

## RMB Secure Growth 95

Fact sheet for 31 August 2017

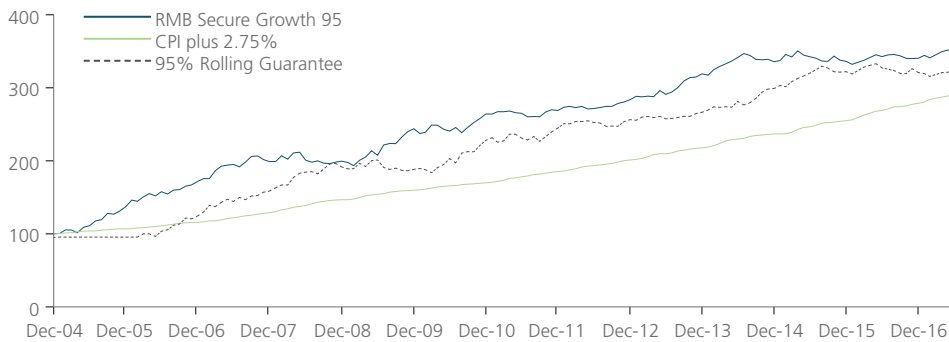
### Investment objective

This investment is designed to provide exposure to equity market returns (through the FTSE/JSE Top40), while preserving 95% of the invested capital.

### Investment strategy

The product references protected equity structures, where only 5% of the capital is put at risk on a rolling 12-month basis, thereby providing an implicit 95% guarantee on a rolling 12-month basis. The investment benefits from the power of positive compounding in the medium- to long-term. The strategic asset allocation incorporates extensive proprietary quantitative models, together with a subjective active management overlay. Due to the capital protected nature of the product, it will not capture full equity returns in sudden market jumps, but is designed to enhance returns relative to the benchmark over a long period of time, while managing downside risk.

### Historical performance<sup>1</sup>



Source: Stats SA, RMB

### Monthly historical performance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2013	-	-	0.32%	-0.22%	2.88%	-1.76%	1.11%	2.14%	2.93%	1.51%	0.25%	1.38%	<b>10.95%</b>
2014	-0.58%	2.35%	1.40%	1.06%	1.20%	1.42%	1.56%	-0.74%	-1.56%	-0.17%	0.20%	-0.99%	<b>5.18%</b>
2015	0.51%	2.46%	-1.01%	2.44%	-1.68%	-0.60%	-0.58%	-1.16%	-0.12%	2.14%	-1.62%	-0.48%	<b>0.16%</b>
2016	-1.21%	-0.01%	1.69%	0.13%	2.11%	-0.74%	0.69%	0.15%	-0.53%	-0.98%	-0.12%	0.15%	<b>1.27%</b>
2017	1.14%	-0.96%	0.69%	1.78%	0.65%	-1.12%	2.75%	1.57%					<b>6.61%</b>

Source: RMB

### Rolling implicit capital guarantee

This investment is designed to provide exposure to equity market returns (through the FTSE/JSE Top40), while preserving 95% of the invested capital.

#### Notes:

- Includes back-tested performance i.e. prior to launch date and is net of all spreads and premium.
- Ultimate liquidity constraints. The investor should be aware that the ultimate liquidity of the investment remains directly related to that of the underlying reference asset(s). As such, FirstRand Bank Limited reserves the right to limit the client's liquidity (as set out in this fact sheet), should circumstances relating to the underlying reference asset(s) dictate.

Client initial

### Key facts

Product management	Jozua Booysen (PhD, MBA, CFA); Neil Browner (MBA, CFA); Chris Kloppers (PhD)
Launch date	March 2013
Minimum investment	R250,000
Annual management premium	0.75% of NAV in arrears
Advisory spread (when applicable)	As negotiated
Performance premium	10% above CPI + 2.75% annually in arrears
Benchmark	CPI + 2.75% (rolling 3-year basis)
Capital guarantee	95% annual (12-months rolling implicit basis)
Liquidity	The portfolio manager will endeavour to provide daily liquidity. However, to protect existing investors — in the case of large redemptions (greater than 5% of the total portfolio) — the redemption amount may be ring-fenced and redeemed subject to the liquidity of the underlying assets <sup>2</sup>
Investment horizon	Perpetual Investment
Early redemption charge	Redemption price will be provided by RMB on request and at a market-related price
Reporting and transparency	Monthly performance 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.

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