

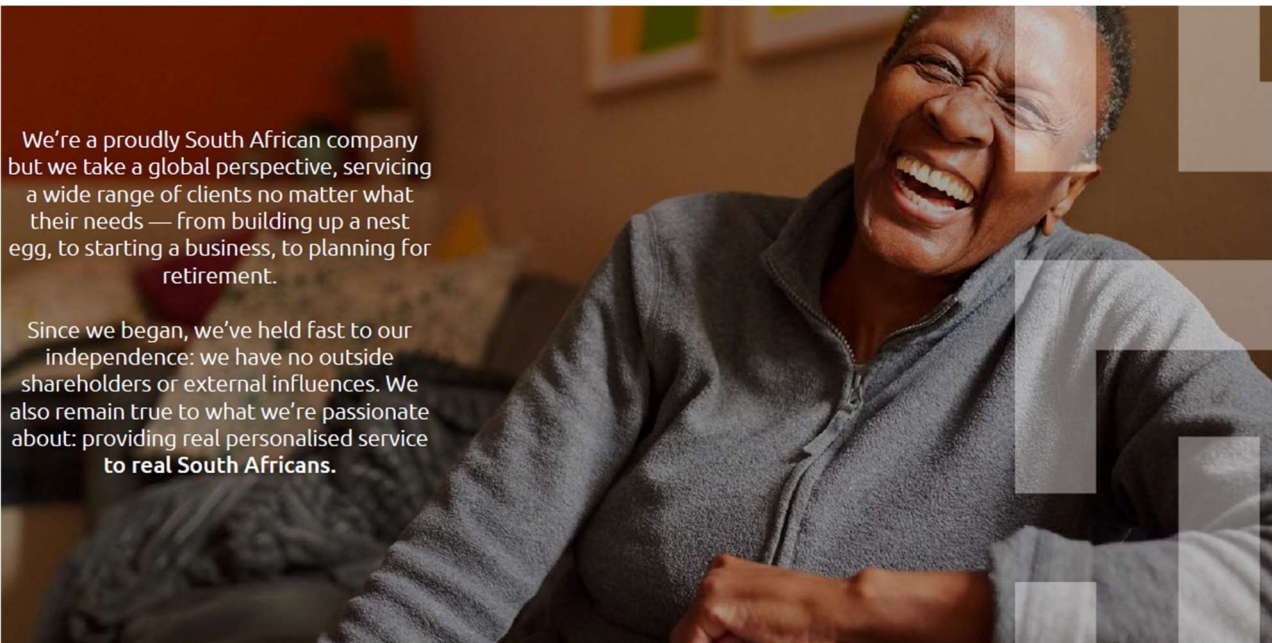
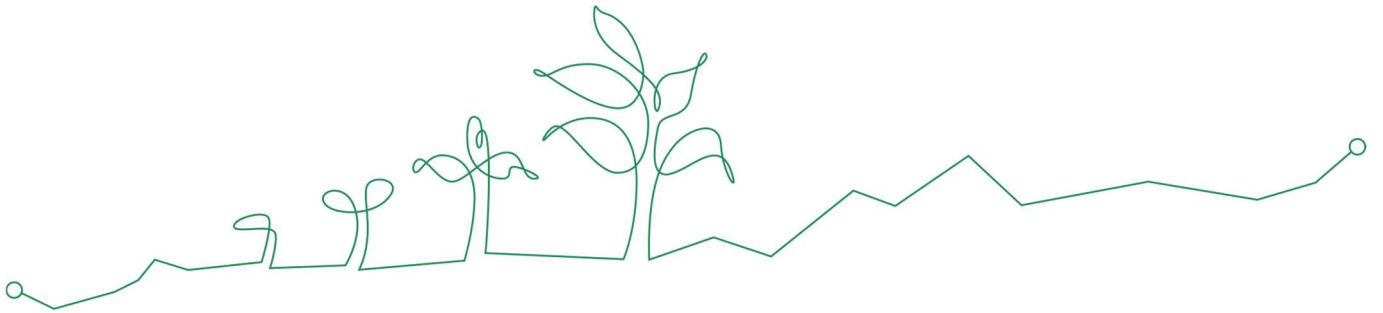
ETFSA Investor Hub

A fully digital platform for transacting in all the ETPs listed on The JSE

Your wealth, in your hands

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



We're a proudly South African company but we take a global perspective, servicing a wide range of clients no matter what their needs — from building up a nest egg, to starting a business, to planning for retirement.

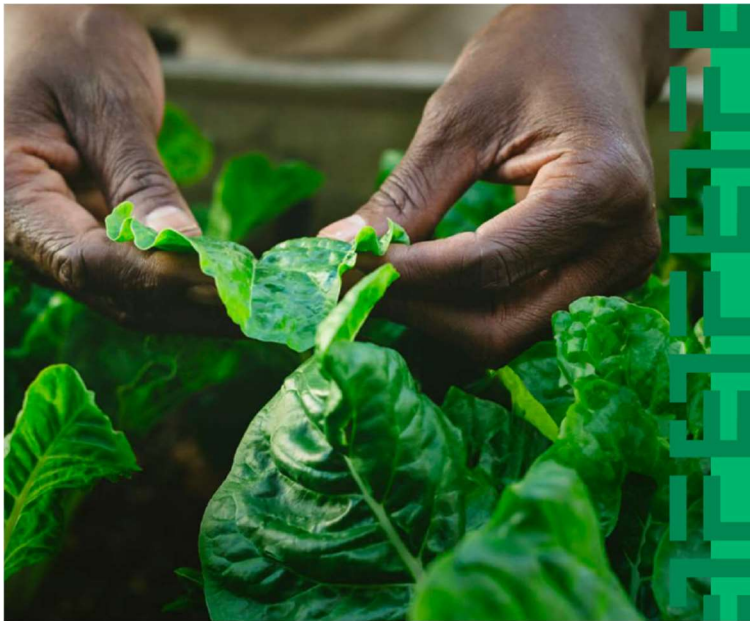
Since we began, we've held fast to our independence: we have no outside shareholders or external influences. We also remain true to what we're passionate about: providing real personalised service to real South Africans.



We believe in the power of ETFs

At ETFSA, we help investors discover, understand, manage and profit from the world of Exchange Traded Funds (ETFs).

Whether you're an amateur investor or seasoned professional, ETFs give you seamless, low cost, diversified exposure to global stock markets and asset classes.



The Hub

Your wealth, in your hands.
With or without advice.

The Hub is a fully digital, self-directed platform that gives you easy access to all JSE-listed ETFs, as well as our range of etfSA model portfolios. It's low cost (0.5% per annum) and easily accessible, with a minimum investment amount of just R300 per month.

DISCRETIONARY INVESTMENTS

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

- Pick your own ETFs/AMETFs/ETNs/AMCs (ETPs) to invest in, from R300 per ETP, either by lump sum or regular debit orders. There is no limit on the investment amount in a discretionary investment.
- Over 200 ETPs, listed on the JSE, to choose from – to view all ETPs available on the Investor Hub, with a product description, click on the Information Centre, Investor Education, then click on “A comprehensive guide to South African ETPs” to view a brief description of the different types of ETPs.
- 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 can be sought if required. Please note that advice fees can be charged for this service.

TAX-FREE INVESTMENTS

- You can invest in eligible Exchange Traded Funds (ETFs), or select from four ETF portfolios offered for Tax-Free Investments, giving differentiated exposures and risk profiles (click on “Start Investing”, then “DIY”). The full list of Qualifying ETFs as well as Model Portfolios are available on <https://etfSA.co.za/product/diy/> or can be emailed to you on request.
- 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.
- You can open tax-free accounts in the name of minors and other dependants provided they have South African ID numbers as well as their own bank accounts.
- 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 us should you require any further information or detail.
- Tax-free investments may be **transferred between tax-free providers**, without affecting the tax-free status or your lifetime contribution limits.
- The Investor Hub is also a tax-free investment platform, but financial advice from ETFSA 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 the following **4 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 200 plus ETFs/ETNs listed on the JSE:

- **Balanced Portfolio** – Equities and interest bearing ETFs
- **Equity Portfolio** – Mix of local and global equity ETFs
- **Income Portfolio** – Only high interest and dividend paying ETFs
- **International Portfolio** – 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.

HOW TO INVEST THROUGH THE INVESTOR HUB

You can open a completely new investment account on the ETFSA Investor Hub in only a few minutes. Visit our website and click on **“Start Investing”** then **“Get started with our DIY Investing Hub”**

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 are still available to assist you if necessary.

FEES

The fees payable on the ETFSA Investor Hub are as follows:

Annual Management fee (annual)	0,50% of portfolio value
Transaction costs (per transaction)	0,10% brokerage charge

** These costs are all subject to VAT of 15%.*

SCAN THE QR CODE BELOW FOR FULL LIST OF ETFSA’S OFFERING

