How full will your treasury be at 60?

Have you made enough provision for your retirement? OASIS has a comprehensive range of top performing retirement funds to satisfy your requirements. To make sure that you are on the path to successful retirement provision, call 0860 100 786, email info@oasiscrescent.com or visit our website at www.oasiscrescent.com.

DISCLAIMER

Retirement Funds are long term investments. The value of investments may go down as well as up and past performance is not necessarily a guide to future performance. A schedule of fees and charges and maximum commissions is available from the administration company on request. Commission and incentives may be paid and if so, would be included in the overall costs. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. All information and opinions provided are of a general nature and the document contains no implied or express recommendation, guidance, advice or proposal that the product is appropriate to the investment objectives, financial situation or needs of any particular individual or entity. No warranty as to the accuracy, correctness or completeness of the information and opinions contained herein is provided. Oasis Crescent Capital (Pty) Ltd is an Authorised Financial Services Provider. Oasis Crescent Retirement Solutions (Pty) Ltd is the Administrator and is authorised by the Financial Services Board as such. A copy of the fund rules are available from the administrator.
OASIS CRESCENT RETIREMENT ANNUITY

An essential savings product, which allows individuals to provide for retirement by making single or recurring contributions in a tax efficient manner.

Transfers from other approved pension, provident and retirement annuity funds are also accepted.

It is ideally suited to any individual:
- Who is self-employed or does not qualify for membership of a pension or provident fund.
- Seeking a tax efficient retirement product with tax relief for contributions made.
- Whose previous pension fund, to which he/she belonged to, is now wound up or dissolved for whatever reason.
- Whose current retirement provision is unlikely to provide sufficient income on retirement.
- Who seeks to optimise estate planning.

Benefits of the retirement annuity fund include:
- A long term investment product which provides retirement savings.
- Contributions up to a certain limit are tax deductible.
- Flexibility of individual member choice in terms of investment strategy.
- Upon death, members full benefit will be paid to dependants.

OASIS CRESCENT PRESERVATION PENSION & OASIS CRESCENT PRESERVATION PROVIDENT FUNDS

These funds receive monies from other approved retirement funds in a tax efficient manner for preservation until retirement. The member may make a single cash withdrawal from the fund prior to retirement.

It is ideally suited to those individuals who:
- Withdraw from the service of their employer through resignation, dismissal or retrenchment and wish to preserve his/her accrued pension benefits.
- Were members of a pension / provident fund that is wound up or dissolved.
- Wish to enjoy the flexibility of being able to make a single withdrawal from the fund.

Benefits of the preservation funds include:
- No tax is payable on transfer from an approved fund.
- One withdrawal before retirement is permitted, but will be subjected to tax.
- Upon death, the members’ full benefit will be paid to their dependants.

OASIS CRESCENT RETIREMENT FUND

An Umbrella Provident Fund for small/medium sized employers that seek to offer their employees a cost effective and tax efficient retirement plan.

INDIVIDUAL MEMBER CHOICE

In the retirement fund environment there is an ongoing dilemma of how individual investors make the right investment choices when it comes to saving for retirement.

The investment universe is so broad and diverse that it is daunting for even the most knowledgeable person to make a decision on what to invest in.

One of the ways to simplify matters is to provide a choice of managed investment solutions, where the member’s investment can be packaged according to their own personal needs and risk profile. Providing more flexibility for the member at the right time, without the choice being overwhelming.

Oasis has introduced an innovative offering to compliment the existing New Moon Portfolio, by adding two additional portfolios with alternative risk profiles.

<table>
<thead>
<tr>
<th>Investment Option</th>
<th>Equity</th>
<th>Age Profile*</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Equity Portfolio - New Moon</td>
<td>CPI +5%</td>
<td>0-50 Years</td>
</tr>
<tr>
<td>Progressive Portfolio - Half Moon</td>
<td>CPI +1%</td>
<td>50-60 Years</td>
</tr>
<tr>
<td>Stable Portfolio - Full Moon</td>
<td>CPI</td>
<td>60 + Years</td>
</tr>
</tbody>
</table>

* Kindly consult your Independent Financial Advisor.

Consult your financial advisor for guidance on the appropriate portfolio for you.

WHAT DOES THIS MEAN FOR THE INVESTOR?

All new investors, or additional investments made by existing investors, will now be offered all three of the portfolio options.

ADMINISTRATOR

Oasis Crescent Retirement Solutions (Pty) Ltd, provides administration services for the funds. Member statements will be provided on an annual basis. As the funds are unitised it is possible to calculate the value of the members fund by obtaining the unit price from the client services department.

SHARI’AH COMPLIANCE

The retirement fund range of products at Oasis are Shari’ah compliant, managed in accordance with the investment guidelines that have been established by the independent Shari’ah Advisory Board of Oasis. These guidelines stipulate the exclusion of securities, where primary business activities are non-permissible according to Shari’ah law, from the investment portfolios of the Oasis Crescent Range of products.

This Shari’ah Advisory Board has been appointed to advise Oasis on Shari’ah investment and ethical issues. In addition, this board is responsible for conducting an independent analysis of the Oasis Crescent Range of products and investments as well as investment income to ensure that it is aligned with Shari’ah investment guidelines. Each year a certificate of compliance is issued for all of the Shari’ah compliant funds that Oasis manages.

FEES

A portfolio management fee is charged, which includes investment management and other fees. This fee has a performance fee component that seeks to incentivise the investment manager to generate returns that are in excess of the portfolio benchmark, thereby aligning the interests of the manager with those of Investors.

The investment manager receives a base fee of 1%. Additional performance fees are only paid when performance of the policy is in excess of the benchmark. The manager’s share is 20% of the out-performance, which implies that Policyholders still enjoy 80% of the out-performance (after performance fees have been deducted).

Performance fees are capped at 2% annually. Effective from the 1st April 2010 the following fee scale applies:

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Financial Advisor</th>
<th>Administrator</th>
<th>Investment Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Ongoing</td>
<td></td>
<td></td>
<td>1% to 3% Based on Portfolio performance</td>
</tr>
</tbody>
</table>

Based on the applicable policy's performance. For each investment being made.