANLIB Euro Currency FoF **	A	0,00%	0,50%		Aggressive	
STANLIB European Equity Feeder Fund **	A	0,00%	1,00%		Aggressive	
STANLIB Extra Income Fund	R	0,00%	0,62%		Conservative	Reg 28 compliant
STANLIB Financials Fund	B1	0,00%	1,00%		Aggressive	
STANLIB Flexible Income Fund	A	0,00%	1,00%		Conservative to moderate	Reg 28 compliant
STANLIB Global Bond Feeder Fund **	A	0,00%	1,50%		Aggressive	
STANLIB Global Equity Feeder Fund **	R	0,00%	1,00%		Aggressive	
STANLIB Global Property Feeder Fund **	B1	0,00%	0,60%		Aggressive	
STANLIB Global Sci & Tech Fund	A	0,00%	1,00%		Aggressive	
STANLIB Gold and Precious Metals Fund	R	0,00%	1,00%		Aggressive	

Portfolio	Class	Upfront Charge (VAT excl.)	Fund Charge (VAT excl.)	Performance	Risk Rating	Regulation 28 Compliance
<b>STANLIB</b>						
STANLIB Growth Fund	R	0,00%	1,00%		Aggressive	
STANLIB Income Fund	R	0,00%	0,75%		Conservative	
STANLIB Index Fund	R	0,00%	0,50%		Aggressive	
STANLIB Industrial Fund	R	0,00%	1,00%		Aggressive	
STANLIB Inflation Plus 3% Fund	B1	0,00%	1,00%		Moderate	Reg 28 compliant
STANLIB Inflation Plus 5% Fund	B1	0,00%	1,00%		Moderate	Reg 28 compliant
STANLIB Inter Aggressive FoF **	A	0,00%	1,00%		Aggressive	
STANLIB Inter Balanced FoF **	A	0,00%	1,00%		Aggressive	
STANLIB Inter Conservative FoF **	A	0,00%	1,00%		Aggressive	
STANLIB Moderate FoF **	B1	0,00%	0,00%	*	Moderate	
STANLIB Moderately Aggressive FoF **	B1	0,00%	0,00%	*	Moderate to Aggressive	
STANLIB Moderately Conservative FoF **	B1	0,00%	0,00%	*	Conservative to Moderate	
STANLIB MM Absolute Income Fund *****	B1	0,00%	1,35%		Conservative	
STANLIB MM All Stars Equity FoF **	B1	0,00%	0,40%		Aggressive	
STANLIB MM Balanced Fund *****	B1	0,00%	1,90%		Aggressive	
STANLIB MM Equity Fund	B1	0,00%	1,20%		Aggressive	
STANLIB MM Flexible Property Fund	B1	0,00%	1,00%		Moderate to Aggressive	
STANLIB MM Global Equity Feeder Fund **	B1	0,00%	1,00%		Aggressive	
STANLIB MM Low Equity FoF **	B1	0,00%	0,50%		Conservative to Moderate	
STANLIB MM Medium Equity FoF **	B1	0,00%	0,50%		Moderate	
STANLIB MM Property Fund	B1	0,00%	1,00%		Aggressive	
STANLIB MM Real Return Fund *****	B1	0,00%	2,00%		Moderate	Reg 28 compliant
STANLIB Multi-National Fund	A	0,00%	0,75%	*	Aggressive	

Portfolio	Class	Upfront Charge (VAT excl.)	Fund Charge (VAT excl.)	Performance	Risk Rating	Regulation 28 Compliance
<b>STANLIB</b>						
STANLIB Nationbuilder Fund	B1	0,00%	1,00%		Aggressive	
STANLIB Property Income Fund	B1	0,00%	1,00%		Aggressive	
STANLIB Prudential Bond Fund	A	0,00%	1,00%		Conservative to moderate	Reg 28 compliant
STANLIB Quants Fund	B1	0,00%	1,00%		Moderate to Aggressive	
STANLIB Resources Fund	R	0,00%	1,00%		Aggressive	
STANLIB SA Equity Fund	R	0,00%	1,00%		Aggressive	
STANLIB Shari'ah Equity Fund	B1	0,00%	1,00%		Aggressive	
STANLIB Small Cap Fund	R	0,00%	1,00%		Aggressive	
STANLIB US Dollar Cash FoF **	A	0,00%	0,50%		Aggressive	
STANLIB Value Fund	B1	0,00%	1,00%		Aggressive	
<b>ABSA</b>						
ABSA Balanced Fund	R	2,00%	1,50%		Moderate	Reg 28 compliant
<b>ALLAN GRAY</b>						
Allan Gray Balanced Fund	A	0,00%	1,00%	*	Moderate	Reg 28 compliant
Allan Gray Equity Fund	A	0,00%	1,50%	*	Aggressive	
Allan Gray Optimal Fund	A	0,00%	1,00%	*	Conservative	
Allan Gray Orbis Global Equity Feeder FoF **	A	0,00%	0,00%		Moderate to Aggressive	
Allan Gray Orbis Global FoF **	A	0,00%	0,00%		Moderate	
Allan Gray Stable Fund	A	0,00%	1,00%	*	Conservative to Moderate	Reg 28 compliant
<b>CORONATION</b>						
Coronation Absolute Fund	A	0,00%	1,25%	*	Moderate	
Coronation Balanced Defensive Fund	B3	0,00%	1,25%		Moderate	Reg 28 compliant
Coronation Balanced Plus Fund	B2	0,00%	1,00%		Moderate	Reg 28 compliant

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<b>CORONATION</b>						
Coronation Capital Plus Fund	B4	0,00%	1,00%	*	Conservative to Moderate	Reg 28 compliant
Coronation Equity Fund	B2	0,00%	0,85%		Moderate to Aggressive	
Coronation Financial Fund	A	0,00%	1,25%		Aggressive	
Coronation Global Emerging Markets Flex Fund	A	0,00%	1,35%	*	Aggressive	
Coronation Industrial Fund	A	0,00%	1,00%		Aggressive	
Coronation Market Plus Fund	B3	0,00%	1,00%	*	Moderate to Aggressive	
Coronation Optimum Growth Fund	B3	0,00%	0,75%	*	Moderate to Aggressive	
Coronation Property Equity Fund	A	0,00%	1,25%		Moderate to Aggressive	
Coronation SA Capital Plus Fund	A	0,00%	1,25%	*	Moderate	Reg 28 compliant
Coronation Strategic Income Fund	B3	0,00%	0,60%		Conservative	Reg 28 compliant
Coronation Top 20 Fund Class	B2	0,00%	0,75%	*	Aggressive	
Coronation World Equity FoF **	B2	0,00%	1,10%	*	Moderate to Aggressive	
<b>ELEMENT</b>						
Element Earth Equity Fund	A	0,00%	1,50%		Aggressive	
Element Flexible Fund	A	0,00%	1,50%		Moderate to Aggressive	
<b>FOORD</b>						
Foord Balanced Fund	A	0,00%	1,00%	*	Moderate	Reg 28 compliant
Foord Equity Fund	A	0,00%	1,00%	*	Moderate	
<b>GRANT THORNTON CAPITAL</b>						
GTC Capital Plus FoF **	B	0,25%	1,00%		Conservative to Moderate	
GTC Fixed Income Fund	B	0,25%	1,00%		Conservative to Moderate	
GTC Wealth Accumulator FoF **	B	0,25%	1,00%		Conservative to Moderate	

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<b>INVESTEC</b>						
Investec Absolute Balanced Fund	B	0,00%	1,20%		Conservative to Moderate	
Investec Absolute Income Fund	B	0,00%	1,00%		Conservative	
Investec STEFI Plus Fund	B	0,00%	1,00%		Conservative	
Investec Cautious Managed Fund	B	0,00%	1,50%		Conservative to Moderate	Reg 28 compliant
Investec Commodity Fund	B	0,00%	1,50%		Aggressive	
Investec Emerging Companies Fund	B	0,00%	1,50%		Aggressive	
Investec Equity Fund	B	0,00%	0,85%	*	Moderate to Aggressive	
Investec Gilt Fund	B	0,00%	1,00%		Conservative to Moderate	
Investec Global Equity FoF **	B	0,00%	1,00%		Aggressive	
Investec Global Opp Income Fund	B	0,00%	0,75%		Moderate to Aggressive	
Investec Growth Fund	B	0,00%	0,85%	*	Moderate to Aggressive	
Investec High Income Fund	B	0,00%	1,00%		Conservative	
Investec Managed Fund	B	0,00%	0,95%	*	Moderate	Reg 28 compliant
Investec Opportunity Fund	B	0,00%	0,95%	*	Moderate	Reg 28 compliant
Investec Opportunity Income Fund	B	0,00%	1,00%		Conservative to Moderate	Reg 28 compliant
Investec Value Fund	B	0,00%	0,85%	*	Moderate to Aggressive	
Investec WorldWide Equity Feeder Fund **	A	0,00%	1,75%		Aggressive	
<b>KAGISO</b>						
KAGISO Top 40 Tracker Fund	A	0,00%	0,50%		Aggressive	
<b>MARRIOT</b>						
Marriott Core Income Fund	A	0,00%	1,00%		Conservative to Moderate	
Marriott International Real Estate Feeder Fund **	A	0,00%	0,00%		Conservative to Moderate	
Marriott Income Fund	R	0,00%	1,00%		Conservative to Moderate	

Portfolio	Class	Upfront Charge (VAT excl.)	Fund Charge (VAT excl.)	Performance	Risk Rating	Regulation 28 Compliance
<b>MARRIOT</b>						
Marriott Property Equity Fund	R	0,00%	1,00%		Conservative to Moderate	
<b>METROPOLITAN</b>						
Amity Conserver FoF **	A	0,00%	1,00%		Conservative to Moderate	Reg 28 compliant
Amity Flexible Growth FoF **	A	0,00%	1,00%		Moderate to Aggressive	
Amity Prudent FoF **	A	0,00%	1,00%		Moderate	Reg 28 compliant
Contengo B5 Protected Equity Portfolio Fund	A	0,00%	1,25%	*	Moderate	
Insight Capital Flexible FoF **	A	0,00%	1,00%	*	Moderate to Aggressive	
Platinum Balanced Prudential FoF **	A	0,00%	1,50%		Moderate	Reg 28 compliant
Platinum Flexible Growth FoF **	A	0,00%	1,50%		Moderate to Aggressive	
Platinum Income Provider FoF **	A	0,00%	1,25%		Conservative to Moderate	Reg 28 compliant
Sasfin Balanced Fund	A	0,00%	1,60%		Moderate	
S-BRO Balanced FoF **	A	0,00%	1,00%	*	Moderate	Reg 28 compliant
S-BRO Defensive FoF **	A	0,00%	1,00%	*	Conservative to Moderate	Reg 28 compliant
Select Manager Cautious Managed FoF **	A	0,00%	0,75%		Conservative to Moderate	Reg 28 compliant
Select Manager Defensive Equity FoF **	A	0,00%	1,00%	*	Moderate to Aggressive	
Select Manager Flexible Growth FoF **	A	0,00%	1,00%	*	Moderate to Aggressive	
Select Manager Global Growth FoF **	A	0,00%	1,00%	*	Moderate to Aggressive	
Select Manager Prudential Active FoF **	A	0,00%	1,00%	*	Moderate	Reg 28 compliant
Skyblue Cumulus Moderate FoF **	A	0,00%	1,00%	*	Moderate	Reg 28 compliant
Skyblue Kimberlite Cautious FoF **	A	0,00%	1,00%	*	Conservative to Moderate	Reg 28 compliant
Skyblue Solar Flexible FoF **	A	0,00%	1,00%	*	Moderate to Aggressive	

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<b>MOMENTUM</b>						
Momentum Balanced Fund	A	0,00%	1,25%		Moderate to Aggressive	Reg 28 compliant
Momentum Bond Fund	R	0,00%	0,75%		Moderate	Reg 28 compliant
Momentum Capital Enhancer Fund	A	0,00%	1,25%		Conservative to Moderate	
Momentum Equity Fund	R	0,00%	1,00%		Aggressive	
Momentum Financial Services Fund	A	0,00%	1,25%		Aggressive	
Momentum High Tide Fund	A	0,00%	1,50%		Moderate to Aggressive	
Momentum Income Plus Fund	A	0,00%	1,00%		Conservative to Moderate	
Momentum Industrial Fund	A	0,00%	1,25%		Aggressive	
Momentum Maximum Income Fund	A	0,00%	0,75%		Conservative	
Momentum Optimal Yield Fund	A	0,00%	1,00%		Conservative	
Momentum Small/Mid - Cap Fund	A	0,00%	1,50%		Aggressive	
Momentum Top 25 Fund	A	0,00%	1,25%		Aggressive	
Momentum Value Fund	A	0,00%	1,25%		Aggressive	
<b>NEDGROUP</b>						
Nedgroup Inv Bond Fund	R	0,00%	0,50%		Conservative to Moderate	
Nedgroup Inv Entrepreneur Fund	A	0,00%	1,50%		Aggressive	
Nedgroup Inv Equity Fund	A	0,00%	1,50%		Moderate to Aggressive	
Nedgroup Inv Flexible Income Fund	A	0,00%	0,00%	*	Conservative to Moderate	
Nedgroup Inv Global Balanced Feeder Fund **	R	0,00%	0,00%		Moderate to Aggressive	
Nedgroup Inv Global Cautious Feeder Fund **	A	0,00%	0,00%		Moderate	
Nedgroup Inv Managed Fund	A	0,00%	1,50%		Moderate	Reg 28 compliant
Nedgroup Inv Optimal Income Fund	A	0,00%	0,70%		Conservative	
Nedgroup Inv Positive Return Fund	A	0,00%	0,00%	*	Conservative to Moderate	Reg 28 compliant

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<b>NEDGROUP</b>						
Nedgroup Inv Property Fund	A	0,00%	1,00%		Moderate to Aggressive	
Nedgroup Inv Rainmaker Fund	A	0,00%	1,50%		Moderate to Aggressive	
Nedgroup Inv Stable Fund	A	0,00%	0,00%	*	Conservative	Reg 28 compliant
Nedgroup Inv Value Fund	A	0,00%	1,50%		Moderate to Aggressive	
<b>NOBLE</b>						
Noble PP All Weather FoF **	A	0,00%	1,00%		Moderate to Aggressive	
Noble PP Balanced FoF **	A	0,00%	1,00%		Moderate	Reg 28 compliant
Noble PP Flexible Fund	A	0,00%	1,00%		Moderate	
Noble PP Strategic Income FoF **	A	0,00%	1,25%		Conservative to Moderate	Reg 28 compliant
Noble PP Wealth Creator FoF **	A	0,00%	1,25%		Moderate	Reg 28 compliant
<b>OLD MUTUAL</b>						
Old Mutual Active Quant Equity Fund	A	0,00%	1,05%	*	Moderate to Aggressive	
Old Mutual Balanced Fund	A	0,00%	0,75%	*	Moderate	Reg 28 compliant
Old Mutual Dynamic Floor Fund	B1	0,00%	0,60%	*	Conservative to Moderate	Reg 28 compliant
Old Mutual Enhanced Income Fund	A	0,00%	1,00%		Conservative to Moderate	Reg 28 compliant
Old Mutual Financial Services Fund	A	0,00%	1,25%		Aggressive	
Old Mutual Flexible Fund	A	0,00%	0,75%	*	Aggressive	
Old Mutual Gilt Fund	R	0,00%	0,75%		Conservative to Moderate	
Old Mutual Global Equity Fund	A	0,00%	1,75%		Moderate to Aggressive	
Old Mutual Gold Fund	A	0,00%	1,50%		Aggressive	
Old Mutual Growth Fund	A	0,00%	1,05%	*	Moderate to Aggressive	
Old Mutual High Yield Opportunity Fund	A	0,00%	1,25%		Moderate to Aggressive	
Old Mutual Income Fund	R	0,00%	0,75%		Conservative to Moderate	

Portfolio	Class	Upfront Charge (VAT excl.)	Fund Charge (VAT excl.)	Performance	Risk Rating	Regulation 28 Compliance
<b>OLD MUTUAL</b>						
Old Mutual Industrial Fund	A	0,00%	1,25%		Aggressive	
Old Mutual International Growth FoF **	B	0,00%	1,50%		Aggressive	
Old Mutual Investors Fund	A	0,00%	1,05%	*	Moderate to Aggressive	
Old Mutual Mining And Resources Fund	A	0,00%	1,25%		Aggressive	
Old Mutual SA Quoted Property Fund	C	0,00%	1,25%		Moderate to Aggressive	
Old Mutual Small Companies Fund	A	0,00%	1,50%		Aggressive	
Old Mutual Top Companies Fund	A	0,00%	1,05%	*	Aggressive	
Old Mutual UK Money Market Feeder Fund **	A	0,00%	0,50%		Conservative	
Old Mutual Value Fund	A	0,00%	1,05%	*	Moderate to Aggressive	
<b>PRUDENTIAL</b>						
Prudential Dividend Maximiser Fund	B	0,00%	0,85%	*	Aggressive	
Prudential Enhanced Income Fund	B	0,00%	0,75%		Moderate	Reg 28 compliant
Prudential Equity Fund	B	0,00%	0,85%	*	Aggressive	
Prudential Inflation Plus Fund	B	0,00%	0,60%		Conservative to Moderate	Reg 28 compliant
<b>PSG</b>						
Atlantic Enhanced Income Fund	A	0,00%	1,00%		Conservative to Moderate	Reg 28 compliant
PSG Konsult Creator FoF **	A	0,00%	1,50%		Aggressive	
PSG Konsult Creator FoF **	B	0,00%	1,25%		Aggressive	
PSG Konsult Creator FoF **	D	0,00%	0,40%		Aggressive	
PSG Konsult Income FoF **	A	0,00%	1,50%		Conservative to Moderate	Reg 28 compliant
PSG Konsult Income FoF **	B	0,00%	1,25%		Conservative to Moderate	Reg 28 compliant
PSG Konsult Income FoF **	D	0,00%	0,40%		Conservative to Moderate	Reg 28 compliant
PSG Konsult International FoF **	C	0,00%	1,50%		Aggressive	

Portfolio	Class	Upfront Charge (VAT excl.)	Fund Charge (VAT excl.)	Performance	Risk Rating	Regulation 28 Compliance
<b>PSG</b>						
PSG Konsult Moderate FoF **	A	0,00%	1,50%		Moderate	Reg 28 compliant
PSG Konsult Moderate FoF **	B	0,00%	1,25%		Moderate	Reg 28 compliant
PSG Konsult Moderate FoF **	D	0,00%	0,40%		Moderate	Reg 28 compliant
PSG Konsult Preserver FoF **	B	0,00%	1,25%		Moderate	Reg 28 compliant
PSG Konsult Preserver FoF **	A	0,00%	1,50%		Moderate	Reg 28 compliant
PSG Konsult Preserver FoF **	D	0,00%	0,40%		Moderate	Reg 28 compliant
PSG Destiny Multi Asset FoF**	C	0,00%	1,50%		Moderate	
<b>SANLAM</b>						
Lynx Balanced Fund	B1	0,00%	1,00%	*	Moderate to Aggressive	
Lynx Cautious Fund	B1	0,00%	1,00%	*	Conservative to Moderate	Reg 28 compliant
Lynx Global Diversified Fund	B1	0,00%	1,45%	*	Conservative to Moderate	
Lynx Opportunities Fund	B1	0,00%	1,00%	*	Aggressive	
SIM Bond Plus Fund	A	0,00%	0,75%		Moderate	
SIM Global Best Ideas Feeder Fund **	B2	0,00%	0,75%		Aggressive	
SIM Small Cap Fund	A	0,00%	1,50%		Aggressive	
Kruger Balanced FoF **	B	0,00%	0,55%		Moderate	Reg 28 compliant
Kruger Flexible FoF **	B	0,00%	0,55%		Aggressive	
Kruger Global FoF **	B	0,00%	0,49%		Moderate to Aggressive	
Kruger Prudential FoF **	B	0,00%	0,55%		Conservative	Reg 28 compliant

Please Note:

All Fund charges above are quoted at minimum/benchmark of the individual Managers and do not include the Performance Fees.

\* Performance fees are charged on these funds. Please refer to the Fact Sheets of the Individual Mancos for this detail.

\*\* The above Fund of Fund (FoF) OR Feeder Fund charges exclude the underlying portfolio fees. Please refer to the Fact Sheets of the Individual Managers for this detail.

\*\*\* (STD Bank MM Fund Class R) only applicable to CIP and LLA

\*\*\*\* (STD Bank Institutional MM Fund Class B13) only applicable to RA, PPR, PPE

\*\*\*\*\* Please note that the underlying Fund Charges will change from time to time, based on the underlying fund manager expenses. Please refer to the Total Expense Ratio (TER) as published on the Fund Factsheets for a indication of current fund charges.

Source:

Risk Ratings: Fund Fact Sheets

Reg 28: Funds that are Regulation 28 Compliant above are so, as indicated by the Individual Managers. Please refer to the Fact Sheets of the Individual Managers for this detail.