



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

- Your investment is allocated to different components based on when you contributed to a retirement fund as follows:
 - Savings Component: 1/3 of all contributions post 1 September 2024 & growth thereon.
 - Retirement Component: 2/3 of all contributions post 1 September 2024 & growth thereon.
 - Vested Component: All contributions between 1 March 2021 and 31 August 2024 & growth thereon.
 - Vested Rights: All contributions to a provident fund/provident preservation fund prior to 1 March 2021 & growth thereon.
- 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.
- One withdrawal per tax year (i.e. 1 March to 28 February) is permitted from the Savings Component (minimum withdrawal value of R2000 applies). One full or partial withdrawal is permitted from the Vested Component or from any vested rights held prior to retirement. No withdrawals are permitted from the Retirement Component.
- The following options are available to you on retirement (i.e. from age 55) per component:

Component Type	Retirement Options
Retirement Component	The full value must be used to purchase a compulsory annuity from an insurer.
Savings Component	The full value can be withdrawn in cash, and any amount not withdrawn must be used to purchase a compulsory annuity from an insurer.
Vested Component	One-third of the value may be withdrawn in cash, with two-thirds being used to purchase a compulsory annuity from an insurer. Any amount not withdrawn must be used to purchase a compulsory annuity from an insurer.
Vested Right	The full value can be withdrawn in cash, and any amount not withdrawn must be used to purchase a compulsory annuity from an insurer.

- 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, or ask your Financial Advisor.

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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HOW MUCH does it cost?

An annual administration fee will be charged according to the value of your investment across all components held:

Investment Value across all components	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%	
<p>*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.</p>		

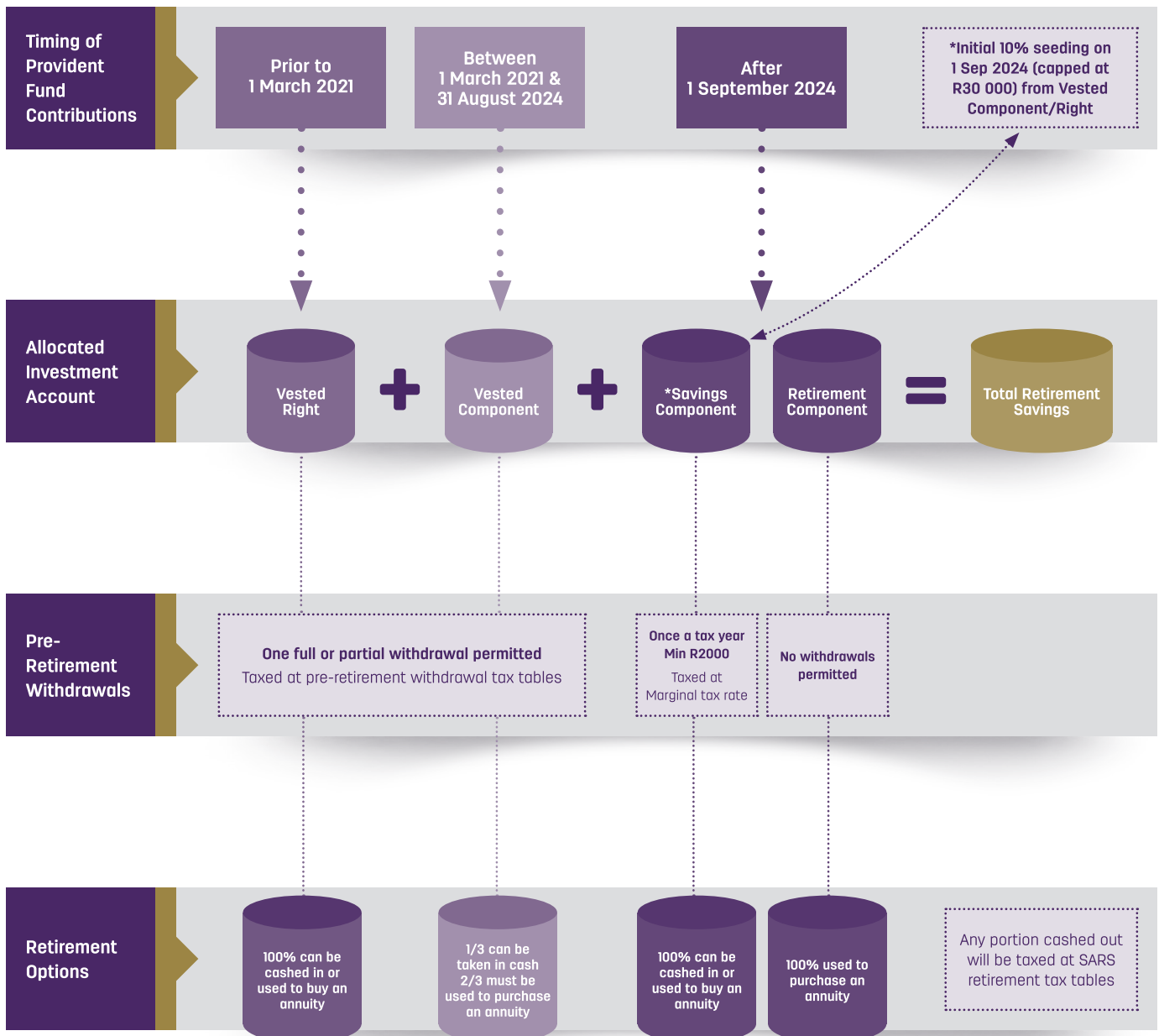
This fee is charged on the value of your investment across all components and deducted proportionally from each respective component monthly in arrears.

- 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.

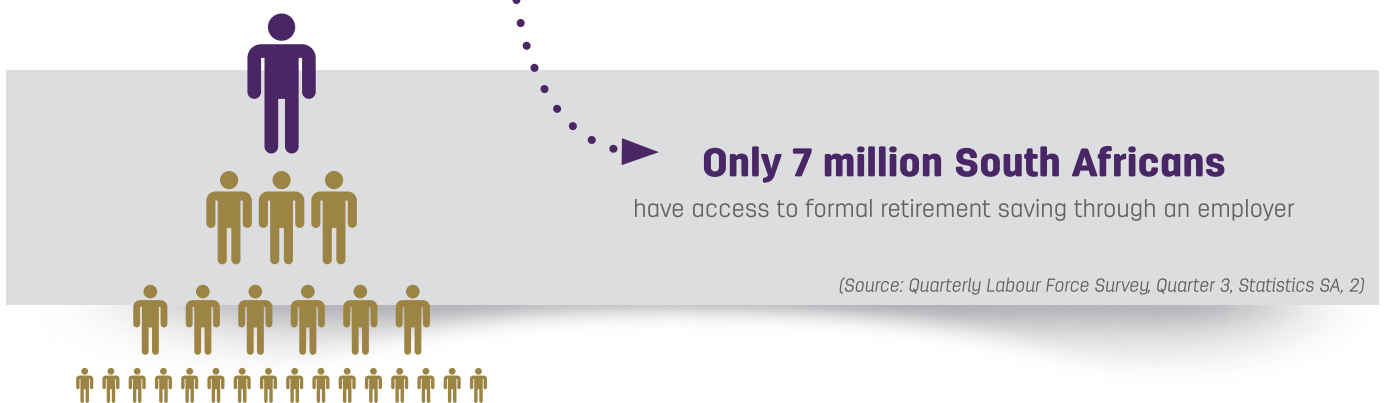
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Summary of Allocation of Contributions & Withdrawal/Retirement Options

HOLLARD PRESERVATION PLAN



Saving for Retirement how much IS ENOUGH?



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