

OASIS CRESCENT



INSURANCE LIMITED

KEY INVESTOR INFORMATION

OASIS CRESCENT PENSION ANNUITY

1ST QUARTER 2018

Investment Company	Oasis Crescent Capital (Pty) Ltd.	Minimum Investment	R 100,000
Launch Date	1 April 2010	Administrator	Oasis Crescent Wealth (Pty) Ltd.

Investment Objective and Policy

The Oasis Crescent Pension Annuity is a living annuity 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 Oasis Crescent Pension Annuity provides the Policyholder with the flexibility to receive a periodic income subject to regulatory parameters. The Policyholder is provided with an opportunity to select an income level which matches the income requirements of the Policyholder.

The Product is managed in accordance with the 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.

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 by the Shari'ah Advisory Board for all of the Shari'ah compliant funds that Oasis manages.

The Policy is an investment linked policy with no life cover.

This document constitutes the minimum disclosure document for this fund.

Benchmark	CPI Rate + 3%**	Equity Exposure	High
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The High Equity Portfolio has a higher risk profile due to its investment in a diversified selection of asset classes with a greater proportion in equity.

Cumulative Returns

Cumulative Returns (%) in ZAR	(May-Dec) 2010	2011	2012	2013	2014	2015	2016	2017	YTD Mar 2018	Return Since Inception	
										Cum	Ann
Oasis Crescent Pension Annuity High Equity Fund*	7.4	4.3	15.1	17.2	7.1	0.5	5.5	3.5	(1.5)	75.0	7.3
CPI Rate**	1.5	6.1	5.6	5.3	5.8	4.8	6.6	4.6	1.5	50.5	5.3

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Pension Annuity High Equity Portfolio (Since inception date to 31 March 2018)
(Source: Oasis Research using I-Net Bridge)

**Note: CPI benchmark lags by 1 month. The Benchmark for this fund is CPI Rate + 3%.

Annualised Returns

Annualised Returns (%) in ZAR	% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	Return Since Inception
					Annualised
Oasis Crescent Pension Annuity High Equity Fund*	(0.2)	2.8	5.3	6.9	7.3
CPI Rate**	4.0	5.8	5.4	5.6	5.3

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Pension Annuity High Equity Portfolio (Since inception date to 31 March 2018)
(Source: Oasis Research using I-Net Bridge)

**Note: CPI benchmark lags by 1 month. The Benchmark for this fund is CPI Rate + 3%.

Asset Allocation Split

Asset Class	Weight %
Equity SA	51
Property	20
Equity Global	18
Income	11
Total	100

Asset Allocation of the Oasis Crescent Pension Annuity High Equity Portfolio (31 March 2018)

(Source: Oasis Research)

Progressive Portfolio

Benchmark	CPI Rate + 1%**	Equity Exposure	Medium
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The Progressive Portfolio has a moderate risk profile due to its investment in a diversified selection of asset classes.

Asset Allocation		Cumulative & Annualised Returns											
Asset Class	Weight %	Cumulative Returns (%) in ZAR	(Jun-Dec 2010)	2011	2012	2013	2014	2015	2016	2017	YTD Mar 2018	Return Since Inception	
												Cum	Ann
Equity SA	42	Oasis Crescent Pension Annuity Progressive Fund*	8.4	5.0	14.1	15.7	8.0	2.2	3.9	3.4	(1.7)	75.1	7.4
Property	27	CPI Rate**	1.3	6.1	5.6	5.3	5.8	4.8	6.6	4.6	1.5	50.2	5.3
Equity Global	16												
Income	15												
Total	100												
		Annualised Returns (%) in ZAR				% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	Return Since Inception Annualised			
		Oasis Crescent Pension Annuity Progressive Fund*				(0.3)	2.6	5.3	6.8	7.4			
		CPI Rate**				4.0	5.8	5.4	5.6	5.3			

Asset Allocation of the Oasis Crescent Pension Annuity Progressive Portfolio (31 March 2018)

(Source: Oasis Research)

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Pension Annuity Progressive Portfolio (Since inception date to 31 March 2018)
(Source: Oasis Research using I-Net Bridge)

**Note: CPI benchmark lags by 1 month. The Benchmark for this fund is CPI Rate + 1%.

Stable Portfolio

Benchmark	CPI Rate**	Equity Exposure	Low
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The Stable Portfolio has a low risk profile due to its investment in a diversified selection of asset classes with a greater allocation to low volatility asset classes.

Asset Allocation		Cumulative & Annualised Returns											
Asset Class	Weight %	Cumulative Returns (%) in ZAR	(Jun-Dec 2010)	2011	2012	2013	2014	2015	2016	2017	YTD Mar 2018	Return Since Inception	
												Cum	Ann
Income	38	Oasis Crescent Pension Annuity Stable Fund*	6.0	6.1	11.0	13.7	8.5	5.1	3.8	3.1	(1.1)	71.2	7.1
Equity SA	27	CPI Rate**	1.3	6.1	5.6	5.3	5.8	4.8	6.6	4.6	1.5	50.2	5.3
Property	22												
Equity Global	13												
Total	100												
		Annualised Returns (%) in ZAR				% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	Return Since Inception Annualised			
		Oasis Crescent Pension Annuity Stable Fund*				0.5	3.3	5.7	6.8	7.1			
		CPI Rate**				4.0	5.8	5.4	5.6	5.3			

Asset Allocation of the Oasis Crescent Pension Annuity Stable Portfolio (31 March 2018)

(Source: Oasis Research)

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Pension Annuity Stable Portfolio (Since inception date to 31 March 2018)
(Source: Oasis Research using I-Net Bridge)

**Note: CPI benchmark lags by 1 month. The Benchmark for this fund is CPI Rate.

Note: From the 4th quarter of 2016 the disclosure of all of the above performance changed from "gross of fees", "gross of non permissible income" to "net of fees", "gross of non permissible income".

Fees and Charges*

Fee Type	Financial Advisor	Administrator	Investment Manager
Initial	Maximum 1.5% deducted prior to each 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 relative to benchmark

* Excluding VAT.

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 latest Terms and Conditions (Policy Documents) and any relevant legislation. An initial advisor's fee of up to a maximum of 1.5% (excl VAT) for the Pension Annuity may be charged. This fee is not compulsory and is negotiated independently between the unit holder and the financial advisor. Performance is calculated for the portfolio, individual investor performance may differ as a result of initial fees, the actual investment date, the date of reinvestment and DWT. Investment performance is for illustrative purposes only, is calculated by taking the actual initial fees and all ongoing fees into account for the amount shown. Income is reinvested on the reinvestment date. For a full disclosure on performance fees FAQs visit www.oasiscrescent.com. 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. Consult the latest detailed Terms and Conditions, and discuss these products with your financial advisor. To view the latest Terms and Conditions please visit www.oasiscrescent.com. All amounts and percentages quoted are exclusive of VAT. Oasis Crescent Capital (Pty) Ltd. is an authorised Financial Services Provider. Oasis Crescent Insurance Ltd. is a registered long-term insurance company. Data are sourced from Oasis Research using I-Net Bridge (31 March 2018). To view the latest Terms and Conditions please visit www.oasiscrescent.com.

GIPS compliant & verified

PROTECTING AND GROWING YOUR WEALTH

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