



[www.etfSA.co.za](http://www.etfSA.co.za)

click on the "Investor Hub" window

**A fully digital platform for transacting in all the ETFs/ETNs listed on the JSE**

**Our totally digital platform enables any investor to invest in:**

- **Tax-Free Investment Accounts** – limited to R36 000 per tax year per investor.
- **Fully Discretionary Investment Accounts** – no limit on investment amount.

### **HOW TO INVEST THROUGH THE INVESTOR HUB**

You can open a completely new investment account on the etfSA Investor Hub (<https://invest.etfSA.co.za/#/>) in only a few minutes. Everything is digital including your signature, uploading of FICA documents, etc. All investment instructions are done online.

You can view your investment statements, investment returns, cashflows and other information on your account directly on the Investor Hub.

The Investor Hub is specifically designed to be a self-help investment platform for our clients, but our staff is still available to assist you if necessary.

**Take Control of Your ETP Investments on the  
Investor Hub**

**Opening your Investor Hub Account, contact us on:**

[www.etfSA.co.za](http://www.etfSA.co.za),  
click on the "Investor Hub" window

**Email:** [hub@etfSA.co.za](mailto:hub@etfSA.co.za)

**Telephone:** 010 446-0371 / 010 446-7892

## Costs

The costs payable on the etfSA Investor Hub are as follows:

|   |                          |
|---|--------------------------|
| <b>Annual Management fee (annual)</b>                         | 0,50% of portfolio value |
| <b>Transaction costs (per transaction)</b>                    | 0,10% brokerage charge   |
| <b>Financial advice (if required)*</b>                        | 0,50%                    |
| <i>* A separate mandate is signed for the advice service.</i> |                          |

These costs are all subject to VAT of 15%.

Every effort has been made by the developers of the etfSA Investor Hub to protect the security of investors' information through unique OTPs, passwords and other checks and balances built into the platform.

### DISCRETIONARY INVESTMENTS ON THE INVESTOR HUB

- ❖ Pick your own ETFs/ETNs to invest in, from R300 per ETF/ETN, either by lump sum or regular debit orders. There is no limit on the investment amount in a discretionary investment.
- ❖ Over 170 ETPs, listed on the JSE, to choose from – to view all ETFs/ETNs available on the Investor Hub, with a product description, click on the Investor Hub window and then click on “to view a brief description of the different types of ETFs/ETNs”.
- ❖ New investments, withdrawals, changes to portfolio (switches) can be done online at any time.
- ❖ Build your own diversified portfolio of ETPs, giving access to: global equity, listed property & bond ETFs, commodity ETFs, South African equity & bond ETFs, actively managed ETNs and more.
- ❖ The Investor Hub is a discretionary investment platform, but financial advice from etfSA.co.za can be sought if required. Please note that advice fees can be charged for this service.

**The Investor Hub is all you need to participate in the fast growing South African Exchange Traded Product industry**

## TAX-FREE INVESTMENTS ON THE INVESTOR HUB

- ❖ Selection from four ETF portfolios offered for Tax-Free Investments, giving differentiated exposures and risk profiles (see Investor Hub window). You can also invest in eligible individual ETFs in your Tax-Free Investment Account, if preferred. The full list is available on [https://www.etfsa.co.za/investor\\_hub.htm](https://www.etfsa.co.za/investor_hub.htm)
- ❖ Modular design allows for contributions from R1000 into an ETF model portfolio at any time, and for contributions into individual ETFs from R300 per ETF, up to a maximum of R36 000 per tax year. This can be done on either a debit order or lump sum basis.
- ❖ A maximum lifetime contribution to Tax-Free Accounts of R500 000 per person is permitted.
- ❖ Tax-free accounts are fully compliant with Section 12T of the Income Tax Act.
- ❖ Portfolio Managers and Financial Advisers – etfSA Portfolio Management Company (Pty) Ltd & etfSA.co.za.
- ❖ Please contact etfSA.co.za should you require any further information or detail.  
Tel: 010 446-0371; Email: [taxfree@etfsa.co.za](mailto:taxfree@etfsa.co.za).
- ❖ Tax-free investments may be **transferred between tax-free providers**, without affecting the tax-free status or your lifetime contribution limits.
- ❖ Costs of 0,5% per annum (deducted over a 12-month period), plus stock brokerage fees of 0,10% per transaction, are amongst the lowest available in South Africa for tax-free accounts.
- ❖ The Investor Hub is also a tax-free investment platform, but financial advice from etfSA.co.za can be sought if required. Please note that advice fees can be charged for this service.

### What you cannot do with ETF Tax-Free Accounts

- ❖ Transfer directly from other (non-tax-free) investments. The Tax-Free Accounts require “new money”, so you would need to sell your old investments and transfer cash to your ETF Tax-Free Investment Account.
- ❖ You cannot sell your tax-free investments without affecting your annual or lifetime contribution limits. All contributions made over time count towards your annual and lifetime limits, even if you sell and withdraw some or all of it.
- ❖ You cannot invest in ETFs that are not registered as CIS investments (Collective Investment Schemes), nor in Exchange-Traded Notes (ETNs). This means that you cannot invest in physical commodities, such as gold, platinum, palladium and rhodium, in tax-free investment accounts.

## MODEL PORTFOLIOS FOR TAX-FREE AND DISCRETIONARY ACCOUNTS

We offer **model portfolios**, selected by etfSA Portfolio Managers, to provide specific exposure and risk performances for investors, who do not wish to select their own portfolios from the 170 plus ETFs/ETNs listed on the JSE.

### Model Portfolios

(can be chosen on the Investor Hub once account has been opened and you are ready to invest)

|                                |   |
|--------------------------------|---|
| <b>Balanced Portfolio</b>      | Equities and interest bearing ETFs          |
| <b>Equity Portfolio</b>        | Mix of local and global equity ETFs.        |
| <b>Income Portfolio</b>        | Only high interest and dividend paying ETFs |
| <b>International Portfolio</b> | Global ETFs only                            |

You can invest in one or more of these model portfolios – all of which contain at least four different ETFs – from R1000 per model portfolio.

These model portfolios are revised on a regular basis to ensure that they are delivering the required mandates.

### Disclosure

- ❖ **etfSA Portfolio Management Company (Pty) Ltd** is the Portfolio Manager and Financial Adviser. etfSA Portfolio Management Company is a juristic representative of etfSA Investment Services (Pty) Ltd, a Category II Financial Services Provider, for advisory and intermediary services for Collective Investment Schemes and JSE-listed securities (FSP No 40107).
- ❖ **Michael Fitzclarence Brown, trading as etfSA.co.za**, is a Financial Services Provider (FSP No 39217), to provide financial advice and intermediary services for Collective Investment Schemes and JSE-listed securities.

If you have any queries, please contact

**Email:** hub@etfsa.co.za

**Telephone:** 010 446-0371 / 010 446-7892

Should you wish to use our completely digital platform the **etfSA Investor Hub** to make ETF tax-free or discretionary investments, you can use the following link:

[https://www.etfsa.co.za/investor\\_hub.htm](https://www.etfsa.co.za/investor_hub.htm).

The online access will allow you to load investment instructions, view account balances, transaction history, performance data and more.

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