

FEES - OASIS CRESCENT PENSION ANNUITY POLICY

Fee Type	Financial Advisor	Administrator	Investment Manager
Initial	Maximum 1.5% deducted prior to investment being made.	No charge	No charge
Ongoing	Maximum 0.5% per annum of the investment account.	0.4%	1% to 3% Based on Portfolio performance

FEES - OASIS CRESCENT ENDOWMENT POLICY

Fee Type	Financial Advisor	Administrator	Investment Manager
Initial	Maximum 3% deducted prior to each investment being made. If agreed that no initial fee is payable, then value is zero. Where ongoing fee is greater than 0.5%, then initial fee is limited to 1.5%.	No charge	No charge
Ongoing	Maximum 1% per annum of the investment account. Where the initial fee is more than 1.5%. The maximum ongoing fee is 0.5%. If no fee is payable, then value is zero.	0.4%	1% to 3% Based on Portfolio performance

The performance fee component provides the investment manager with an incentive to generate returns that are well above the benchmark of the respective portfolios; thereby aligning the interests of the manager with those of Policyholders.

The investment manager receives a base fee of 1%. Additional performance fees are only paid when performance of the policy is in excess of the benchmark. The manager's share is 20% of the out-performance, which implies that Policyholders still enjoy 80% of the out-performance (after performance fees have been deducted).

Performance fees are capped at 2%, annually. The above fee scales apply. The maximum investment management fee is 3%.

DISCLAIMER

Insurance policies are generally long term investments. The value of investments may go down as well as up and past performance is not necessarily a guide to future performance. A schedule of fees and charges and maximum commissions is available from the administration company on request. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. Investors into insurance products are subject to the Terms and Conditions (Policy Documents) and any relevant legislation. An initial adviser's fee of up to a maximum of 3% (excl VAT) for the Endowment policy or 1.5% (excl VAT) for the Pension Annuity of the investment amount may be charged. This fee is not compulsory and is negotiated independently between the unitholder and the financial adviser. All information and opinions provided are of a general nature and the document contains no implied or express recommendation, guidance, advice or proposal that the product is appropriate to the investment objectives, financial situation or needs of any particular individual or entity. No warranty as to the accuracy, correctness or completeness of the information and opinions contained herein is provided. Consult the detailed Terms and Conditions, and discuss these products with your Financial Advisor. All amounts and percentages quoted are exclusive of VAT.

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OASIS CRESCENT



INSURANCE LIMITED

INVESTMENT LINKED POLICIES

OASIS CRESCENT
PRODUCT BROCHURE

SUPERIOR RETURNS AT LOWER THAN MARKET RISK

OASIS CRESCENT PENSION ANNUITY POLICY

Fund Manager:	Adam Ebrahim
Launch Date:	1 April 2010
Min. Lump Sum Invest:	R 100 000

POLICY PARTICULARS

The Oasis Crescent Pension Annuity is a compulsory investment linked living annuity that may be purchased from Oasis Crescent Insurance Ltd in the name of the Policyholder, for the sole purpose of providing an annuity income after reaching retirement age. The policy is an investment-linked policy that has no life cover.

Product Features:

- Regular income drawdown.
- Flexibility to receive income monthly, quarterly, bi-annually or annually.
- Choice of four investment options.

Product Name	Equity	Benchmark
High Equity Portfolio - New Moon:	High	CPI + 3%
Progressive Portfolio - Half Moon:	Medium	CPI + 1%
Stable Portfolio - Full Moon:	Low	CPI
Cash:	Zero	CPI - 1%

The policyholder may amend the portfolio annuity frequency and annuity rate each year on the anniversary of the policy. The annuity income is not guaranteed and is subject to the available capital balance. The market value of the policy is directly linked to the market value of the investment policy; which may decline.

Investment returns within the policy are not taxed and the income payments are subject to normal rates of tax.

Succession planning:

Policyholders may elect beneficiaries, who will receive benefits in the event of the death of the Policyholder.

Disability/ill health:

In the event of disability or ill health the Policyholder would continue to receive periodic income payments.

OASIS CRESCENT ENDOWMENT POLICY

Fund Manager:	Adam Ebrahim
Launch Date:	1 April 2010
Min. Monthly Invest:	R 500
Min. Lump Sum Invest:	R 5 000

POLICY PARTICULARS

The Oasis Crescent Endowment Policy is a tax efficient savings/investment policy that may be purchased from Oasis Crescent Insurance Ltd in the name of the Policyholder. The policy is an investment-linked policy that has no life cover.

Product Features:

- Policy term for 5 years, 10 years, 15 years or perpetual options.
- Tax efficient.
- Choice of three investment options.

Product Name	Equity	Benchmark
High Equity Portfolio - New Moon:	High	CPI + 3%
Progressive Portfolio - Half Moon:	Medium	CPI + 1%
Stable Portfolio - Full Moon:	Low	CPI

During the term of the policy one withdrawal may be requested subject to statutory limits and an exit fee of 1%. The value upon maturity is not guaranteed. Investment returns within the policy are taxed at fixed rates (based on the type of investor). Proceeds from the endowment are not taxed in policyholder hands.

Endowment policies provide an excellent way to save in a disciplined and structured manner. Debit order and lump sum investments are accepted. No penalties are charged should you wish to cease contributions prior to the policy reaching maturity.

Product Uses:

- Hajj savings
- Umrah savings
- Education savings
- Deferred compensation
- Key man policy

SHARI'AH COMPLIANCE

The Oasis Crescent Range of products are managed in accordance with the investment guidelines that have been established by the independent Shari'ah Advisory Board of Oasis. These guidelines stipulate the exclusion of securities, whose primary business activities are non-permissible according to Shari'ah law, from the investment portfolios of the Oasis Crescent Range of products. That income which is deemed as non-permissible income (NPI) will not be regarded as a part of the policy and will be donated to the Oasis Crescent Fund Trust. The transfer of the NPI will be conducted under the auspices of the Shari'ah Advisory Board.

The Shari'ah Advisory Board has been appointed to advise Oasis on Shari'ah investment and ethical issues. In addition, this board is responsible for conducting an independent analysis of the Oasis Crescent Range of products and investments as well as investment income to ensure that it is aligned with Shari'ah investment guidelines. Each year a certificate of compliance is issued for all of the Shari'ah compliant funds that Oasis manages.

ASSET ALLOCATION TARGET

The Oasis Crescent Pension Annuity and Oasis Crescent Endowment Policies have the following guidelines for asset allocation.

	High Equity	Progressive	Stable
Equity	60% to 75%	40% to 60%	30% to 40%
Property	12% to 15%	15% to 20%	15% to 20%
Income	10% to 28%	20% to 35%	40% to 55%

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