

Personal Trust Prudent Fund of Funds

FUND DETAILS AT 31 JANUARY 2012

Fund Objective

To seek above-average returns with medium risk for investors, with active asset allocation.

Fund Features

- Invests in a combination of funds containing predominantly domestic securities in the equity, bond, money and property markets
- Asset allocation is maintained to reduce volatility of returns
- Flexible, medium risk investment with long-term capital growth

Risk Profile



Fund Features

Fund Manager: Glenn Moore
Inception Date: 1 October 2001
Size: R 818.73 M
Unit Price: 261.17 cents per unit
Min Investment: R50,000 lump sum
Benchmark: CPI + 5%
Distribution: Quarterly

Fees

Initial Charge: Negotiable to a maximum of 3% plus VAT
Annual Fund Fee: 1.26% (excluding VAT)

Total Expense Ratio ¹

Total expense ratio	Included in TER			
	Personal Trust Fees	Other Expenses	Underlying Managers: Base	Underlying Managers: Performance
2.38%	1.44%	0.01%	0.81%	0.12%

Risk Measure

	Fund	JSE ALSI
Maximum Drawdown	-12.08%	-46.40%
Percentage positive months since inception	67.20%	59.20%

Contact

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Disclaimer:

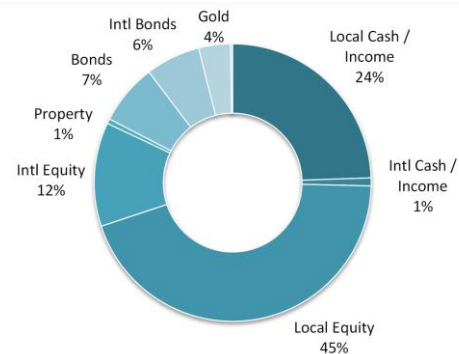
Unit trusts are generally medium to long term investments. The value of the units may go up as well as down and past performance is not necessarily a guide to the future. Unit trusts are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges and maximum commissions is available on request from the company. Commissions and incentives may be paid and if so, would be included in the overall cost. A fund of fund unit trust only invests in other unit trusts, which levy their own charges, which could result in a higher fee structure for these funds. Historic pricing is used. Figures quoted are from Profile Data for the period ending 31 January 2012 for a lump sum, using NAV prices which include fees and charges with income distributions reinvested. Member of the Fiduciary Institute of South Africa. Personal Trust International Management Company (Pty) Ltd. Reg No. 2005/026983/07. Wholly owned Subsidiary of Personal Trust International Ltd. FSP Licence No. 707. Registered Financial Services Provider.

¹ TER quoted is inclusive of VAT. For the period 01/07/10 – 30/06/11, 2.38% of the average Net Asset Value of the portfolio was incurred as charges, levies and fees related to the management of the portfolio. The ratio does not include transaction costs. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of fi

Underlying Holdings

Asset Manager	% of portfolio
Cadiz Money Market	15%
Coronation Top 20	14%
Aylett Equity	14%
Investec Value	14%
Allan Gray Equity	11%
DBX World ETF	8%
Prudential Glb. HY Bond	7%
Zshares Govi	7%
New Gold ETF	4%
Cash	6%

Asset Allocation



Performance

	1 Year	3 Year*	5 Year*	Since Inception*
PT Prudent Fund of Funds	10.04%	10.24%	6.67%	12.42%
Benchmark	10.92%	10.42%	12.11%	11.19%

*Annualised

