



PRODUCT OVERVIEW

The Fairbairn Capital Investment Plan aims to provide the discerning investor with optimum capital growth on after-tax investable capital via a lump sum and/or scheduled investment basis. The product has been designed to provide investment portfolios in line with the preferred investment objectives, and offers access to a comprehensive range of flexible investment options that allow maximum freedom of choice concerning underlying investments.

INVESTOR PROFILE

The Fairbairn Capital Investment Plan will suit anyone seeking potential capital growth from an investment plan with the relative security of a diversified unit trust portfolio.

FEATURES & BENEFITS

A choice of asset managers

- Access to a range of leading asset managers.

A choice of underlying investment options

The range of underlying unit trust funds from which investors may select up to ten funds includes:

- SYm|metry Multi-manager Unit Trust Funds
- Over 300 (rand-denominated) Unit Trust Funds
- Elite Range of Funds
- Capital depreciation risk may be reduced during volatile market conditions by switching into a money market account.

Phased-in investment option

- Investors may phase in their investments monthly via the Call Account over three, six, nine or twelve instalments.

Investment parameters

- Clients may invest in the Fairbairn Capital Investment Plan at any stage during their lifetime.

Scheduled investments

- Investors may invest via scheduled investments on either a new investment or an existing lump sum investment, subject to the minimum investment limits.
- Scheduled investments may be made monthly, quarterly, half-yearly or yearly.

Additional investments

- Investors may add to their investment at any time on an ad hoc basis, subject to the minimum investment limits.

Liquidity

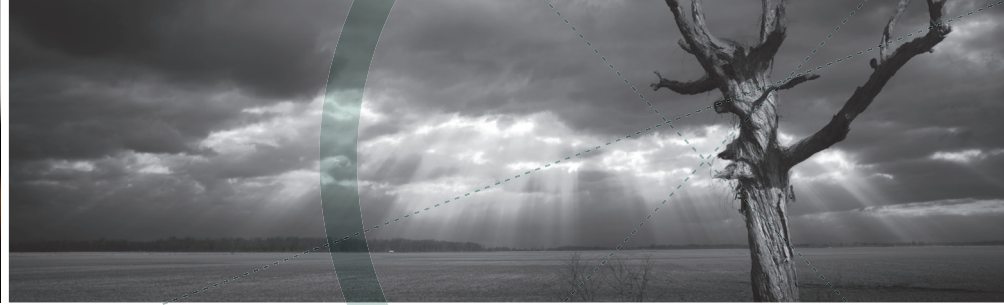
- Investors may request ad hoc withdrawals at any time.
- Regular withdrawals may be made monthly, quarterly, half-yearly or annually.
- Investors who opt for regular withdrawals should consider using the income or money market funds. This is because capital invested in these options is more stable and less exposed to market volatility.
- Payment to any party other than the investor is not permitted.

Loans

- Not allowed.

Switching flexibility

- Investors may switch between unit trust funds, subject to the terms and conditions of the funds available at the time, and according to their changing investment needs.



FAIRBAIRN CAPITAL INVESTMENT PLAN

Income tax efficiency

- All interest income, rental income, foreign dividends and interest earned in the unit trust funds are taxed in the hands of the investor at his/her marginal rate.
- Capital gains in disposal of assets are taxed in the hands of the investor at his/her appropriate Capital Gains Tax rate.

Outright cessions

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

Collateral cessions

- The investment may be ceded as security provided that the necessary documentation has been received.

Estate planning

- Upon the death of the investor, the investment forms part of the deceased's estate and may be subject to estate duty.
- Beneficiary nominations are not possible, and investors should consider bequeathing the investment in terms of their will.

Ownership

- The investor owns the underlying investment funds or unit trust funds, which are held in the name of the independent nominees of Old Mutual Investment Services (Pty) Ltd on behalf of the investor.

UNDERLYING INVESTMENT OPTIONS

The range of underlying unit trust funds from which investors may select up to ten funds includes:

- SYm|metry Multi-manager Unit Trust Funds
- Over 300 (rand-denominated) Unit Trust Funds
- Elite Range of Funds

PRODUCT SPECIFICATIONS

Rand-denominated funds

INVESTMENT MINIMUMS	Lump sum investments	R100 000
	Additional investments	R10 000
	Scheduled investments	R2 000

UNDERLYING INVESTMENT OPTION MINIMUMS (SUBJECT TO THE OVERALL INVESTMENT MINIMUMS)	Lump sum investments	R10 000
	Scheduled investments	R500 per fund
	Unit trust funds (maximum of 10 underlying unit trust funds may be selected)	

Term

- While there is no contractual investment term, the Fairbairn Capital Investment Plan should be considered a medium to long-term investment.

GOVERNING LEGISLATION

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

Note:

If the investor is not a natural person, please consult our Service Centre regarding any additional documentation required.

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 and/or Old Mutual constitutes reference to Old Mutual Life Assurance Company (South Africa) Limited.

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.

Old Mutual Investment Services (Pty) Ltd is a member of the Old Mutual Group and is a licensed Administrative Financial Services Provider. Mutualpark, Jan Smuts Drive, Pinelands 7405. PO Box 617, Howard Place, Cape Town 7450. Tel 0860 300 000, Fax 0860 400 000. E-mail service@fairbairncapital.com, www.fairbairncapital.com