

## MiPlan and IP Management Company Disclosures & Disclaimers (Inc CIS)

The IP Management Company is a full member of the Association for Savings and Investment SA. IP Management Company (RF) (Pty) Ltd is a registered and approved Manager in Collective Investment Schemes in Securities. Collective investment schemes are generally medium- to longterm investments. Past performance is not necessarily a guide to future performance, and that the value of investments / units / unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager on request. The manager may borrow up to 10% of the market value of the collective investment scheme portfolio to ensure liquidity. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge from [clientservices@ipmc.co.za](mailto:clientservices@ipmc.co.za). Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Forward pricing is used. Performance is based on NAV-to-NAV calculations with income reinvestments done on the ex-div date. Performance is calculated for the portfolio and the individual investor performance may differ as a result of initial fees, actual investment date, date of reinvestment and dividend withholding tax. The performance of the portfolio depends on the underlying assets and variable market factors. Lump sum investment performances are quoted. The portfolio may invest in other unit trust portfolios which levy their own fees and may result in a higher fee structure for our portfolio. All the portfolio options presented are approved collective investment schemes in terms of Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). The fund may from time to time invest in foreign countries and therefore it may have risks regarding liquidity, the repatriation of funds, political and macroeconomic situations, foreign exchange, tax, settlement, and the availability of information. The Manager has the right to close any portfolios to new investors to manage them more efficiently in accordance with their mandates. The Manager retains full legal responsibility for the Fund, regardless of Co-Naming arrangements. Transaction cutoff time is 14:30 daily. Valuation time is 15:00 (17h00 at quarter end). IP Management Company (RF) Pty Ltd is the authorised Manager of the Scheme contact 021 673 1340 or [clientservices@ipmc.co.za](mailto:clientservices@ipmc.co.za). Standard Bank is the trustee / custodian. In terms of its license, IP Management Company may not conduct any other business other than the business of running a Collective Investment scheme. The EAC is a standard industry measure which has been introduced to allow you to compare the charges you incur and their impact on the investment returns over specific periods. Please visit <http://www.ipmc.co.za/effectiveannualcost> to address the EAC illustrator. You can request an EAC calculation from [clientservices@ipmc.co.za](mailto:clientservices@ipmc.co.za) or call us on 021 6731340. A copy of the Performance fee Frequently Asked Questions can be obtained from our website: [www.ipmc.co.za](http://www.ipmc.co.za)

Investment management has been delegated to ThinkCell (Pty) Ltd FSP 49017 and MIPLAN (Pty) Ltd FSP 9383 effective 28 June 2023. Disclosure: MIPLAN has a 49% ownership interest in IP Management Company (RF) (Pty) Ltd. IP Management is a registered Collective Investment Manager in terms of CISCA and performs administrative functions on cobranded MIPLAN. Accordingly, all intermediary service and advice where applicable, is provided by MIPLAN in terms of its license for which remuneration is paid from

the fees mandated in the supplemental deed and disclosed herein. MIPLAN offers investors a unique liability matching offering that matches the client's portfolio to their unique needs as documented at [www.miplan.co.za](http://www.miplan.co.za). The complexity and uniqueness of this process and variability of each client's needs, required that technology be used to embed MIPLAN's intellectual property in the financial service offering. In delivering this financial service, software is provided by MIPLAN to advisers that determines a liability matched asset allocation, constructed using MIPLAN IP funds. The design of the MIPLAN software is based on the premise that the 25% allocated to MIPLAN funds that provides the client with a foundation on which to choose other funds as mapped into the MIPLAN software. As it's important to match the choice of product with the advice benchmark included in the MIPLAN software should less than 25% of the client's product choice be directed to funds that are not similar to the MIPLAN suite of funds, that a risk of a disconnect exists between the benchmark created and product choice. No fee is charged for the software and no obligation is placed on the advisor to offer, continue to offer, or offer to a minimum number of clients, this financial service. There are no other conditions placed on the advisors for the continued use of such technology that may influence the objective performance of the advisor. The advisor's obligation to render unbiased, fair advice in the best interests of you, the client, remains with your advisor. Your advisor's obligation is to compare this financial offering against all others and ensure it is the most appropriate for your needs. All existing and new investors in the MIPLAN range of collective investments are made subject to confirmation and consent that all disclosures set out at [www.miplan.co.za/disclosure](http://www.miplan.co.za/disclosure) have been read and agreed to. Importantly, as an investor, your specific consent regarding your personal information is granted to MIPLAN as detailed. I consent to MIPLAN and IP Management Company using my personal information for the purpose of ensuring compliance with the Protection of Personal Information Act and sharing of personal information as set out in [www.miplan.co.za/disclosure](http://www.miplan.co.za/disclosure) and [www.ipmc.co.za/termsandconditons](http://www.ipmc.co.za/termsandconditons).