

FUND FACT SHEET – ARYSTEQ MONEY MARKET POOLED FUND

FUND INFORMATION

What are the Fund's Objectives?

The Money Market Fund aims to outperform the STeFI Index and to preserve investors capital through investing in high yielding, high quality short to medium dated instruments, while simultaneously providing for short-term liquidity needs.

Who should consider investing in this fund?

Investors that require:

- an alternative to bank deposits like call and savings accounts
- quick access to their money
- a low-risk investment to diversify their portfolio
- capital protection, but not capital growth

What does this fund invest in?

This fund invests in Namibian and South African short to medium dated instruments that are considered risk free or carries some credit risk. These include a wide range of instruments issued by banks and other institutions. This fund will not take derivative positions or apply any leverage in the portfolio through borrowing or short selling.

Portfolio Risk and Information

The risk classification of this fund is "low". The fund is appropriate for investors that have short time horizons as well as low risk tolerance. This fund is appropriate for investors that wish to preserve their capital over a 12-month period. The recommended term for this investment in one (1) month and longer. This fund is not suitable for longer term investments that provide growth in savings.

The Arysteq Money Market Fund is not a bank deposit account. The Fund aims to maintain a constant price of 100 cents per unit. The total return an investor receives is made up of interest received and any gain or loss made on instruments held by the Fund. While capital losses are unlikely, they can occur if, for example, one of the issuers of an instrument defaults. In this event, investors may lose some of their capital. To maintain a constant price of 100 cents per unit, investors' unit holdings will be reduced to the extent of such losses. The yield is calculated according to applicable NASIA standards. Excessive withdrawals from the Fund may place it under liquidity pressure; if this happens, withdrawals may be ring-fenced and managed over a period of time. Purchase and redemption requests must be received by the Management Company by 10:00 each business day to receive that day's price.

What are the costs of investing in the fund?

An annual fee of 0.60%. There are no performance fees.

Fund expenses, excluding asset management fees that are incurred in the fund include trading, custody, audit charges and regulatory levies. We do not charge fees to invest or withdraw from the fund.

Arysteq does not provide financial advice. If you appoint an adviser, advice fees are contracted directly between you and the adviser. For more information please contact the relevant platform.



IMPORTANT INFORMATION

Information and content

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Management Company

Arysteq Asset Management (Pty) Ltd ("Arysteq") is registered with NAMFISA and the investment management license number is 25/12/86. Arysteq is a wholly owned subsidiary of Lexus Securities (Pty) Ltd, a diversified financial services group that is entirely owned. Arysteq has one wholly owned subsidiary, Arysteq Unit Trust Management Ltd under which our unit trust scheme is housed. Its unit trust scheme license number is 25/9/5/26.

The custodians of the Arysteq Unit Trust Scheme is Nedbank Namibia.

Performance

Collective investment schemes in securities (unit trusts or funds) are generally medium- to long-term investments. The value of units may go down as well as up and past performance is not necessarily a guide to future performance. The Management Company does not provide any guarantee regarding the capital or the performance of the Fund. Performance figures are provided by the Investment Manager and are for lump sum investments with income distributions reinvested. Actual investor performance may differ as a result of the investment date, the date of reinvestment and applicable taxes.

Unit Price

Unit trust prices are calculated on a net asset value basis, which is the total market value of all assets in the Fund, including any income accruals and less any permissible deductions from the Fund, divided by the number of units in issue. Forward pricing is used and fund valuations take place at approximately 15:00 each business day. Purchase and redemption requests must be received by the Management Company by 10:00 each business day to receive that day's price.

Foreign Exposure

This fund may have foreign exposure to short dated instruments in South Africa.

STeFI Index

The index series consists of two indices: the FTSE/JSE ALBI and the FTSE/JSE CILI. FTSE Russell will be the benchmark administrator for the series, carrying out the calculation and production of the indices. Value-add files which include Constituent List file publishing bond level values for the FTSE/JSE CILI, and the addition of a 1-Day Tracker file for each index. Each of these indices is split into issuer class sub-indices to ensure that every constituent is also a constituent of exactly one issuer class sub-index. Each bond in the main index is allocated into one of four term buckets based on the outstanding term to maturity

Compliance to Regulation 13

This fund is managed in compliance with Regulation 13 of the Pensions Fund Act 24 of 1956 which requires the fund to hold a minimum of 45% of investments in Namibia.

Fund mandate

Funds may be closed to new investments at any time in order to be managed according to their mandates. Unit trusts are traded at ruling prices and can engage in borrowing and scrip lending.