

OASIS CRESCENT



INSURANCE LIMITED

KEY INVESTOR INFORMATION

OASIS PENSION ANNUITY

1ST QUARTER 2018

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

Investment Objective and Policy

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

This document constitutes the minimum disclosure document for this fund.

Progressive Portfolio

| | | | |
|-----------|-----------------|-----------------|--------|
| Benchmark | CPI Rate + 2%** | Equity Exposure | Medium |
|-----------|-----------------|-----------------|--------|

The Progressive Portfolio has a moderate risk profile due to its investment in a diversified selection of asset classes.

Cumulative Returns

| Cumulative Returns (%) in ZAR | (Jun-Dec) 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | YTD Mar 2018 | Return Since Inception | |
|---|----------------|------|------|------|------|------|------|------|--------------|------------------------|-----|
| | | | | | | | | | | Cum | Ann |
| Oasis Pension Annuity Progressive Fund* | 9.3 | 6.3 | 18.5 | 19.0 | 10.5 | 5.0 | 0.3 | 5.0 | (0.7) | 98.8 | 9.2 |
| CPI Rate** | 1.3 | 6.1 | 5.6 | 5.3 | 5.8 | 4.8 | 6.6 | 4.6 | 1.5 | 50.2 | 5.3 |

*Performance (% returns) in Rand, net of fees of the Oasis 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 + 2%.

Annualised Returns

| Annualised Returns (%) in ZAR | % Growth 1 year | % Growth 3 years | % Growth 5 years | % Growth 7 years | Return Since Inception |
|---|-----------------|------------------|------------------|------------------|------------------------|
| | | | | | Annualised |
| Oasis Pension Annuity Progressive Fund* | 3.0 | 2.3 | 6.5 | 8.7 | 9.2 |
| CPI Rate** | 4.0 | 5.8 | 5.4 | 5.6 | 5.3 |

*Performance (% returns) in Rand, net of fees of the Oasis 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 + 2%.

Asset Allocation Split

| Asset Class | Weight % |
|---------------|----------|
| Equity SA | 35 |
| Income | 31 |
| Equity Global | 22 |
| Property | 12 |
| Total | 100 |

Asset Allocation of the
Oasis Pension Annuity Progressive Portfolio
(31 March 2018)
(Source: Oasis Research)

Stable Portfolio

| | | | |
|-----------|---------------|-----------------|-----|
| Benchmark | CPI Rate+1%** | Equity Exposure | Low |
|-----------|---------------|-----------------|-----|

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.

Cumulative Returns

| Cumulative Returns (%) in ZAR | (Jul-Dec) 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | YTD Mar 2018 | Return Since Inception | |
|------------------------------------|----------------|------|------|------|------|------|------|------|--------------|------------------------|-----|
| | | | | | | | | | | Cum | Ann |
| Oasis Pension Annuity Stable Fund* | 8.1 | 8.0 | 15.6 | 15.8 | 9.3 | 5.1 | 2.0 | 4.4 | (0.4) | 90.5 | 8.7 |
| CPI Rate** | 1.2 | 6.1 | 5.6 | 5.3 | 5.8 | 4.8 | 6.6 | 4.6 | 1.5 | 49.9 | 5.4 |

*Performance (% returns) in Rand, net of fees of the Oasis 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 + 1%.

Annualised Returns

| Annualised Returns (%) in ZAR | % Growth 1 year | % Growth 3 years | % Growth 5 years | % Growth 7 years | Return Since Inception |
|------------------------------------|-----------------|------------------|------------------|------------------|------------------------|
| | | | | | Annualised |
| Oasis Pension Annuity Stable Fund* | 2.5 | 3.0 | 6.1 | 8.2 | 8.7 |
| CPI Rate** | 4.0 | 5.8 | 5.4 | 5.6 | 5.4 |

*Performance (% returns) in Rand, net of fees of the Oasis 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 + 1%.

Asset Allocation Split

| Asset Class | Weight % |
|---------------|----------|
| Income | 39 |
| Equity SA | 29 |
| Property | 20 |
| Equity Global | 12 |
| Total | 100 |

Asset Allocation of the
Oasis Pension Annuity Stable Portfolio
(31 March 2018)
(Source: Oasis Research)

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

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 of the investment amount 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.oasiscrest.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.oasiscrest.com. All amounts and percentages quoted are exclusive of VAT. Oasis Asset Management Company (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.oasiscrest.com.

GIPS compliant & verified

PROTECTING AND GROWING YOUR WEALTH

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