



# Hollard Preservation Plan Simply Put

The Hollard Preservation Plan allows clients to invest and preserve retirement fund savings they receive from an employer on resignation.

## KEY FEATURES and benefits

- Investment returns are exempt from Capital Gains tax, Interest Income tax and Dividend tax.
- The product is exempt from estate duty and executor's fees.
- You can choose to take a withdrawal of up to 100% of the value of the investment before the minimum retirement age of 55.
- On retirement, up to one third of the value of the investment may be taken in cash. The remaining amount must be used to buy a pension for retirement. You can do this by investing into a life or living annuity product (offered by Hollard or another provider), such as the Hollard Living Annuity.
- 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?

- A once-off initial contribution of R50 000 is required to open an account.
- You can transfer pension monies from an employer or from an existing retirement fund investment at another provider (terms and conditions permitting).
- Download an application form and investment portfolio list from the Hollard website [www.hollard.co.za](http://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.

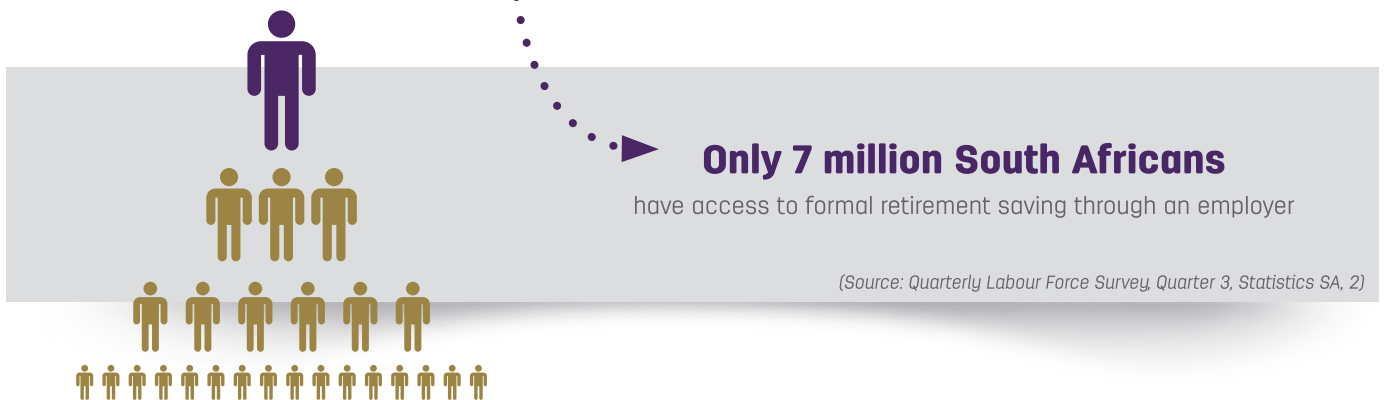
This fee will be deducted monthly in arrears from your investment account.

- Your Financial Advisor may charge you an initial and ongoing fee. These fees are negotiable between yourself and your Advisor. A maximum initial fee of 1.5% excluding VAT applies when you transfer monies from an employer fund. No initial advisor fees are permitted on a transfer between preservation funds. A maximum financial advisor annual fee of 1% per annum excluding VAT applies.
- 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 unit price.

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.

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# Saving for Retirement how much IS ENOUGH?



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