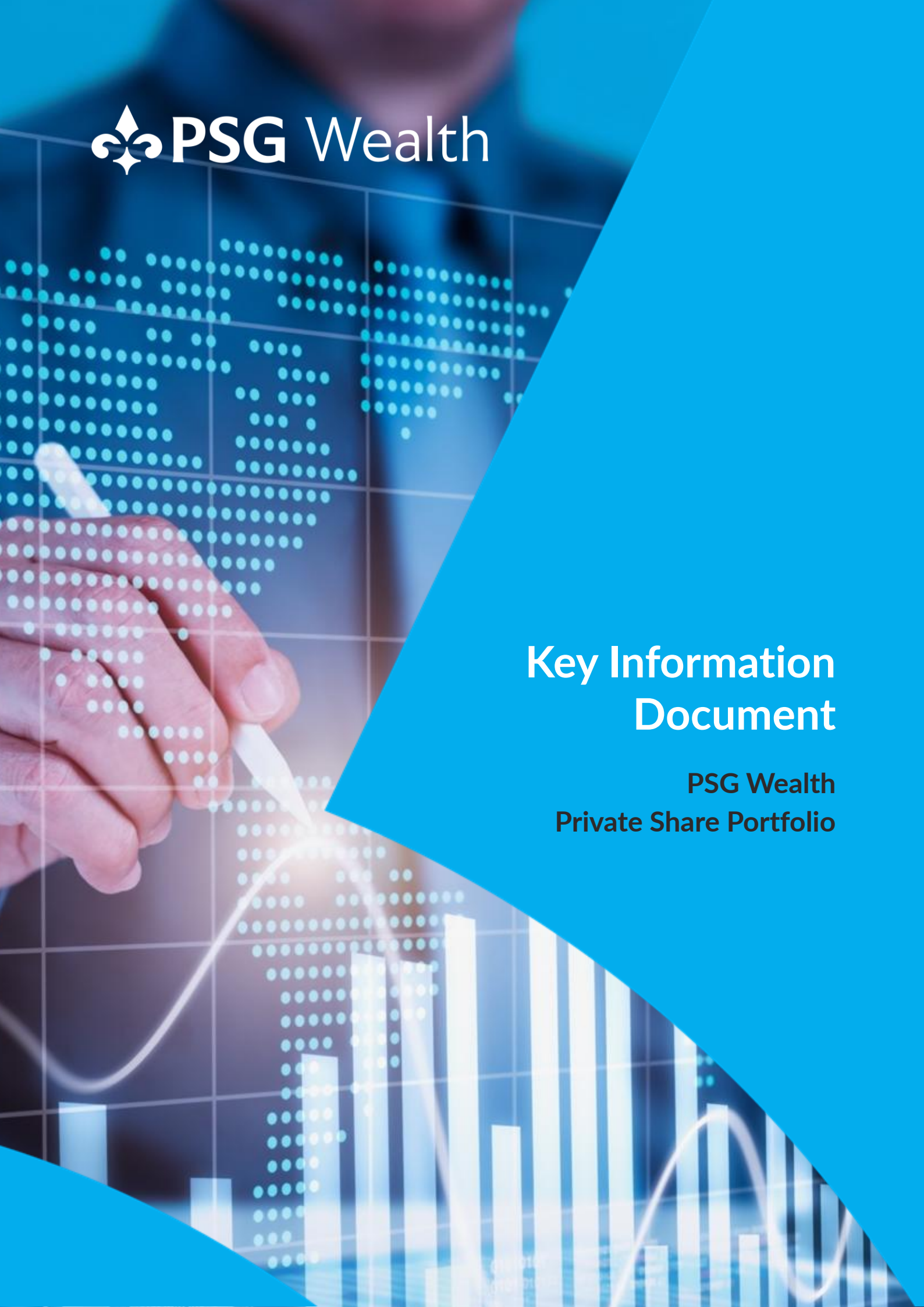

PSG Wealth

Key Information Document

PSG Wealth
Private Share Portfolio

This document is a summary of key information about the PSG Wealth Private Share Portfolio (PSP). It will help you to understand the portfolio and make an informed decision. This is only a summary. It is not a legal and binding document, nor should it be considered as advice. Before deciding to invest in this portfolio we suggest that you read the whole document together with the terms and conditions of the investment contract of the applicable product.

About this portfolio

What is the PSG Wealth PSP?

The PSG Wealth PSP is a long-term insurance licensed portfolio made up of various securities such as equities and bonds. You can invest in a PSP through certain PSG Wealth investment products, such as the PSG Wealth Retirement Annuity, PSG Wealth Equity Linked Living Annuity and PSG Wealth Preservation Funds. You should read this Key Information Document together with the Key Information Document of the product you want to house it in.

It is only available through a PSG financial adviser who manages the share trading account.

Who provides it to me?

The PSG Wealth PSP is 'housed' in investment products which are underwritten by PSG Life (FSP 22557) and administered by PSG Invest (FSP 563). All trading in the PSG Wealth PSP is executed by PSG Securities (FSP 42996), a member of the JSE. These financial services providers form part of PSG Wealth, the brand under which this portfolio is marketed. If you invest in a PSG Wealth PSP housed in a PSG Wealth product, your investment contract will be with PSG Life.

Benefits

- **Active participation**
  Investors have more say in the management of their retirement money and have the opportunity to structure their portfolio based on their unique requirements.
- **Estate planning**
  - At death, the distribution of your benefits is determined by the product in which your PSP is housed.
  - No estate duty will be levied on your benefits.
  - Executor's fees might be charged on the benefits if the benefits are paid to your estate.
- **Creditor protection**
  Retirement benefits are secured from attachment in the event of sequestration.
- **Consolidated reporting**
  The PSG Wealth PSP offers consolidated reporting which makes it easy for the investor to manage and understand the investment portfolio.

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psg.co.za

PSG Invest (Pty) Ltd. Reg No 1999/014522/07. Authorised Financial Services Provider. FSP 563
PSG Life Ltd. Reg No 1999/010087/06. A Licenced Life Insurer and Authorised Financial Services Provider. FSP 22557
PSG Securities Ltd. Reg No 1996/000509/06. A Member of the JSE Limited and an Authorised Financial Services Provider. FSP 42996

Risks

Can I lose money?

- **Capital risk**
  This is not a guaranteed investment as the value of your investment is linked to the market value of the securities you hold.

- **Costs associated with the investment**
  Fees within the investment product include the ongoing platform administration fee, adviser fee and underlying fees relating to the share portfolio such as portfolio management fees and brokerage.

- **Other**
  - You will, as an example, not receive money from a security that does not pay out if a share is suspended from trading on the exchange.
  - An investor's personal shareholding may be transferred to their PSG Wealth PSP, but this will be seen as a capital gains tax event.

Investment parameters

- Please discuss the mimimum lump-sum investment amount with your adviser.
- The PSP may hold both listed local and offshore shares.
- The PSP may not hold any derivative instruments.
- Regulation 28 of the Pension Funds Act applies to PSP investments that form part of the PSG Wealth Retirement Annuity, PSG Wealth Preservation Pension Fund and the PSG Wealth Preservation Provident Fund. The asset allocation of the total portfolio, inclusive of the PSP, must comply with Regulation 28.

Before you decide

Before you decide to invest in this portfolio, it is recommended that you consider the following:

1. Compare this portfolio with other investment options that could also meet your financial needs. These could include:
   - Unit trust funds available on the PSG Wealth investment platform or from other providers.
   - Other PSPs, available from other product providers.

2. A Key Information Document like this one has to be produced for all financial products to help you make these comparisons. Find Key Information Documents for other products that could suit your needs or ask your financial adviser to get these for you.

3. If you do not have a financial adviser you cannot invest in the PSG Wealth PSP. Consider whether an authorised financial adviser could help you to make appropriate financial decisions. If you obtain advice, insist that your adviser gives you proof that he or she is qualified to advise you on this type of product. You should also get full details of the fees, commission or incentives your adviser and portfolio manager will get if you invest in PSP with his or her assistance.

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This document is only a high-level summary of the PSG Wealth PSP. We encourage you to ask further questions. You should also read the detailed terms and conditions for the PSG Wealth products in which the PSP may be included, which you can request from us. You can get more information from your financial adviser or from PSG Wealth directly: email clientservice@psg.co.za, call 0860 774 774 or visit www.psg.co.za.

PSG Wealth also offers a range of unit trusts and multi-managed portfolios, each with different underlying instruments. Make sure you read their Minimum Disclosure Documents (MDDs) for important information on investment fees, risks and objectives. You can request the relevant MDDS from us.

Ask your financial adviser to give you details on the overall impact of investment fees on your investment over time. Also ask for information on the past performance of the underlying instruments you want to include in your investment – but remember that past performance is not a guarantee of future performance.

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