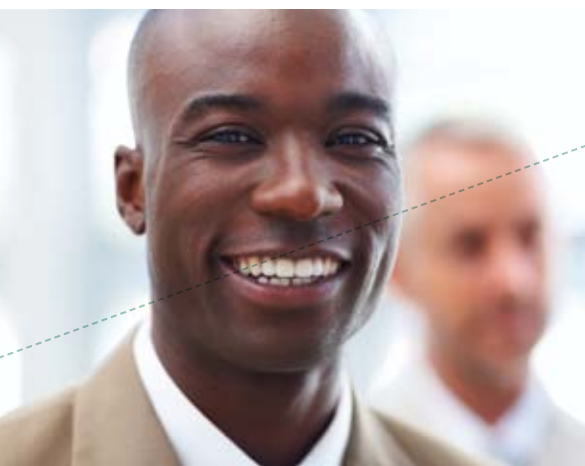


INTRODUCING FCASH MONEY MARKET ACCOUNT



FCASH: AN INTELLIGENT PRACTICE MANAGEMENT TOOL FROM FAIRBAIRN CAPITAL

FCash is an investment vehicle that offers the flexibility of a bank account, with competitive returns. Essentially, FCash is a “low transaction” money market unit trust fund investment. It provides the investor with a vehicle that generally gives low cost access to a Unit Trust Fund. This can then deliver money market returns for otherwise idle cash that would reside in a bank account or cash not yet allocated to investments exposed to prevailing market conditions (that has not yet reached the Fairbairn Capital product minimums). Which means you benefit from not only good returns, but also the flexibility to move into the investment of your choice, whenever you wish.

THE BENEFITS OF FCASH INTELLIGENCE:

Competitive interest rates

Fairbairn Capital’s FCash offers interest rates that are extremely competitive.

Assured peace of mind

Fairbairn Capital’s FCash allows you the time to survey prevailing market conditions before you invest in the market. After all, investment decisions are not something to be rushed.

Seamless online conversion

Once you are ready to enter the market, there is a simple online conversion process to the chosen investment products within the Fairbairn Capital stable.

Easily accessible for investors

With a lower minimum lump sum requirement, Fairbairn Capital intelligence is now accessible to more investors.

- R30 000 for new investors into FCash only
- R10 000 for investors who are currently invested in a Fairbairn Capital product
- R1 000 per month for a recurring investment into FCash

You don’t need to be an existing Fairbairn Capital investor to take advantage of FCash, and it is considered separately to your investment portfolio or asset allocation.

FEATURES

Investment Fund

- There is only one investment fund available for investment in the FCash Money Market Account.
- The Old Mutual Money Market Fund (A class) will be the underlying fund for the FCash Money Market Fund. The underlying fund is subject to change, however it must at all times remain a Money Market Unit Trust Fund.

Additional investment

- Investors may add to their investment at any time by means of a once-off or additional investment.
- Methods of investing include direct deposit, once-off debit order, recurring debit order and electronic fund transfer (EFT).

Scheduled investment

- Scheduled/recurring investments can be made on a monthly, quarterly, half-yearly or annual basis.
- Scheduled/recurring investments may be escalated annually up to a maximum of 20%. Investors can choose the month of escalation.
- Scheduled/recurring investments can be changed or stopped at any time without negative consequences to the investor.

Liquidity

- Ad hoc withdrawals (partial and full) can be made at any time and may be payable to a limited range of third party bank accounts.
- Regular scheduled withdrawals are allowed.
- Should the FCash balance reduce to R0.00 at any time, the contract will not be cancelled but will be left open to be used again. This allows for the liquidity required of FCash (to invest/disinvest cash as and when an investor likes).



FAIRBAIRN CAPITAL FCASH MONEY MARKET ACCOUNT

Loans

Not allowed.

Switching flexibility

- As there is only one investment fund, there is no requirement to do switches (ad hoc, regular or phased-in switches).

Income tax efficiency

- Any taxable returns within the investment are taxed in the hands of the investor.
- Capital Gains Tax (CGT) is not applicable as this is a Money Market Fund, with no capital growth.

Outright cessions

- Ownership of the investment may be transferred to another legal entity provided that the necessary documentation authorising the transfer has been received.

Collateral cessions

- The investment may be ceded as security provided that the relevant authorisation has been received.

Product Transfers

- Investors are allowed to transfer their investment from FCash into the following products:
 - Fairbairn Capital Investment Plan
 - Fairbairn Capital Retirement Annuity Plan
 - Fairbairn Capital Life Wrapped Investment Plan (time standards may vary for transfers into the Life Wrapped Plan due to additional requirements for this product)
- Recurring transfer investments out of the FCash account are not allowed at this stage.
- Product transfers into FCash are allowed from:
 - Fairbairn Capital Investment Plan

GOVERNING LEGISLATION

The money market unit trust investment is governed by the Financial Advisory and Intermediary Services Act, and underlying unit trust funds are regulated by the Collective Investment Scheme Control Act (CISCA). The investor mandates Old Mutual Investment Services (Pty) Ltd, a licensed Administrative Financial Services Provider, to administer and to carry out related instructions.

This guide has been compiled as an information document and is based on information available. Fairbairn Capital and/or Old Mutual does not accept liability for any loss, damage or expense that may be incurred as a direct or indirect consequence of reliance placed upon this guide. Any reference to Fairbairn Capital, Investment Frontiers and/or Old Mutual constitutes reference to Old Mutual Life Assurance Company (South Africa) Limited.

For Unit Trust funds only:

Unit trusts are generally medium to long-term investments. The value of the units may go down as well as up and past performance is not necessarily a guide to the future. Unit trusts are traded at ruling prices. A schedule of fees and charges and maximum commissions is available on request from the management company. Commission and incentives may be paid, and if so, would be included in the overall costs. Forward pricing is used. In the case of Money Market Funds, a constant unit price will be maintained.

Other funds:

These are generally medium to long-term investments. The value of the units may go down as well as up and past performance is not necessarily a guide to the future.

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