



STANLIB

Tax-Free Savings Solution

Fund Availability

Plan for retirement. Go on an overseas holiday. Pay for university fees by opening a STANLIB Unit Trust Tax-Free Savings Account



STANLIB

STANLIB Tax-Free Savings Account Fund Availability

STANLIB'S Core Range of Funds, Single Manager Funds and Global Funds that are available as investment options in this account, including service charge:

Fund Category	Broker Class	Total Service Charge %* (ex VAT)	Direct Class	Total Service Charge %* (ex VAT)
STANLIB Core Range of Funds				
STANLIB Flexible Income Fund**	B1	0.75%	A	1.00%
STANLIB Income Fund**	B7	1.00%	R	0.75%
STANLIB Money Market Fund**		N/A	R	0.50%
STANLIB Equity Fund	A	1.50%	R	1.00%
STANLIB Balanced Cautious Fund	A	1.50%	B1	1.00%
STANLIB Absolute Plus Fund	A	1.50%	B1	1.00%
STANLIB Balanced Fund	A	1.50%	B1	1.00%
STANLIB Offshore Funds				
STANLIB Global Balanced Feeder Fund	A	1.35%	B1	1.00%
STANLIB Global Balanced Cautious Feeder Fund	A	1.35%	B1	1.00%
STANLIB Global Equity Feeder Fund	A	1.35%	R	1.00%

Other Funds available as options for investing in the STANLIB Tax-Free Savings Account, including service charge*:

Local Funds

Fund Category	Broker Class	Total Service Charge %* (ex VAT)	Direct Class	Total Service Charge %* (ex VAT)
Cash/Fixed Interest Funds				
STANLIB Aggressive Income Fund	A	1.10%	B1	0.90%
STANLIB Enhanced Yield Fund	B5	0.75%	A	0.55%
STANLIB Extra Income Fund	B1	1.00%	R	0.75%
STANLIB Multi-Manager Enhanced Yield Fund	B2	0.35%	B2	0.35%
Bond Fund				
STANLIB Bond Fund	A	0.75%	A	0.75%
Asset Allocation Funds				
STANLIB Inflation Plus 5% Fund	A	1.50%	B1	1.00%
STANLIB Multi-Manager Shari'ah Balanced Fund of Funds	A	1.15%	B4	0.65%
Equity Funds				
STANLIB Index Fund		0.00%	R	0.50%
STANLIB ALSI 40 Fund		N/A	A	0.42%
STANLIB SA Equity Fund	A	1.50%	R	1.00%
STANLIB Quants Fund	A	1.50%	B1	1.00%
Property Funds				
STANLIB Property Income Fund	A	1.30%	B1	1.00%
STANLIB Multi- Manager Flexible Property	A	1.30%	B1	1.00%
STANLIB Multi-Manager Property Fund	A	1.30%	B1	1.00%

Global Funds

Fund Category	Broker Class	Total Service Charge %* (ex VAT)	Direct Class	Total Service Charge %* (ex VAT)
Bond Fund				
STANLIB Global Bond Feeder Fund	A	1.25%	A	1.25%
Equity Fund				
STANLIB European Equity Feeder Fund	A	1.35%	B1	1.00%
Property Fund				
STANLIB Global Property Feeder Fund	A	1.00%	B1	0.60%

*Depending on the fund selected, this may include a maximum trail fee of 0.50% to the adviser. Where a client invests directly without a financial adviser, the client will be put into a fund class that excludes the adviser trail fee.

**Funds with no trail fee

Disclaimer

Collective investment schemes in securities are generally medium to long-term investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future. An investment in the participations of a collective investment scheme in securities is not the same as a deposit with a banking institution. Participatory interest prices are calculated on a net asset value basis, which is the total value of all assets in the Fund including any income accrual and less any permissible deductions from the Fund divided by the number of participatory interests in issue. Permissible deductions include brokerage, UST, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by STANLIB Collective Investments (RF) Limited ("the Manager"). Where exit fees are applicable, participatory interests are redeemed at the net asset value where after the exit fee is deducted and the balance is paid to the investor. A Portfolio of a collective investment scheme in securities may borrow up to 10% of the market value of the Fund to bridge insufficient liquidity as a result of the redemption of participatory interests, and may also engage in scrip lending.

Where different classes of participatory interests apply to certain Portfolios, they would be subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from the Manager. Commission and incentives may be paid and if so, would be included in the overall costs. The exposure limit to a single security in this Portfolio can be greater than is permitted for other Portfolios in terms of the Collective Investment Schemes Control Act, 2002 ("the Act"). Details are available from the Manager. A Fund of Funds Portfolio only invests in other collective investment schemes, which levy their own charges, which could result in a higher fee structure for these portfolios. A Feeder Fund Portfolio only invests in the participatory interests of a single Portfolio of a collective investment scheme apart from assets in liquid form. The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager. Forward pricing is used.

Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of the Collective Investment Schemes Control Act, 2002, and on the terms and conditions of the relevant Deeds. Payment will be made within 14 days of receipt of a valid repurchase form. All portfolios are valued on a daily basis at 15h30, except for some Fund of Funds Portfolios and Feeder Fund Portfolios, which are valued at 17h00. Investments and Repurchases will receive the price of the same day if received prior to 15h30. The Fund Charges document (including the Performance Fee Frequently Asked Questions) is available on www.stanlib.com ("Investment for Individuals" section).

Liberty is a member of the Association of Savings and Investment of South Africa. The Manager is a member of the Liberty group of companies.

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STANLIB Collective Investments (RF) Limited (Reg. No. 1969/003468/06)

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