

Select 50 - 2011

Portfolio	Class	Upfront Charge	Portfolio Charges				Performance Fee	Risk Rating	Regulation 28 Compliance
			Fund Charge (VAT excl.)	Platform Charge	Partner Discount	Effective Platform Charge			
STANLIB									
Std Bank Money Market Fund ***	R	0,00%	0,50%	0,50%	0,00%	0,50%		Conservative	
Standard Bank Institutional Money Market Fund ****	B13	0,00%	0,50%	0,50%	0,00%	0,50%		Conservative	
STANLIB Aggressive FoF**	A	0,00%	0,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Aggressive Income Fund	A	0,00%	1,10%	0,50%	0,26%	0,25%		Moderate	
STANLIB Balanced Cautious Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Conservative to moderate	Reg 28 complaint
STANLIB Balanced Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Moderate to Aggressive	Reg 28 complaint
STANLIB Balanced Trustees FoF**	A	0,00%	0,50%	0,50%	0,50%	0,00%		Moderate	
STANLIB Bond Fund	A	0,00%	0,75%	0,50%	0,00%	0,50%		Conservative to moderate	
STANLIB Conservative FoF**	A	0,00%	0,50%	0,50%	0,50%	0,00%		Conservative	
STANLIB Dividend Income Fund	A	0,00%	1,00%	0,50%	0,30%	0,20%		Conservative	
STANLIB Dynamic Return Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Moderate	Reg 28 complaint
STANLIB Enhanced Yield Fund	A	0,00%	0,55%	0,50%	0,00%	0,50%		Conservative to moderate	
STANLIB Equity Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Euro Currency FoF**	A	0,00%	0,50%	0,50%	0,10%	0,40%		Aggressive	
STANLIB European Equity Feeder Fund**	B7	0,00%	1,35%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Flexible Income Fund	A	0,00%	1,00%	0,50%	0,00%	0,50%		Conservative to moderate	
STANLIB Global Equity Feeder Fund **	B1	0,00%	1,35%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Global Property Feeder Fund **	A	0,00%	1,55%	0,50%	0,40%	0,10%		Aggressive	
STANLIB Growth Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Income Fund	R	0,00%	0,75%	0,50%	0,00%	0,50%		Conservative	
STANLIB Inflation Plus 3 Percent Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Moderate	Reg 28 complaint
STANLIB Inter Aggressive FoF**	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Inter Balanced FoF **	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	

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STANLIB									
STANLIB Inter Conservative FoF **	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Managed Flexible Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Moderate	
STANLIB Moderate FoF **	A	0,00%	0,50%	0,50%	0,50%	0,00%		Moderate	
STANLIB Moderately Aggressive FoF **	A	0,00%	0,50%	0,50%	0,50%	0,00%		Moderate to Aggressive	
STANLIB Moderately Conservative FoF **	A	0,00%	0,50%	0,50%	0,50%	0,00%		Conservative to Moderate	
STANLIB MM Balanced Fund *****	A	0,00%	2,04%	0,50%	0,50%	0,00%		Aggressive	
STANLIB MM Flexible Property Fund	A	0,00%	1,30%	0,50%	0,30%	0,20%		Moderate to Aggressive	
STANLIB MM Inflation Plus 1 FoF **	A	0,00%	0,75%	0,50%	0,50%	0,00%		Conservative to moderate	
STANLIB MM Inflation Plus 3 FoF **	A	0,00%	0,75%	0,50%	0,50%	0,00%		Moderate	
STANLIB MM Inflation Plus 5 FoF **	A	0,00%	0,75%	0,50%	0,50%	0,00%		Moderate to Aggressive	
STANLIB MM Low Equity FoF **	A	0,00%	1,00%	0,50%	0,50%	0,00%		Conservative to moderate	
STANLIB MM Medium Equity FoF **	A	0,00%	1,00%	0,50%	0,50%	0,00%		Moderate	
STANLIB MM Property Fund	A	0,00%	1,30%	0,50%	0,30%	0,20%		Aggressive	
STANLIB MM Real Return Fund *****	A	0,00%	2,50%	0,50%	0,50%	0,00%		Moderate	
STANLIB Nationbuilder Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Property Income Fund	A	0,00%	1,30%	0,50%	0,30%	0,20%		Aggressive	
STANLIB SA Equity Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Shari'ah Equity Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB Small Cap Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
STANLIB US Dollar Cash FoF **	A	0,00%	0,50%	0,50%	0,10%	0,40%		Aggressive	
STANLIB Value Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Aggressive	
ABSA									
ABSA Absolute Fund	A	0,00%	1,50%	0,50%	0,25%	0,25%		Conservative to moderate	Reg 28 complaint
ABSA Select Equity Fund	A	0,00%	1,50%	0,50%	0,25%	0,25%		Aggressive	

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ALLAN GRAY									
Allan Gray Balanced Fund	A	0,00%	1,00%	0,50%	0,15%	0,35%	*	Moderate	Reg 28 complaint
Allan Gray Equity Fund	A	0,00%	1,50%	0,50%	0,15%	0,35%	*	Aggressive	
Allan Gray Orbis Global Equity Feeder FoF **	A	0,00%	0,00%	0,50%	0,00%	0,50%	*	Moderate to Aggressive	
Allan Gray Orbis Global FoF **	A	0,00%	0,00%	0,50%	0,00%	0,50%	*	Moderate	
Allan Gray Stable Fund	A	0,00%	1,00%	0,50%	0,15%	0,35%	*	Conservative to Moderate	Reg 28 complaint
CADIZ									
Cadiz Absolute Yield Fund	A	0,00%	0,80%	0,50%	0,15%	0,35%		Conservative	
Cadiz Equity Ladder Fund	A	0,00%	1,25%	0,50%	0,25%	0,25%		Moderate	
Cadiz Inflation Plus Fund	A	0,00%	1,25%	0,50%	0,25%	0,25%		Moderate	
Cadiz Managed Flexible Fund	A	0,00%	1,25%	0,50%	0,25%	0,25%		Moderate	Reg 28 complaint
Cadiz Mastermind Fund	A	0,00%	1,25%	0,50%	0,25%	0,25%		Moderate to Aggressive	
CATALYST									
Catalyst SA Property Equity Fund	D	0,00%	1,00%	0,50%	0,40%	0,10%		Moderate to Aggressive	
CORONATION									
Coronation Balanced Defensive Fund	A	0,00%	1,50%	0,50%	0,40%	0,10%		Moderate	Reg 28 complaint
Coronation Balanced Plus Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%		Moderate	Reg 28 complaint
Coronation Capital Plus Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%	*	Conservative to Moderate	Reg 28 complaint
Coronation Global Managed Fund	A	0,00%	1,35%	0,50%	0,40%	0,10%		Moderate	
Coronation Market Plus Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%	*	Moderate to Aggressive	
CORONATION									
Coronation Optimum Growth Fund	A	0,00%	1,00%	0,50%	0,40%	0,10%	*	Moderate to Aggressive	
Coronation Property Equity Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%		Aggressive	
Coronation Strategic Income Fund	A	0,00%	0,85%	0,50%	0,40%	0,10%		Conservative	Reg 28 complaint
Coronation Top 20 Fund	A	0,00%	1,00%	0,50%	0,40%	0,10%	*	Aggressive	

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FOORD									
Foord Balanced Fund	R	0,00%	1,00%	0,50%	0,40%	0,10%		Moderate	Reg 28 compliant
INVESTEC									
Investec Absolute Balanced Fund	A	0,00%	1,20%	0,50%	0,50%	0,00%		Conservative to Moderate	
Investec Cautious Managed Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Conservative to Moderate	Reg 28 compliant
Investec Equity Fund	A	0,00%	0,85%	0,50%	0,40%	0,10%	*	Moderate to Aggressive	
Investec Global Strategic Managed Feeder Fund **	A	0,00%	1,75%	0,50%	0,40%	0,10%		Moderate to Aggressive	
Investec Managed Fund	A	0,00%	0,95%	0,50%	0,40%	0,10%	*	Moderate	Reg 28 compliant
Investec Opportunity Fund	A	0,00%	0,95%	0,50%	0,40%	0,10%	*	Moderate	Reg 28 compliant
Investec Opportunity Income Fund	A	0,00%	1,00%	0,50%	0,35%	0,15%		Conservative to Moderate	Reg 28 compliant
Investec Property Equity Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%		Moderate to Aggressive	
Investec Value Fund	A	0,00%	0,85%	0,50%	0,40%	0,10%	*	Moderate to Aggressive	
Investec WldWide Equity Feeder Fund **	A	0,00%	1,75%	0,50%	0,40%	0,10%		Aggressive	
METROPOLITAN									
Seed Flexible Fund	A	0,00%	1,75%	0,50%	0,25%	0,25%		Aggressive	
MOMENTUM									
Momentum Balanced Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%		Moderate to Aggressive	Reg 28 compliant
Momentum Conservative Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%		Conservative to Moderate	Reg 28 compliant
Momentum International Balanced FoF **	A	0,00%	1,25%	0,50%	0,40%	0,10%		Aggressive	
Momentum International Equity FoF **	A	0,00%	1,25%	0,50%	0,40%	0,10%		Aggressive	
Momentum Value Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%		Aggressive	
NEDGROUP									
Nedgroup Inv Flexible Income Fund	A2	0,00%	1,10%	0,50%	0,40%	0,10%		Conservative to Moderate	
Nedgroup Inv Managed Fund	A	0,00%	1,50%	0,50%	0,40%	0,10%		Moderate	Reg 28 compliant

Portfolio	Class	Upfront Charge	Portfolio Charges				Performance Fee	Risk Rating	Regulation 28 Compliance
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Nedgroup Inv Positive Return Fund	A2	0,00%	1,25%	0,50%	0,40%	0,10%	*	Conservative to Moderate	Reg 28 complaint
Nedgroup Inv Rainmaker Fund	A	0,00%	1,50%	0,50%	0,40%	0,10%		Moderate to Aggressive	
Nedgroup Inv Stable Fund	C	0,00%	1,35%	0,50%	0,40%	0,10%	*	Conservative	Reg 28 complaint
NOBLE									
Noble PP All Weather FoF **	A	0,00%	1,00%	0,50%	0,25%	0,25%		Moderate to Aggressive	
Noble PP Balanced FoF **	A	0,00%	1,00%	0,50%	0,25%	0,25%		Moderate	Reg 28 complaint
Noble PP Strategic Income FoF **	A	0,00%	1,25%	0,50%	0,25%	0,25%		Conservative to Moderate	Reg 28 complaint
Noble PP Wealth Creator FoF **	A	0,00%	1,25%	0,50%	0,25%	0,25%		Moderate	Reg 28 complaint
OASIS									
Oasis Crescent Balanced High Equity FoF **	B	0,25%	1,25%	0,50%	0,00%	0,50%		Aggressive	Reg 28 complaint
Oasis Crescent Balanced Progressive FoF **	B	0,25%	1,25%	0,50%	0,00%	0,50%		Moderate	Reg 28 complaint
Oasis Crescent Balanced Stable FoF **	B	0,25%	1,25%	0,50%	0,00%	0,50%		Conservative to moderate	Reg 28 complaint
Oasis Crescent Equity Fund	B	0,25%	1,25%	0,50%	0,00%	0,50%		Moderate to Aggressive	
Oasis Crescent Income Fund	B	0,25%	0,50%	0,50%	0,00%	0,50%		Conservative	
Oasis Crescent Int Equity Feeder Fund	B	0,25%	0,50%	0,50%	0,00%	0,50%		Moderate to Aggressive	
Oasis Crescent Int Property Equity Feeder Fund **	B	0,25%	0,50%	0,50%	0,00%	0,50%		Moderate to Aggressive	
Oasis Crescent Worldwide Flexible FoF **	B	0,25%	0,50%	0,50%	0,00%	0,50%		Moderate	
Old Mutual Albaraka Equity Fund	A	0,00%	1,50%	0,50%	0,35%	0,15%		Moderate to Aggressive	
Old Mutual Balanced Fund	A	0,00%	0,75%	0,50%	0,35%	0,15%	*	Moderate	
OLD MUTUAL									
Old Mutual High Yield Opportunity Fund	A	0,00%	1,25%	0,50%	0,35%	0,15%		Moderate to Aggressive	
Old Mutual Real Income Fund	A	0,00%	1,20%	0,50%	0,35%	0,15%		Moderate to Aggressive	
PRESCIENT									
Prescient Balanced Quantplus Fund	A1	0,00%	1,00%	0,50%	0,25%	0,25%		Moderate	Reg 28 complaint
Prescient Optimised Balanced FoF **	A1	0,00%	1,25%	0,50%	0,25%	0,25%		Moderate	Reg 28 complaint
Prescient Optimised Moderate FoF **	A1	0,00%	1,25%	0,50%	0,25%	0,25%		Moderate	Reg 28 complaint
Prescient Optimised Conservative FoF **	A1	0,00%	1,00%	0,50%	0,25%	0,25%		Moderate	Reg 28 complaint

Portfolio	Class	Upfront Charge	Portfolio Charges				Performance Fee	Risk Rating	Regulation 28 Compliance
			Fund Charge (VAT excl.)	Platform Charge	Partner Discount	Effective Platform Charge			
PSG									
PSG Flexible Income Fund	A	0,00%	1,00%	0,50%	0,25%	0,25%	*	Moderate to Aggressive	
PRUDENTIAL									
Prudential Balanced Fund	A	0,00%	1,50%	0,50%	0,50%	0,00%		Moderate	Reg 28 complaint
Prudential Dividend Maximiser Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%	*	Aggressive	
Prudential Equity Fund	A	0,00%	1,25%	0,50%	0,40%	0,10%	*	Aggressive	
Prudential Inflation Plus Fund	A	0,00%	1,25%	0,50%	0,30%	0,20%		Conservative to Moderate	Reg 28 complaint
SANLAM									
SIM Absolute Return Income Fund	A	0,00%	1,00%	0,50%	0,20%	0,30%		Conservative	
SIM Active Income Fund	A1	0,00%	0,75%	0,50%	0,10%	0,40%	*	Conservative	
SIM Balanced Fund	A	0,00%	1,25%	0,50%	0,35%	0,15%		Moderate to Aggressive	
SIM General Equity Fund	A	0,00%	1,10%	0,50%	0,20%	0,30%	*	Aggressive	
SIM Global Best Ideas Fund	A1	0,00%	1,00%	0,50%	0,15%	0,35%		Aggressive	
SIM Inflation Plus Fund	A	0,00%	1,00%	0,50%	0,20%	0,30%		Conservative	
SIM Low Equity Fund	A1	0,00%	1,25%	0,50%	0,35%	0,15%		Conservative	
SIM Top Choice Equity Fund	A1	0,00%	0,90%	0,50%	0,00%	0,50%	*	Aggressive	
SIM Value Fund	A	0,00%	1,35%	0,50%	0,50%	0,00%	*	Aggressive	

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 Managers 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.