ENDOWMENT POLICY

Application Form for Legal Entities

Important information

Before investing, please read the Terms and Conditions of the Policy carefully to decide if the product meets your financial needs. Consider getting financial advice if you are not familiar with financial markets and products. View the fund fact sheet/s (Minimum Disclosure Document/s) for information about the objectives, risks and fees relevant to your investment choice.

We will only process your instruction once we receive all the required documents and the investment amount reflects in our product bank account. Instructions received before 13:00 (SA time) on a business day will be processed on the same day. Any instruction received after 13:00 on a business day will be processed on the next business day. Instructions in respect of a money market portfolio must be received by 11:00.

• The endowment policy is issued by 27four Life Limited.

• The administration of the policy is performed by Prescient Fund Services (Pty) Ltd "Administrator".

Complete the form and submit documents

Complete all relevant sections of this form and submit it, together with the documents listed below, to retirement@prescient.co.za

- ☐ FICA documents (as set out in the FICA Regulatory supporting information for legal entities section found at the end of this application form)
- ☐ A clear copy of the South African ID or Passport (if Foreign National) for all authorised signatories, trustees and trust beneficiaries
- ☐ Where a beneficiary is nominated, a clear copy of the beneficiary's South African ID or Passport (if a Foreign National)
- ☐ A document containing the entity's residential address (not older than 3 months)
- ☐ Proof of authority to act for the entity e.g. a resolution containing names and specimen signatures
- ☐ A copy of the entity's bank statement (not older than 3 months)
- ☐ Proof of your deposit or electronic fund transfer

Product fees

An Administration Fee will be recovered through a sale of units in your Investment Account. The administration fees that apply when investing into a life-pooled portfolio are set out below. All fees quoted are applicable as at the date of the application and are subject to any changes in fees charged by the Administrator and/or asset managers.

Policy administration fee	R0 - 1m	R1 - 3m	R3 - 10m	> R10m
% of investment account	0.35%	0.30%	0.25%	0.20%

When selecting a collective investment scheme (also known as a unit trust) as your Investment Option, an additional 27four Life licence fee of 0.13% will be added to the administration fee above and recovered through a sale of units in your Investment Account.
**Where you are investing in an offshore portfolio, 27four Life will charge an asset swap fee of 10bps.

Provide your entity details

New investor ☐ Existing investor ☐ Client number

Type of entity:

	Listed company		Unlisted company		Close corporation		Partnership		Non-profit organisation		Trust
	Retirement fund		Savings club	Other							

Existing investors have to complete the section below only if there have been any changes to their details:

Registered name			
Trading name			
Registration number			
Income tax number		VAT number	
Street address		Postal address	
C / O		Same as street address YES / NO	
Unit		C / O	
Complex		Line 1	
Street number		Line 2	
Street		Line 3	
Suburb		Line 4	
City		Postal code	
Postal code		Fax	
Telephone (H)		Cell	
Telephone (W)		Email address	

Specify your preferred method of receiving correspondence* Email | Copy to financial advisor | By post

*Consider going paperless by selecting the email option. If no selection is made, correspondence will be sent to the email ad dress provided.

If no email address is provided, correspondence will be sent to your postal address.

Provide details of contact person

Title		Surname	
First name(s)		Gender	

Telephone		Cell	
Email address		Capacity	

Select your method of payment

1. You may invest a lump sum of R20 000 or any higher amount:

Amount R	

Please note that any bank charges associated with cash deposits will be recovered from your investment account.

☐ **Electronic / internet transfer**
Electronic internet transfers may take up to two business days to appear in the bank account. An investment may only be made upon receipt of documentation and funds into the account.

☐ **Electronic collection**
A once-off debit from your bank account is restricted to R1 million per day. A 60-day clearing period will be in place for electronic collections. Withdrawals will only be processed after 60 days.

Collection date:

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2. You may set a regular monthly debit order with a minimum of R500 per month.

Monthly debit order amount R	

To be collected on ☐ the 1st of the month ☐ or on the 15th of the month

If the debit order amount is below R1 000, the relevant bank charges will be deducted from the contribution prior to the investment being made. If the 1st or the 15th falls on a weekend or public holiday, the funds will be deducted on the first business day thereafter. Any debit order instruction / amendment must be received in writing at least five business days prior to the selected debit order date in order for it to be acted upon.

Annual escalation % ☐☐☐ Indicate how you would like your monthly debit order to increase each year. Your debit order will be increased at the anniversary date of the policy.

Commencement date:

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3. Banking details for debit order deduction/electronic collection (if different from investor's bank details):

Account holder		Bank	
Account		Type of account	
Name of branch		Branch code	

Signature of account holder

Source of funds

Specify the source of funds. We reserve the right to request documentary proof (e.g., income statement, bank statement, etc). This information is required by legislation and we need it in order to process your investment. Select one of the options:

☐ Salary ☐ Bonus/company profit ☐ Investment proceeds ☐ Sale of assets ☐ Inheritance

Other

Industry of Operations

Banking details

South African bank account in the name of the Entity:

Account holder

Bank

Account number

Type of account

Name of branch

Branch code

Signature of account holder

Note: The account holder must have a South African bank account.

Investment options

Select your investment options below:

Investment portfolio	Investment portfolio class	Investment amount (in Rands)	Investment amount (in percentage)
TOTAL			

Nominate a life assured

If you do not want to appoint a life assured on this policy, please tick this box ☐

At least one, but a maximum of two lives assured may be nominated below:

	Life Assured 1	Life Assured 2
Surname		
Full name(s)		
ID number		
Relationship		
Contact number		
Email address		

Nominate your beneficiaries

If a life assured is nominated, a beneficiary for proceeds may be nominated. If no beneficiary for proceeds is nominated, the policy benefits will be paid to your estate. Beneficiary nominations share % must total 100%.

a) Beneficiary for proceeds

	Beneficiary 1	Beneficiary 2
Surname		
Full name(s)		
ID number		
Relationship		
Share %		
Contact number		
Email address		

	Beneficiary 3	Beneficiary 4
Surname		
Full name(s)		
ID number		
Relationship		
Share %		

Contact number		
Email address		

b) Beneficiary for ownership

You need to appoint a beneficiary of ownership if you have not appointed a life assured, or if you have appointed a life assu red other than yourself.

	Beneficiary
Surname	
Full name(s)	
ID number	
Relationship	
Contact number	
Email address	

Provide tax information of the entity

- This section applies to all investors whether you are registered for tax or not.
- The South African Revenue Service (SARS) requires all financial services providers to obtain applicable tax information from all their investors.
- If you have any questions on how to complete the below section, contact your tax advisor.

**Please refer to the Tax Guide at the end of this application for additional guidance on this section.*

Select one of the options: ☐ The Entity is a resident for tax purposes in South Africa ☐ The Entity is not a resident for tax purposes in South Africa

If the Entity is a resident for tax purposes in South Africa, provide the Tax Identification Number (TIN).

TIN issued by SARS	

If the Entity is not a resident for tax purposes in South Africa, complete the section below:

Country of residence for tax purposes	
Effective date of tax residency	
TIN provided to you by the tax authority	

If the Entity is unable to provide a Tax Identification Number (TIN) or its Functional Equivalent (FE), select the appropriate box below:

☐ The Entity has never registered for a TIN / FE with the tax authority

☐ I do not know The Entity's TIN / FE, but will take steps to submit it

☐ The tax authority does not require the Entity to provide a TIN / FE (does not apply to tax residents of South Africa or United States)

☐ The country does not issue TINs / FEs to its tax residents (does not apply to tax residents of South Africa or United States)

☐ I am unable to obtain a TIN / FE (specify reason below)

If the Entity has tax information for countries in addition to the country indicated above, provide a list of countries, your TIN in those countries, and indicate whether you are a resident for tax purposes below:

Country	Tax identification number (TIN)	Reason for not obtaining a TIN

Note: Provision of a TIN is required unless you are tax resident in a jurisdiction that does not issue a TIN, in which case indicate as such in the table above.

Do you or any controlling person/s associated with this investment (authorised signatory) have a United States tax number, residency or citizenship?

☐ YES ☐ NO

The Entity may be required to submit additional documents if it is considered to be a US Reportable Account.

If the Entity is registered as a Financial Institution with the US Internal Revenue Service (IRS) and received a Global Intermediary Identification Number (GIIN), provide the number.

If the Entity is a Financial Institution but does not have a GIIN, select the appropriate box below:

☐ The Financial Institution is an Exempt Beneficial Owner

☐ The Financial Institution is a Non-Participating Financial Institution

☐ The Financial Institution is a Deemed Compliant Financial Institution

If the Entity is a Non-Financial Institution, select the appropriate box below:

☐ Active Non-Financial Institution

☐ Passive Non-Financial Institution

Complete if you have a financial advisor

Name of financial services provider (FSP)

FSP license number

Name of financial advisor

Contact number

Email address

Indicate the negotiable fee that you would like us to pay to your advisor for this investment:

Initial fee	%	Maximum 3.0% (excluding VAT) deducted prior to the investment being made. Where the annual fees are more than 0.5%, initial fees are capped at 1.5%. If it is agreed that no initial fee is payable, insert 0%.
Annual ongoing fee	%	Maximum 1.0% (excluding VAT) of the investment account. Where the initial fee is more than 1.5%, the maximum annual fee is 0.5%. If no annual fee is payable, insert 0%.

I, the appointed Financial Advisor for this investment application declare that:

1. I have established and verified the identity of the investor/s (and persons acting on behalf of the investor/s) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA). I will keep records of such identification and verification.
2. I am licensed in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS) to provide financial services in respect of this investment.
3. I have read and understand the most recent Terms and Conditions of this investment and have explained them to the investor/s.
4. I have made the disclosures required under the FAIS Act to the investor/s, and have explained all the fees and charges that are payable.
5. I will periodically review the investor/s' investment/s in return for the annual advisor fee.
6. I am aware that the investor/s may instruct the Administrator at any time in writing to cancel the fee payment to me.

Signature of financial advisor Date:

Authorisation and declaration

1. I have read and fully understood all the pages of this application and agree to the Terms and Conditions of the Endowment Policy.
2. I understand that this application and any further documents read with the Policy document constitute the entire agreement between 27four Life and me.
3. I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
4. I have not received any advice, guidance or recommendation regarding this investment from 27four Life or the Administrator.
5. I authorise the Administrator to deduct any electronic collections from the specified bank account, and to pay any applicable fees and charges, including negotiated fees to a Financial Advisor (if relevant).
6. I authorise the Administrator to accept instructions from persons duly appointed and authorised by me in writing, e.g. my Financial Advisor. I will not hold 27four Life or the Administrator liable for any losses that may result from unauthorised instructions given to them.
7. I authorise the Administrator to accept and act upon instructions in the prescribed format by e-mail and hereby waive any claim that I have against 27four Life or the Administrator and indemnify 27four Life and the Administrator against any loss incurred as a result of the Administrator receiving and acting on such communication or instruction.
8. I acknowledge that the Administrator may be required to submit the information provided under tax information to SARS who may be obliged to share this information with the relevant tax authorities to adhere to the Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-operation and Development's ('OECD') Common Reporting Standard ('CRS').
9. I declare (as an authorised signatory if applicable) that the information provided under the compulsory foreign tax declaration and self-certification section, to the best of my knowledge and belief, is accurate and complete.
10. I undertake to advise the Administrator promptly and provide and updated Self-Certification where any change in circumstance occurs which causes any of the information contained under the compulsory foreign tax declaration and self-certification to be incorrect.
11. I consent to my personal information being processed according to the Terms and Conditions; even should such processing occur outside the jurisdiction of South Africa.
12. I consent to the Administrator making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to the Administrator obtaining any other information concerning me from any source whatsoever to enable the Administrator to process this application.

13. I confirm that I have noted and understood the following information:

- The Minimum Disclosure Document;
- Effective Annual Cost (can be obtained on request from retirement@prescient.co.za);
- Investment objectives and risk factors;
- The calculation of the NAV, dealing prices and distribution of income accruals.

Full name			
Signed at		Date	

Signature of investor

*If signing on behalf of the investor please provide proof of authority and supporting verifying documentation.

Tax Guide

The following definitions and explanations may assist you with completing the tax information sections of the form:

DWT / IWT		
Term	**Definition**	**Explanation**
DWT	Dividend withholding Tax	DWT is a tax levied on shareholders on receipt of dividends. DWT is categorised as a withholding tax, due to the fact that tax is withheld and paid over to SARS by the company paying the dividend.
IWT	Interest withholding tax	IWT will be applied to local interest distributed to non-South African residents for tax purposes. IWT is categorised as a withholding tax, due to the fact that tax is withheld and paid over to SARS by the company paying the dividend.
TIN or its FE	Tax identification Number (TIN) or its functional equivalent (FE) i.e. the number that functions as a TIN	The number that each jurisdiction issues to identify an individual for tax purposes. The TIN could be called something different (FE) in different countries. Examples: • SA: Income tax number issued by SARS • UK: National Insurance number or Unique Taxpayer Reference

FATCA and CRS		
Term	**Definition**	**Explanation**
Additional tax information	Global Tax Information	Additional tax information relates to the disclosure of each tax jurisdiction where the investor could be liable to declare their assets and income regardless of where the asset is house or income is earned.
CRS	Common Reporting Standard	This call on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis.
FATCA	Foreign Accounts Tax Compliance Act	This is a United States (US) initiative aimed at reducing the potential for offshore tax evasion. FATCA requires that financial institutions outside the US provide Inland Revenue Service (IRS) with financial account information they hold on US citizens.

In the case of the above the following apply:

1. US will mean the United States (of America)
2. A citizen of the United States of America will mean:
    a. An individual born in the US
    b. An individual who has a parent who is a US citizen
    c. A former immigrant who has been naturalised as a US citizen
    d. An individual born in Puerto Rico
    e. An individual born in Guam
    f. An individual born in the US Virgin Islands
3. A US person will refer to an individual and organisations that is a US citizen or resident in the US.
4. US reportable account will mean any account that is held by one or more specified US persons, or by a non-US entity with one or more controlling persons that are specific US persons.

In the case of a financial institution, the following will apply:

Exempt Beneficial Owner	Includes: I. a foreign government, any political subdivision of a foreign government or any wholly owned agency or instrumentality of any one or more of the foregoing; II. any international organizations and any wholly owned agency or instrumentality thereof; III. any foreign central bank of issue; IV. governments of US possessions; V. certain retirement funds; and VI. entities wholly owned by exempt beneficial owners.
Non-Participating Financial Institution	A financial institution that is located in a jurisdiction that does not have an intergovernmental agreement with the U.S. and the financial institution has not entered into a FATCA agreement with the IRS.
Deemed Compliant Financial Institution	A financial institution that is considered to have met the requirements under FATCA and therefore is not subject to FATCA. Such a financial institution does not have to have a Financial Institution agreement with the IRS.
Active non-financial institution	So classified if: a. less than 50% of the entity's gross income for the preceding calendar year is passive income; and b. less than 50% of the assets held by the entity are assets that produce or are held for the production of passive income (calculated c. as a weighted average of the percentage of passive assets measured quarterly). i.e. it is an entity that primarily earns active income (e.g. by trade or sales).
Passive non-financial institution	Is an institution that that does not classify as: I. A Financial Institution; nor II. An Active non-financial institution; nor III. A Professionally managed investment entity resident in a non-participating CRS country

FICA

Regulatory Supporting Information for Legal Entities

Below sets out the regulatory supporting information required by legal entities investing in the 27four Platform Service.

Close Corporations (CC)

- ☐ Certificate of Incorporation (CK1) or Stamped Amended Certificate of Incorporation (CK2), in the event that name changes have been made.
- ☐ A list of members (Name, Surname and copy of identity document and specimen signatures) on a company letterhead who will be acting on behalf of the company.
- ☐ A list of beneficial owners / members that hold 5% or more of the voting rights. If the beneficial ownership is greater than 5% supporting FICA documentation is required for all members.
- ☐ Proof of banking details (not older than 3 months).

Partnership

- ☐ A stamped founding statement and/or a partnership agreement.
- ☐ On a company letterhead a list of partners who will be acting on behalf of the company. This should include the following details:
  - Name;
  - Surname;
  - Copy of the identity document; and
  - Specimen signatures
- ☐ A list of all beneficial owners of the partnership that hold 5% or more of the voting rights. If ownership is greater than 5% supporting FICA documentation is required for all partners.
- ☐ Proof of banking details (not older than 3 months).

Trust – all types

- ☐ A Trust deed or Will.
- ☐ Letters of authority that have been stamped by the Master of the High Court.
- ☐ A copy of the identity document for the founder/s and all trustees.
- ☐ A copy of the trust beneficial owner register, or a list of all beneficial owners / beneficiaries as well as a copy of their identity documents.

☐ On a company letterhead; a resolution of Authorised signatories who will be acting on behalf of the company. This should include the following details:

- Name;
- Surname;
- Copy of the identity document; and Specimen signatures

☐ Proof of banking details (not older than 3 months).

Companies (Private unlisted company / Public listed company)

☐ The Certificate of Incorporation (CM1 / COR14.3) or most recent COR 39-CIPC print out.

☐ In the case where a name change has taken place; a Certificate of Name change (CM9).

☐ On a company letterhead; a Directors resolution of Authorised signatories who will be acting on behalf of the company. This should include the following details:

- Name;
- Surname;
- Copy of the identity document; and Specimen signatures

☐ If an unlisted company, a copy of the company's beneficial owner register. For listed companies, a list of all beneficial owners that hold 5% or more of the ownership and voting rights, together with supporting FICA documentation for all shareholders.

☐ Proof of banking details (not older than 3 months).

Other Legal entities (e.g. Stokvels, Unions, Associations, Clubs, etc.)

☐ A founding document or constitution.

☐ If a Stokvel, the founding statement. If it does not have a founding statement, then NASASA, the self-regulatory body for stokvel sanctioned by the Registrar of Banks in terms of GN 620 of 2014, has one available for download from http://nasasa.co.za/site/.

☐ On a company letterhead; a Members of Authorised signatories who will be acting on behalf of the company. This should include the following details:

- Name;
- Surname;
- Copy of the identity document; and Specimen signatures

☐ For beneficial owners that hold 5% or more of the voting rights; supporting FICA documentation is required for all shareholders.

☐ Proof of banking details (not older than 3 months).

Retirement funds / Medical schemes

- [ ] A copy of an FSCA/Registration document reflecting the Fund's Registration Number.
- [ ] On a company letterhead; a resolution of Authorised signatories who will be acting on behalf of the company. This should include the following details:
  - Name;
  - Surname;
  - Copy of the identity document; and
  - Specimen signatures
- [ ] In the case where another legal entity is appointed to act on behalf of the Retirement annuity/Medical Scheme (usually the appointed administrator), on a company letterhead a Power of attorney signed by authorised signatories who will be giving authorisation to the 3rd party to act on behalf of the Retirement fund/Medical Scheme as well as a proof of establishing document.
- [ ] Proof of banking details (not older than 3 months).

Linked Investor Service Provider (LISP)

- [ ] A copy of an FSCA / CIPC document reflecting the LISPS registration number.
- [ ] On a company letterhead; a resolution of Authorised signatories who will be acting on behalf of the company. This should include the following details:
  - Name;
  - Surname;
  - Copy of the identity document; and
  - Specimen signatures
- [ ] Proof of banking details (not older than 3 months).

Fund of Funds (FoF)

- [ ] A copy of the 1st page of the Scheme's signed Supplemental Deed document.
- [ ] On a company letterhead; a resolution of Authorised signatories who will be acting on behalf of the company. This should include the following details:
  - Name;
  - Surname;
  - Copy of the identity document; and
  - Specimen signatures
- [ ] In the case where another legal entity is appointed to act on behalf of the Fund of fund, on a company letterhead a Power of attorney signed by authorised signatories who will be giving authorisation to the 3rd party to act on behalf of the Fund of fund as well as a proof of establishing document.
- [ ] Proof of banking details (not older than 3 months).

Investment option brochure

Investment portfolio	Fund classification	Investment objective	Risk rating	Annual management fee	Fee class
27four Money Market Fund	Money Market	The 27four Money Market Fund is a cautious, local money market unit trust portfolio. The investment objective is to obtain high levels of interest income over time whilst maintaining capital preservation and liquidity.	Conservative	0.40%	A2
27four Diversified Income Fund	Multi Asset - Income	The 27four Diversified Income Fund is a low-risk multi-managed unit trust portfolio focusing on income generating assets. It aims to provide relative capital stability and optimal income returns. In order to achieve its investment objectives, the fund will utilise a combination of underlying funds investing directly in fixed income securities, listed property and other income generating securities in both South Africa and internationally.	Cautious	0.50%	A7
27four Stable Fund of Funds	Multi Asset - Low Equity	The 27four Stable Fund of Funds is a low risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally. The primary objectives are capital protection and income generation.	Cautious	0.63%	A7
27four Balanced Fund of Funds	Multi Asset - Medium Equity	The 27four Balanced Fund of Funds is a moderate risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally. Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.	Moderate	0.63%	A7
27four Asset Select Fund of Funds	Multi Asset - High Equity	The 27four Asset Select Fund of Funds is a moderately high risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of equity, listed property and fixed income funds, both locally and internationally.	Moderately Aggressive	0.63%	A1
27four Global Equity Feeder Fund	Global Equity	The 27four Global Equity Feeder Fund is a high risk multi-managed, global equity unit trust portfolio that feeds directly into the 27four Global Equity Fund of Funds. Suitable for investors with a long-term investment horizon. The investment objective of the fund is to generate excess returns above its benchmark by strategically allocating assets across investment themes, regions, countries, sectors and currencies through expert equity fund selection and portfolio construction processes.	Aggressive	0.63%	A1
27four Shari'ah Income Fund	Multi Asset - Income (Shari'ah)	The 27four Shari'ah Income Fund is a low risk multi-managed, Shari'ah compliant unit trust portfolio focusing on income generating assets. It aims to provide relative capital stability and optimal income returns. In order to achieve its investment objectives, the fund will utilise a combination of funds investing and direct investments in fixed income securities, listed property and other Income generating securities that are Shari'ah compliant in both South Africa and internationally, which have a fixed maturity date and either have a predetermined cash flow profile or are linked to benchmark yields.	Cautious	0.50%	A1
27four Shari'ah Stable Fund	Multi Asset - Low Equity (Shari'ah)	The 27four Shari'ah Stable Fund is a low risk multi-managed, multi-asset class life pool portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, both locally and internationally, Islamic income and commodity products. The primary objectives are capital protection and income generation.	Cautious	0.80%	D7
27four Shari'ah Balanced Fund of Funds	Multi Asset - Medium Equity (Shari'ah)	The 27four Shari'ah Balanced Fund of Funds is a moderate risk multi-managed, multi-asset class unit trust portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, Islamic income and commodity products both locally and internationally. Suitable for investors with a medium-term investment horizon. The primary objectives are moderate capital growth and income generation.	Moderate	0.80%	A1

27four Shari'ah Wealth Builder Fund	Multi Asset - High Equity (Shari'ah)	The 27four Shari'ah Wealth Builder Fund is a moderately high risk multi-managed, multi-asset class life pool portfolio providing asset class and fund manager diversification by investing in a combination of Shari'ah compliant equity funds, Islamic income and commodity products both locally and internationally. Suitable for investors with a long-term investment horizon. The primary objectives are moderate to aggressive capital growth and income generation.	Moderately Aggressive	0.80%	D7
27four Shari'ah Active Equity Fund	SA Equity (Shari'ah)	The 27four Shari'ah Active Equity Fund is a high-risk unit trust portfolio that invests in SA listed Shari'ah compliant shares. Suitable for investors with a long-term investment horizon. The primary objectives are capital growth and income generation through dividends. Volatile movements in the value of capital in the short to medium-term are to be expected.	Aggressive	1.13%	A7
Agrarius Shari'ah Fund	Asset-Backed Sukuk	The Agrarius Shari'ah Fund is an innovative investment opportunity designed for those seeking a balanced approach to financial growth within the medium spectrum, all while adhering to Shari'ah principles. This specialised portfolio, crafted by the expertise of 27four, is tailored to prioritise capital preservation through strategic investments in the realm of the agricultural sector value chain.	Moderate	0.10%	D8
Symmetry 27four GoodYield Credit Fund	SA Fixed Income	The Symmetry 27four GoodYield Credit Fund is an ethical, Shari'ah compliant private credit fund investing in secured, asset-based lending opportunities in South Africa. The primary objectives are to preserve capital and generate consistent income through private credit investments.	Moderate	1.58%	A10