

EB Market Plus Provident: Strategy Fund

September 2015

Risk Profile of the Fund
High Risk

Please note that this document is a PROFORMA FUND FACT SHEET meant only for information purposes and is not a fund fact sheet.

Investment mandate and objective

This portfolio has been designed for capital growth through direct market exposure. The portfolio has international exposure which offers diversification and a local currency hedge.

Investment features: Balanced Fund
Regulation 28 Compliant
Maximum equity exposure
Local and international exposure

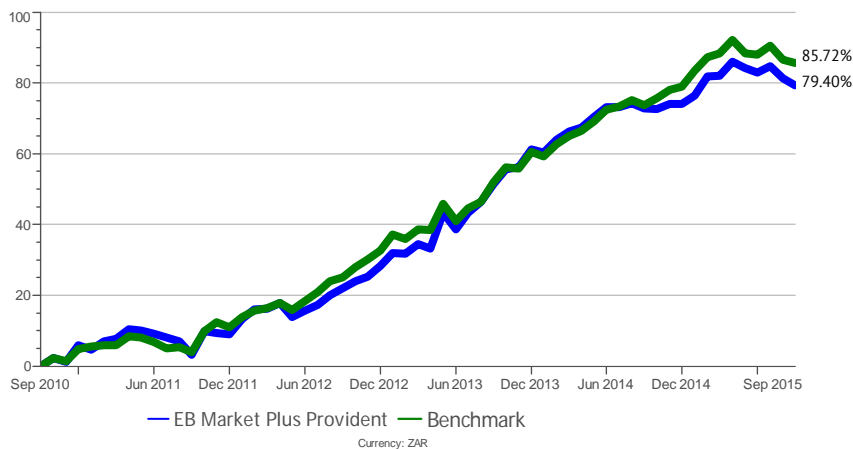
Fund Facts:

Multi Manager: GTC

Investment Manager: 36One, Coronation, GTC, Momentum, Prudential, SIM, SEI and Taquanta

Benchmark: Composite Benchmark (49% FTSE/JSE Shareholder Weighted Index, 13.50% Cash and 13.50% Bonds, 24% International Equity)

5 year cumulative performance history (%)



Performance history (%)

| | 1 Year | 2 Years* | 3 Years* | 4 Years* | 5 Years* |
|---|--------|----------|----------|----------|----------|
| GTC EB Market Plus Provident ¹ | 3.84 | 8.81 | 13.74 | 14.84 | 12.40 |
| Composite Benchmark** | 6.90 | 10.50 | 14.10 | 15.64 | 13.18 |
| FTSE/JSE SWIX ¹ | 4.50 | 10.22 | 14.46 | 17.04 | 13.99 |
| ALBI ¹ | 5.45 | 4.84 | 3.74 | 6.52 | 6.08 |
| STEFI ¹ | 4.80 | 4.44 | 4.16 | 4.14 | 4.18 |
| MSCI (R) ¹ | 13.02 | 17.02 | 24.48 | 24.13 | 19.92 |

¹ The stated performance is after fees have been deducted

**49% FTSE/JSE Shareholder Weighted Index, 13.50% Cash and 13.50% Bonds, 24% International Equity)

*Annualized

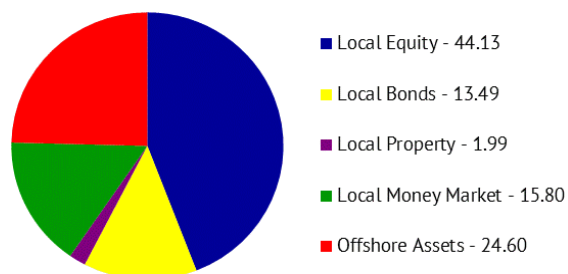
*Performance prior May 2014 based on back-tested manager allocation

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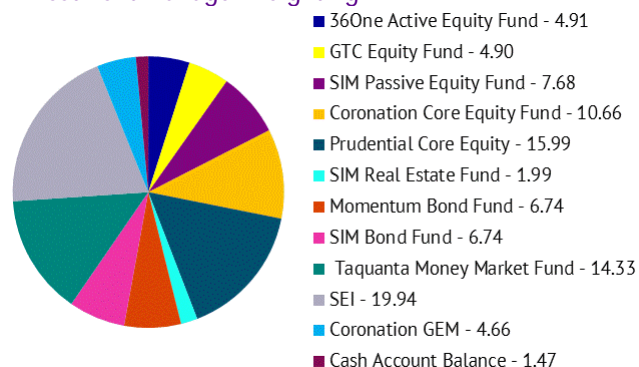
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Asset class exposure



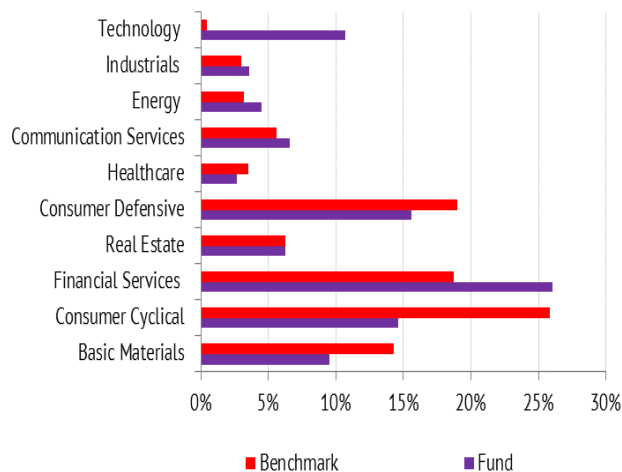
Investment manager weighting



Top 10 equity holdings

| | % of equity |
|--------------------------------------|-------------|
| Naspers Ltd | 9.29 |
| British American Tobacco PLC | 4.80 |
| Mtn Group Ltd | 4.31 |
| Firststrand Ltd | 4.26 |
| Sasol Ltd | 4.18 |
| Old Mutual Plc | 2.92 |
| Standard Bank Group Ltd | 2.82 |
| SABMiller Plc | 2.69 |
| Steinhoff International Holdings Ltd | 2.68 |
| Woolworths Holdings Ltd | 2.20 |
| Total | 40.16 |

Equity sector breakdown



Risk statistics (%)

| | |
|----------------------|------|
| Tracking Error | 3.19 |
| Portfolio Volatility | 7.40 |

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