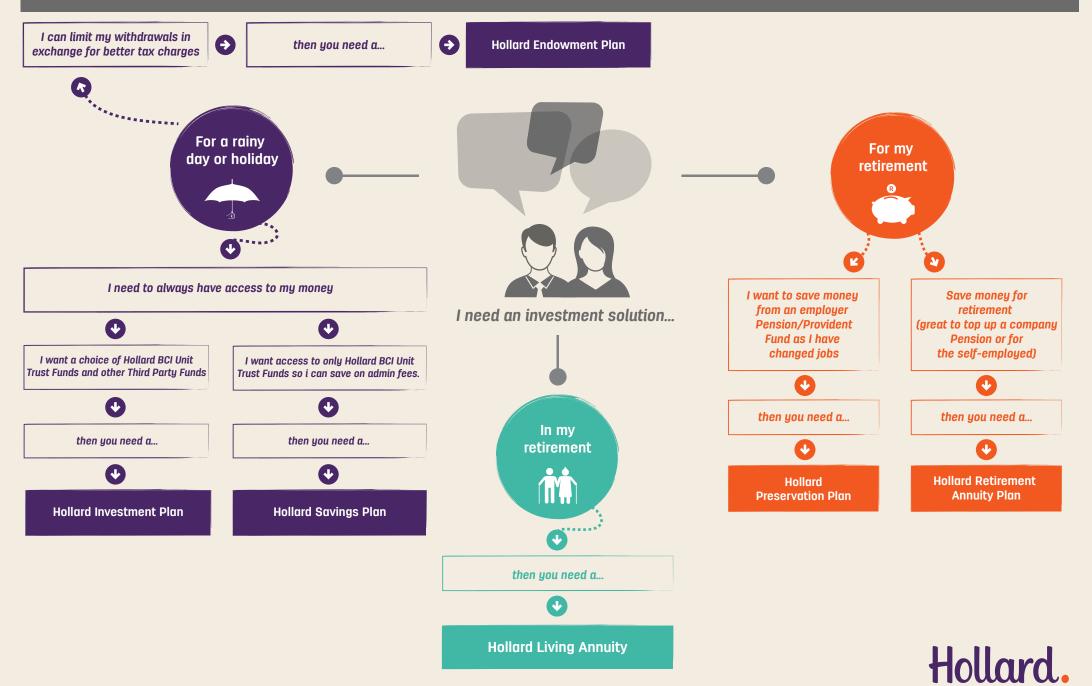
Hollard Product Range

Decision Tree, Advantages/Trade-offs & Summary

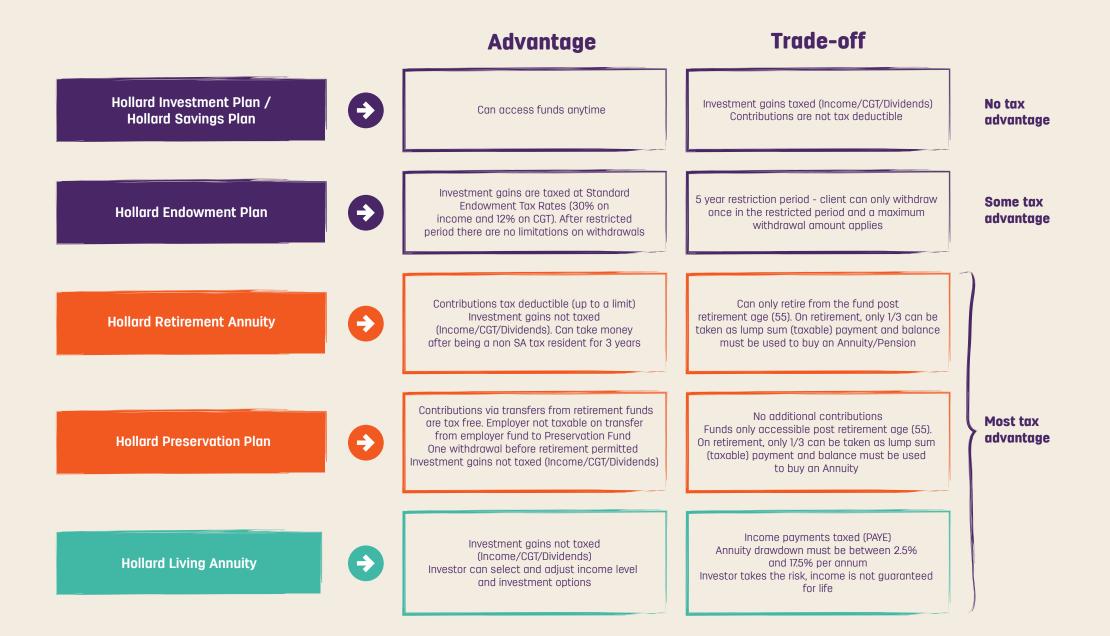


Hollard Investments: which solution is right for me?



investments

Advantages and trade-offs



Hollard Investments: Product Summary

	Hollard Investment Plan / Hollard Savings Plan	Hollard Endowment Plan	Hollard Retirement Annuity Plan	Hollard Preservation Plan	Hollard Living Annuity
Intended for	After tax disposable income	After tax disposable income of investors who wish to minimise the taxes incurred on their investment return	Saving tax deductible contributions for retirement instead of or in addition to retirement savings through an employer Pension or Provident Fund	Investing and saving tax deductible Pension Fund monies received when leaving an employer	Investing retirement savings on retirement and receiving a regular income in retirement from your savings
Type of money	After tax/ discretionary			Before tax/compulsory	
Fund range	Hollard Savings Plan: Hollard BCI Unit Trust Funds Hollard Investment Plan: Hollard BCI Unit Trust Funds and Third Party Unit Trust Funds	Hollard Endowment Plan: Hollard BCl Unit Trust Funds, Third Party Unit Trust Funds, Hedge Funds, Segregated Mandate & portfolios	Hollard BCI Unit Trust Funds Third Party Unit Trust Funds Regulation 28 limits apply		Hollard BCI Unit Trust Funds Third Party Unit Trust Funds
Minimum investment amount	Per Investment Account/Policy: R5000 lump sum investment R500 recurring debit order	Per Investment Account/Policy: R100 000 lump sum investment	Per Investment Account/Policy; R50 000 lump sum investment R500 recurring debit order	Per Investment Account/Policy: R50 000 lump sum investment	Per Investment Account/Policy: R165 000 lump sum investment
Guarantees	No				No. Annuity income not guaranteed to be paid for the life of the policyholder
FAIS Category	Participatory Interests in Collective Investment Schemes	Long Term Insurance Cat C Participatory Interests in Collective Investment Schemes Hedge funds, seg mandates: Securities & Instruments: all sub-categories	Retail Pension Benefits Participatory Interests in Collective Investment Schemes		Long Term Insurance Cat C Participatory Interests in Collective Investment Schemes
Daily cut-off	2pm on a working day to receive the next working day's price for daily trading Unit Trust Funds	12pm on a working day to receive the next working day's price for daily trading Unit Trust Funds. Please refer to the Linked Endowment Investment Portfolio list for the trading details of Hedge Fund and Segregated Mandate investments	2pm on a working day to receive the next working day's price for daily trading Unit Trust Funds.		
Investment Methods	Deposit Recurring debit order Transfer of ownership Transfer from another provider	Deposit Transfer of ownership	Deposit Recurring debit order Transfer from existing Retirement Fund (Pension/Provident/RA)	Transfer from existing Retirement Fund (Pension/Provident/ Preservation/RA)	Transfer of Retirement savings from a retirement fund on retirement (Pension, Provident, Preservation, Retirement Annuity) Transfer from another Living Annuity provider
Switches	Unlimited, free of charge				
Withdrawals	Unlimited	1 permitted per policy in first 5 years, amount limited by legislation 31 day cooling off period applies Policy loans not offered	Not Permitted unless non SA resident for tax purposes for 3 years or value below R15 000	1 permitted after pension monies preserved, up to 100% or non SA resident for tax purposes for 3 years	Restricted to regular income payments (monthly, quarterly, bi-annual, annual). Can adjust income amount once a year on anniversary of policy, amount between 2.5% - 17.5% of the policy value permitted
Ταχ	Investment taxed at investors marginal tax rates: Income tax (on interest) Capital Gains Tax Dividend withholdings tax (DWT) (on local dividends)	Investment taxed: Income tax (on interest) - 30% Capital Gains Tax - 12% Dividend withholdings tax (DWT) (on local dividends) - 20%	Contributions tax deductible up to a limit Investment not taxed: Income/CGT/dividends Income tax on withdrawal	Contributions tax deductible up to a limit Investment not taxed: Income/CGT/dividends Income tax on withdrawal	Investment not taxed: Income/CGT/dividends Income tax, withheld from regular Annuity Income payments
Annual Admin Fees	Please refer to the respective products Information Document for further details. This can be found on our website https://www.hollard.co.za/invest-and-save				
Financial Advisor Fees	Initial: 3% excl. VAT per annum Annual: 1% excl. VAT per annum			Initial: 1.5% excl. VAT per annum Annual: 1% excl. VAT per annum	Initial: 1.5% excl. VAT per annum Annual: 1% excl. VAT per annum

Hollard.