

Prescient Life Stylo Beta Growth Portfolio

Investment Process

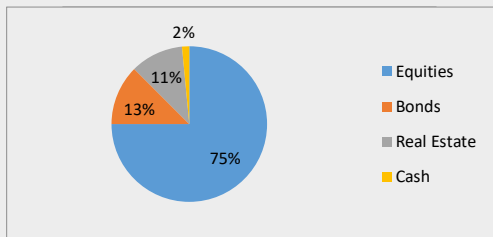
The objective of this portfolio is to generate high long-term real returns; it is a **moderate/high-risk portfolio** (target 75% allocated to equities). It makes use of a strategic asset allocation methodology and an indexed investment style. Typically, exchange traded funds (ETFs) or other passive investing strategies are used to get exposure to each asset class building block.

The portfolio is Regulation 28 compliant and can be used within a pension funds structure.

Target Asset Allocation

Asset Class	%	Benchmark
SA Equities	56%	90% JSE SWIX* 10% JSE MidCap
SA Real Estate	8%	100% JSE Property*
SA Bonds	10%	80% GOVI Index 15% Inflation-linked Bond Index 5% STeFI Call
Global Equities	19%	Composite Global Equity (see Stylo Global Equity Fact Sheet)
Global Real Estate	3%	Composite Global Real Estate (see Stylo Global Real Estate Fact Sheet)
Global Bonds	3%	Composite Global Bond (see Stylo Global Bond Fact Sheet)
SA Cash	2%	STeFI Call

* capped



Portfolio Facts

Structure:	Prescient Life Policy
Custodians:	Standard Bank Bank of New York Mellon
Rebalanced:	Annually
Currency:	ZAR
Regulation 28:	Yes

More information

Stylo Investments (Pty) Ltd
Office 201 Cape Quarter Square
Cape Town
tel (021) 401 8955
email info@stylo-investments.com
website www.stylo-investments.com

Stylo Investments is an authorised Financial Services Provider (#44599)

Performance (%)

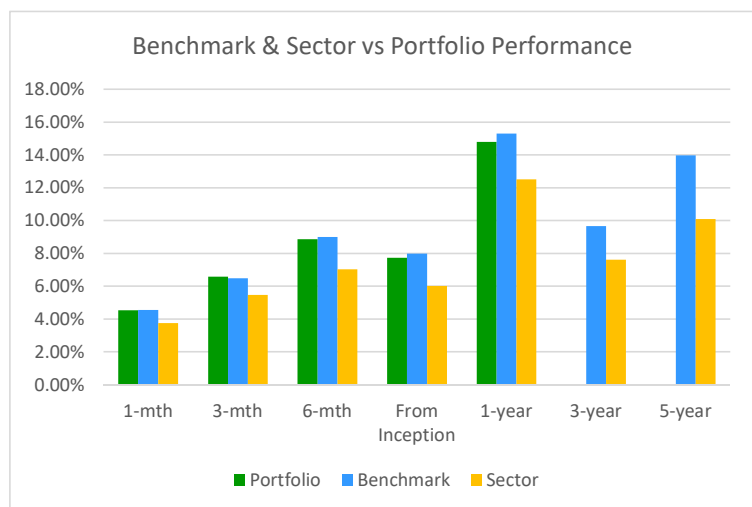
	1-mth	3-mth	6-mth	Annualized			
				From Inc*	1-year	3-year	5-year
Portfolio	4.5%	6.6%	8.9%	7.7%	14.8%	n/a	n/a
Benchmark	4.6%	6.5%	9.0%	8.0%	15.3%	9.7%	14.0%
Sector Ave	3.8%	5.5%	7.0%	6.0%	12.5%	7.6%	10.1%

Portfolio performance is net of fees

* Inception 28 February 2015

Source: Prescient Life, Morningstar Inc, Stylo Investments.

Benchmark & Sector vs Portfolio Performance



Source: Morningstar Inc, Stylo Investments

World Regions

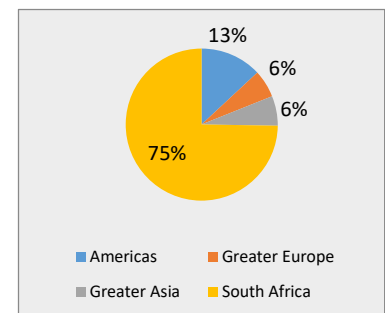
Americas 13%
North America 13%
Latin America 1%

Greater Europe 6%
UK 1%
Other Developed 3%
Other Emerging 0%
Africa/Middle East 1%

Greater Asia 6%
Japan 2%
Australasia 1%
Other Developed 1%
Other Emerging 3%

South Africa 75%

Source: Stylo Investments, ETF providers, Morningstar Inc



Disclosures

This investment portfolio is administered by Prescient Life (RF) Limited, a registered long-term insurer and an authorised financial services provider in terms of the Financial Advisory and Intermediary Services Act (FAIS Act) FSP licence number 44077. The investment manager is Stylo Investments (Pty) Ltd an authorised financial services provider in terms of the FAIS Act, FSP licence number 44599. This fact sheet has been compiled to provide factual information on the policy offered and does not constitute advice as defined and contemplated in the FAIS Act. All returns are quoted after deduction of fees. Past investment returns are not indicative of future returns and the value of investments will fluctuate over time. Independent financial advice should always be sought before making an investment decision. Although reasonable steps have been taken to ensure the validity and accuracy of the information in this document, Prescient Life Limited and Stylo Investments (Pty) Ltd do not accept any responsibility for any claim, damages, loss or expense, howsoever arising, out of or in connection with the information in this document, whether by a client, investor or intermediary.