



MOVING FROM FUND OF
FUNDS TO STANDARD FUNDS

2 DECEMBER 2024

MYQ & YOU.

AN AUTHORISED FINANCIAL SERVICES PROVIDER

MY TIME
TO INVEST



As a valued client, we continuously seek ways to improve our service offerings in your best interests. With the ongoing growth of MyQ and our enhanced skills base, we are pleased to announce the conversion of the following MyQ Fund of Funds, launched in September 2015, into standard funds (“The MyQ funds”). These funds will continue to be managed by MyQ.

Old name	New name
MyQ Ci Cautious Fund of Funds	MyQ Ci Income Fund
MyQ Ci Growth Fund of Funds	MyQ Ci Growth Fund



The conversion to standard funds, will open the door to a number of opportunities that are beneficial to you:

GREATER FLEXIBILITY

MyQ currently makes use of a fund of funds structure for our product range. Although this fund structure has served us well, we now have the scale and expertise to convert your investment to a fund structure that provides us with far more flexibility in terms of the investment instruments that we can invest in on your behalf.

We have approached the Financial Sector Conduct Authority (FSCA) to approve our application to convert our fund range from funds of funds to “standard funds.” Standard funds can invest in all the existing funds we currently access, as well as in direct investment instruments where appropriate, at a significantly lower cost compared to funds of funds.

REDUCTION IN TOTAL INVESTMENT CHARGES

Converting to a standard fund structure will provide greater flexibility, allowing us to invest directly in investment instruments. This change is expected to reduce total investment charges with the potential for further reductions over time across the funds.

Once you have invested into the MyQ funds, the following fees are the maximum mandated fees that could be applicable to your investment.

Investment through a linked investment services provider (LISP):

Fund	Initial Fee	Annual Management Fee
MyQ Ci Income Fund	0%	0,40%
MyQ Ci Growth Fund	0%	0,80%

* The above fees exclude VAT

The total annual management fee includes the MyQ investment fee of up to 0.4% and 0.8% respectively for the two funds, as per the above fee table. These annual fees include the fee payable to Analytics Consulting for their consulting services.

In addition, there is a maximum administration fee of 0.2% (excl. VAT) payable to Ci Collective Investments, the administrators of the MyQ funds.

We are proposing an additional change in the peer group for the WW Flexible Fund of Funds:

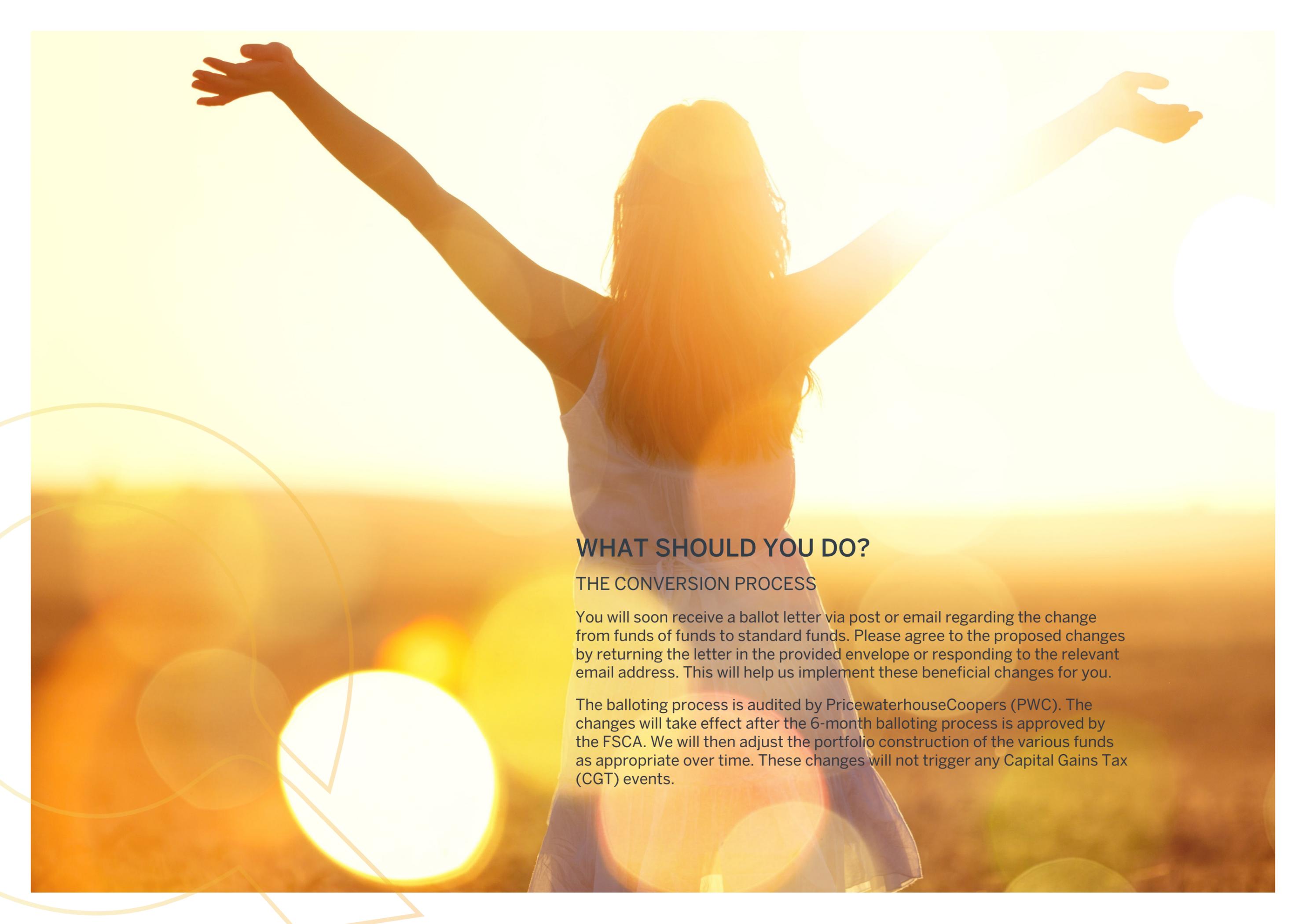
CURRENT:

**MyQ Ci Worldwide Flexible Fund of Funds -
Worldwide - Multi Asset - Flexible**

PROPOSED:

**MyQ Ci Worldwide Flexible Fund of Funds -
Global - Multi Asset - Flexible**

The MyQ funds are designed to match the characteristics of the fund of funds you are currently invested in, ensuring that our investment solutions continue to meet your financial needs and risk tolerance. There will be no change to the investment objectives we have discussed during our consultations. We are aligning all funds to better serve our clients' best interests.

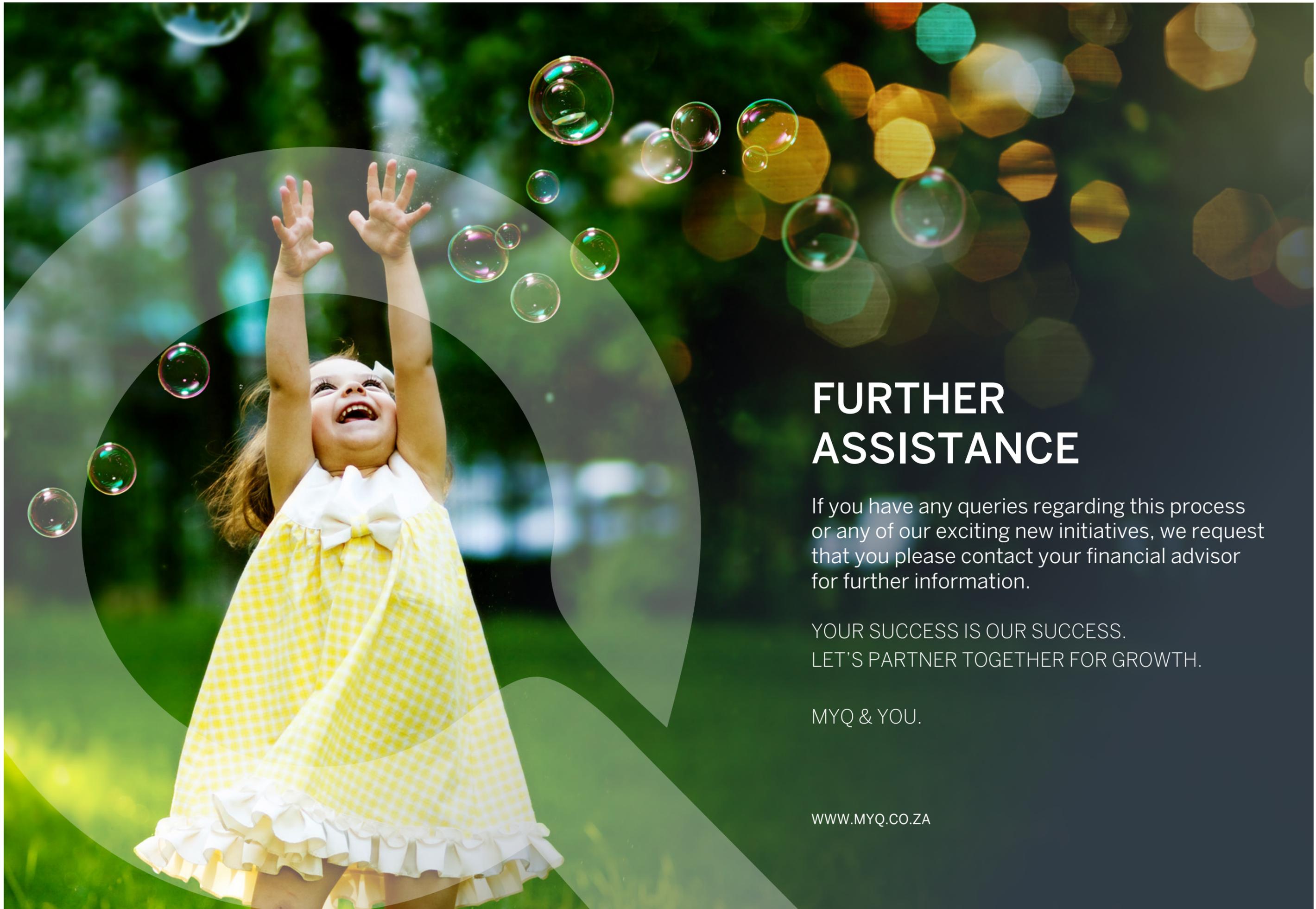


WHAT SHOULD YOU DO?

THE CONVERSION PROCESS

You will soon receive a ballot letter via post or email regarding the change from funds of funds to standard funds. Please agree to the proposed changes by returning the letter in the provided envelope or responding to the relevant email address. This will help us implement these beneficial changes for you.

The balloting process is audited by PricewaterhouseCoopers (PWC). The changes will take effect after the 6-month balloting process is approved by the FSCA. We will then adjust the portfolio construction of the various funds as appropriate over time. These changes will not trigger any Capital Gains Tax (CGT) events.



FURTHER ASSISTANCE

If you have any queries regarding this process or any of our exciting new initiatives, we request that you please contact your financial advisor for further information.

YOUR SUCCESS IS OUR SUCCESS.
LET'S PARTNER TOGETHER FOR GROWTH.

MYQ & YOU.

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Collective Investment Schemes in Securities "(CIS)" are generally medium to long terms investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Different classes of units apply to the portfolios and are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from Ci. Ci does not provide any guarantee either with respect to the capital or the return of the portfolio. Forward pricing is used. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. International Investments may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. Any portfolio may be closed from time to time in order to manage them more efficiently in accordance with their mandate. A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for the fund of funds. A FX fee of up to 0.05% (incl. VAT) on any FX transactions may be payable to MyQ in addition to the annual fees referred to above. The funds are portfolios established and administered by Ci, and MyQ has been appointed to manage and market the portfolios. Ci retains full legal responsibility for the co-named portfolios. Additional information on the portfolios may be obtained, free of charge, directly from Ci. Ci is a non-voting (ordinary) member of the Association for Savings & Investment SA (ASISA).

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Portfolio Analytics Consulting (Pty) Limited, trading as Analytics Consulting, is an authorised financial services provider, FSP no 18490.

MyQ Asset Management Pty (Ltd) is an authorised financial services provider, FSP No 19884

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