



ELITE BONUSES  
FEE BONUS STRUCTURE

FAIRBAIRN  
CAPITAL



OLD MUTUAL

*In the complex world of investment, there are those who have the ability to glimpse beneath the surface and find true balance in all their pursuits. It's about having a deeper understanding of circumstances... adopting a measured approach, interrogating, dismantling, asking questions, considering more than just the bottom line and finding simple solutions to the most complicated problems.*

*Now that's real intelligence – Fairbairn Capital intelligence.*



## UNIQUE BONUS SYSTEM REWARDS ELITE INVESTORS

Elite includes a unique, dual bonus system whereby investors earn bonuses which increase their investment value based on both their total investment size and the duration of the investment. Intermediaries can also provide a discount on their fees, which accrues to their customer's investment in Elite funds.

### Investment Size Bonus

The Investment Size Bonus is based on a sliding scale of the customer's investment value within Elite funds:

<b>First R250 000</b>	0.0% p.a.
<b>Next R250 000</b>	0.10% p.a.
<b>Next R250 000</b>	0.15% p.a.
<b>Next R250 000</b>	0.30% p.a.
<b>Next R4 000 000</b>	0.40% p.a.
<b>On amount over R5 000 000</b>	0.50% p.a.

The Investment Size Bonus is inclusive of VAT, and is credited to the investment after the end of each calendar month. It is allocated proportionately across the current Elite funds in the investment.\*

\* A R1 threshold applies. This means that the size and duration bonuses that are calculated daily will apply as long as the Elite Funds' balance remains above R1. Earning bonuses from day 1. Making Elite bonuses as simple and as intelligent as possible. Similar criteria apply to the Adviser Fee Discount. Refer to Technical Guide for comprehensive details.

### Investment Duration Bonus

The Investment Duration Bonus is based on a sliding scale varying with the duration of the investment in Elite funds:

<b>The first 5 years</b>	0.15% p.a. (credited after 60th month)
<b>Thereafter</b>	0.10% p.a.

- The Investment Duration Bonus is inclusive of VAT, and is calculated monthly after the end of every calendar month.
- This bonus accrues monthly from the start of the investment in Elite funds but is only credited to the investment for the first time after the 60th month – thereafter it will be credited monthly.\*
- The bonus is allocated proportionately across the current Elite funds in the investment.

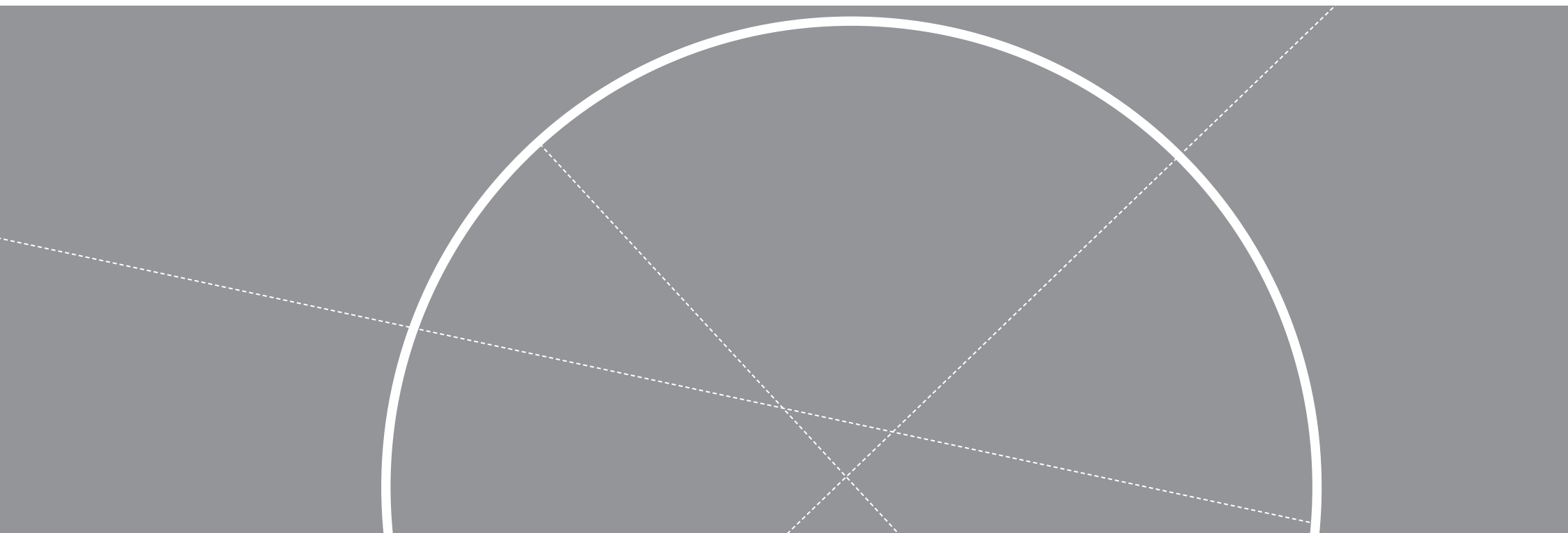
### Adviser Fee Refund

Intermediaries and their customers can negotiate the advice fee payable on the Elite range of funds, within certain limits.

Where the negotiated fee is below the standard fee of 0.86% p.a. (incl. VAT) the difference will accrue monthly to the customer. The discount is allocated proportionately across the current Elite funds in the investment.\*

To invest, speak to your Old Mutual financial adviser,  
your broker or phone 0860 WEALTH (0860 932 584)  
or email [advice@oldmutual.com](mailto:advice@oldmutual.com)

[www.fairbairncapital.com](http://www.fairbairncapital.com)



Please note: The opinions expressed in this brochure are not intended to serve as investment advice and should not be used in substitution for the exercise of own judgement.



Fairbairn Capital is an elite service offering brought to you by Old Mutual Investment Services (Pty) Ltd and Old Mutual Life Assurance Company (South Africa) Ltd, Licensed Financial Services Providers.