

RMB Protected Equity 100

Performance Linked Investment Account

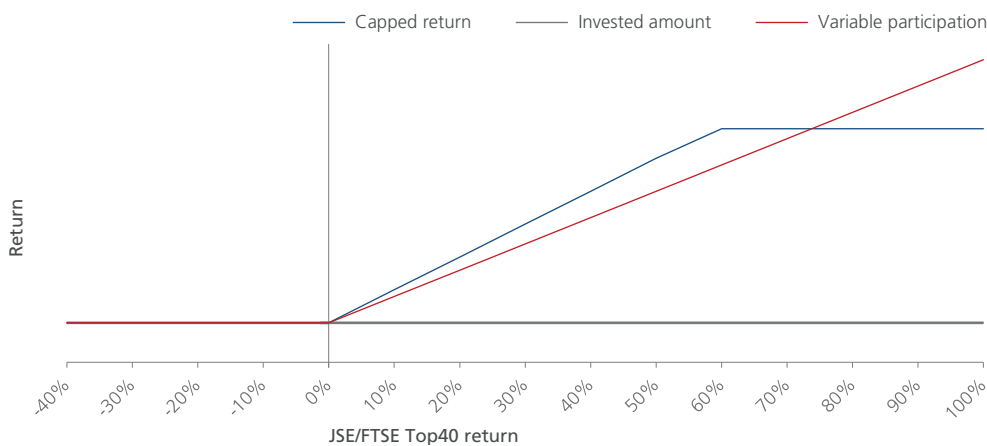
Investment objective

When selecting the RMB Protected Equity 100, you select either a 36- or 60-month term together with a 100% capital guarantee, with the investment return linked to the FTSE/JSE Top40 Index.

Investment strategy

The RMB Protected Equity Series allows you to choose the equity exposure, level of guarantee and term of investment. RMB offers the choice of linking the investment to the FTSE/JSE Top40 Index or any other index or individual equity within the Top40 Index.

Indicative performance



Payoff at maturity

The amount invested participates in the appreciation in the underlying equity from an agreed on underlying equity price (strike) where this participation in the underlying is either capped (cap strike) or may vary (participation). The guarantee is term dependent and the investment value may fluctuate during the course of the investment (prior to maturity date).

Risks and rewards

Opportunity cost

The capital invested does not earn interest for the period of investment. Accordingly, if the RMB Protected Equity 100 returns zero appreciation in the underlying equity, the investor will only receive the guaranteed capital at maturity.

Fixed-term explicit capital guarantee

The minimum maturity amount of the RMB Protected Equity 100 investment (not less than 100% of the initial investment — provided there is no early redemption) is guaranteed by FirstRand Bank Limited. The investor's rights to repayment of the investment would constitute a claim against FirstRand Bank Limited and, as such, would rank *pari passu* (concurrently) with depositors and other creditors ranking *pari passu* within the Bank.

Key facts

Minimum investment	R250,000
Advisory fees	As quoted
Capital guarantee	Fixed 100% explicit FirstRand Bank Limited guarantee due only at maturity
Liquidity	Fixed term of 36- to 60-months (as agreed on inception). In the case of early redemption, RMB would provide an indicative price for the requested redemption date. The final redemption value, however, would only be determined once the final redemption instruction was received
Investment horizon	36-months or more
Early redemption charge	Redemption price will be provided by RMB on request and at a market related price
Reporting and transparency	Monthly performance and holdings available

Product profile



Balanced

Contact details

For more information please contact:

- Your financial advisor
- individualinvestors@rmb.co.za
- www.rmb.co.za

Product profile key



Conservative product profile

This product is suitable if you wish to protect your investment portfolio and aim to generate returns in excess of inflation over time. As a conservative investor, your risk tolerance ranges from low to moderate.



Balanced product profile

This product is suitable if you are looking for an asset allocation and management method aimed at balancing your risk and return. These investments carry more risk than those aimed at capital preservation or current income and are therefore suitable if you have a longer time horizon plus a degree of risk tolerance.



Growth product profile

This product is suitable for you if you are seeking assets with 'good growth potential'. These investments may be volatile and deliver negative returns at times, but would be suitable if you have a longer time horizon and a higher risk tolerance than investors who invest in a balanced investment product.



Aggressive growth product profile

This is suitable if you expect very high capital growth by taking very high risk. These investments are sometimes viewed as being speculative and you would need to have a much higher risk tolerance than those investing in conservative, balanced or growth products. The higher risk profile of these products means that you may be subject to value fluctuations, including the loss of your invested capital.

Disclaimer

All the risks and significant issues related to purchasing RMB products are not disclosed in this fact sheet and therefore, prior to purchasing or transacting, you should fully understand the products, any risks and significant issues related to or associated with them. The products may involve a high degree of risk including, amongst others, the risk of low or no investment returns, the potential for capital or principal loss, counterparty or issuer default, adverse or unanticipated financial market fluctuations, inflation rate risk, exchange rate risk and interest rate risk. The value of any product may fluctuate daily as a result of these risks, market conditions, general sentiment and other factors. RMB does not predict actual results, performances and/or financial returns and no assurances, warranties or guarantees are given in this regard. FirstRand Bank Limited or any of its associates or subsidiary companies does not guarantee the performance of its funds and past performance is not indicative of future performance.

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