



Hollard Investment Plan Simply Put

The Hollard Investment Plan is a flexible investment product ideal for those saving for a goal. Why not put something away for a rainy day or a holiday?

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.
- Choice and flexibility when it comes to what you invest into. Choose from a range of carefully selected Unit Trust funds from reputable asset managers, as well as Hollard of course, and change your selection at any time free of charge.
- To help give your investment a head start, no upfront administration fees are charged by Hollard.

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, or ask your Financial Advisor.

HOW MUCH does it cost?

An annual administration fee will be charged according the value of your investment:

Investment Value	Annual Admin Fee if fully invested in 3rd Party Manager Funds - Weighted fee (excl. VAT)	Annual Admin Fee if fully invested in Hollard BCI Unit Trust Funds - Flat Fee (excl. VAT)*
From R0.0 to R1 million	0.45%	0.25%
Next R500 000	0.40%	
Next R500 000	0.35%	
Thereafter	0.25%	
*Should the investor not be fully invested in Hollard BCI Unit Trust Funds within the Investment Account, the annual administration fee will be calculated proportionally using the two fee scales provided in the table above for the respective portfolios.		

This fee will be deducted monthly in arrears from your investment account.

- 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.
- Should you choose to invest via a model portfolio, a portfolio management fee will apply.
- The manager of the Unit Trust funds or other investment options you have selected charges an annual management fee, which will vary per investment option and is incorporated into the investment option's unit price.

Premier Product Solutions (Pty) Ltd, an authorised Administrative Financial Services Provider (License 52376), is responsible for the administration of the Hollard Investment Plan. Protected Nominees (Pty) Ltd is an independent nominee company which holds assets for the investor's exclusive benefit. Protected Nominees (Pty) Ltd is wholly owned by Premier Product Solutions (Pty) Ltd and is approved by the Financial Services Conduct Authority.

The returns of the policy are market linked and are not guaranteed. The market value of the policy will therefore fluctuate, and past performance is not necessarily a guide to future performance.