

A photograph of a woman with vibrant red, curly hair, wearing a red ribbed sweater, smiling warmly while holding a young child. The child is wearing a white shirt and light-colored pants. The background is a plain, light color. The bottom right corner of the image features a diagonal split between yellow and blue.

**Standard
Bank
Namibia
Inflation
Plus Fund**

What is the Standard Bank Namibia Inflation Plus Fund?

The Standard Bank Namibia Inflation Plus Fund is a unique investment designed to provide long-term capital growth and enhanced levels of short-term income. By investing in a combination of asset classes, the fund seeks to outperform Namibian inflation by 4% over a rolling 24-month period. There is an interest-bearing element to this portfolio that results in a lower level of volatility when compared to a pure equity fund, which provides you with enhanced capital protection.

Who should invest?

This investment is the ideal option if you are looking for a professionally managed, moderate risk investment that provides exposure to equities, property, bonds and interest-bearing investments.

How does the Standard Bank Namibia Inflation Plus Fund work?

The Standard Bank Namibia Inflation Plus Fund is a unit trust, which pools investor's funds together. This allows the fund manager to trade as an institutional investor, passing on all the benefits that would normally be out of reach of individual investors. The Standard Bank Namibia Inflation Plus Fund's investment objective is to deliver long-term growth of capital and income through well-diversified portfolio management principles. This is achieved through a balanced mix of investments in equities, property and interest-bearing investments across many different industries. The Standard Bank Namibia Inflation Plus Fund may from time to time invest in derivative instruments, in order to achieve the portfolio's investment objective. By spreading the investment across many markets, your risk is reduced.

The fund is totally flexible. Our dedicated fund managers are able to "change" how the fund is structured to ensure that your investment performs optimally. This applies to all asset classes.

Why invest

Traditionally, investments in equity, property and bond markets have been perceived as complicated, time consuming or only accessible to large investors. The Standard Bank Namibia Inflation Plus Fund changes this. Now smaller investors have access to these types of investments, using the professional expertise that is normally restricted to larger investors. This investment is particularly suited to you if you wish to provide for your long-term investment needs, such as children's education and additional pension savings.

By investing in the Standard Bank Namibia Inflation Plus Fund you also enjoy:

Affordability

A minimum of N\$10 000 is required for investment in the Standard Bank Namibia Inflation Plus Fund. The fund provides you with a well-diversified, fully managed investment portfolio, as well as debit order facilities.

Accessibility

The Standard Bank Namibia Inflation Plus Fund is easily accessible, which means you can buy or sell units at any time. There are no withdrawal penalties or minimum "lock in" investment periods. It is, however, recommended that an investment in this fund be viewed as medium- to long-term. Typically three to five years.



Income distribution

Interest and dividends are accumulated in the fund and are paid to investors on 30 June and 31 December. Income may be withdrawn or reinvested in the fund. It is, however, recommended that you reinvest the income so that you can earn capital on it to build real wealth.

Regular feedback

Statements are provided on a quarterly basis.

Professional management

Your money is managed by dedicated and experienced investment managers, ensuring your peace of mind. Comprehensive performance statistics are also available on request.

Diversification

The Standard Bank Namibia Inflation Plus Fund may invest across many different asset classes, including equity, property, bonds and cash. Diversifying your money in this manner effectively reduces your risk and provides you with an opportunity to outperform inflation over two years.

How to invest and disinvest

Our procedures are designed to be investor friendly. An application form needs to be completed and sent to us together with a certified copy of your identity document and proof of physical residential address. Once your application has been approved, your funds can be transferred. An application form is available from your nearest Standard Bank branch or by calling +264 61 294 2282.

Disinvesting is just as easy. By simply completing the form and having the authorised signatories sign it, your funds will be readily available. Withdrawal of funds can be made either on a total or partial basis. Transfers will be made electronically into your account. For security reasons, payments will only be made to account holders; no payments will be made to third parties.

Investment amounts

| | |
|---------------------------------------|-----------|
| Minimum initial investment amount: | N\$10 000 |
| Minimum additional investment amount: | N\$2 000 |

Fee structure

Initial fee 5.00% (upfront charge)

Annual management fee 1.50%*

***This fee is included in the quoted performance figures**

Please note:

1. In the interest of 'best advice', Standard Bank Namibia Unit Trust Management Company encourages the use of a professional adviser. Should an adviser be used by the investor, Standard Bank Namibia Unit Trust Management Company will pay a portion of its initial fee, as well as a portion of its annual management fee, to the adviser. Where an investor elects not to use an adviser, the full charge will be payable to the management company and there will be no obligation on the management company to provide an advisory service.
2. Initial fees are negotiable between the adviser and the investor, and should depend on the level of professional advice or service rendered.



3. A sliding scale is normally applicable to the initial fee. However, the investor and the adviser may agree on a different arrangement, in which case an initial fee as agreed between the investor and the adviser will be charged on the investment transaction. If no initial fee is indicated, a sliding scale will apply.
4. The annual management fee for the fund is accrued daily and levied monthly on the market value of the portfolio. The unit price that is published is therefore net of all fees.

At the time when you want to sell your units in the fund, no fees will be charged and Standard Bank Namibia Unit Trust Management Company will buy back these units at the market price as determined by the Act.

It is important to note that the value of your units may go down as well as up and past performance is not necessarily a guide to the future. All portfolios are valued on a daily basis at 15h30 (Namibia Summer time) with the exception of some of the Fund of Funds and Feeder Funds, which are valued at 17h00 (Namibia Summer time). Investments and repurchases will receive the price of the same day if received prior to 15h30 (Namibia Summer time).

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