

Atlantic Fund Range

July 2011



Atlantic Fund Range	Atlantic Cash Plus Fund	Atlantic Enhanced Income Fund	Atlantic Real Income Fund
Target Investor	Investors wanting to protect capital, but require a high levels of income in excess of a that of current account or money market funds. An ideal fund for parking assets for the longer term.	Investors wanting to maximise total return (income +capital) over the interest rate cycle. But require a higher income yield than that of money market funds. Ideal for investors using RA's and Living Annuities.	Income investors wanting to grow their income and protect it in real terms over the longer term. The fund is also suitable for investors wanting an absolute return profile with less volatility that a standard balanced fund. The Fund is ideal or protecting ones capital against effect of inflation.
Investment horizon	3 - 12 months	12 - 36 months or longer	36 months and longer
Risk	Low capital risk	Low capital risk	Low to Moderate capital risk
Return expectation	Cash return, higher than bank call rates and money market Funds. Little capital growth, predominantly income returns achieved	Higher total return than Income funds, with moderate capital growth	Investors seeking higher total return than a flexible income fund. A greater proportion of the return will be achieved via capital growth, the benefit of but with growing income levels over time.
Benchmark	STeFI Composite Index	BEASSA ALBI (1-3 year) Total Return Index	CPI +3% after costs measured on a rolling 2 year basis
Investable universe	A flexible mix of debt securities, including but not limited to money market instruments, short term bonds, fixed deposits, listed debentures, and other permissible high yielding fixed income securities	Money market instruments including fixed and floating rate notes, government bonds, corporate bonds, preference shares, listed property, inflation-linked bonds and other permissible high yield instruments.	Money market, govt bonds, corporate bonds, preference shares, convertible bonds, listed property, inflation-linked bonds and inflation correlated equities
Mandate Constraints	Maximum average duration limit 180 days	No duration constraints, Maximum listed property exposure of 25%	No duration constraints Property exposure limited to 25%,Equity exposure limited to 25% Maximum combined property & equity exposure of 35%
ASISA Category	Domestic – Fixed Interest – Varied Specialist Portfolio	Domestic – Fixed Interest – Varied Specialist Portfolio	Domestic – Asset Allocation – Targeted Absolute Return Portfolio
Annual Management Fee (Excluding Vat)	A Class : 0.45%	A Class: 1% C Class: 2.10%	A Class 1%
Direct Investment Lump Sum	Lump Sum: R2000 Debit order R250 per month	Lump Sum: R2000 Debit order R250 per month	Lump Sum: R2000 Debit order R250 per month
Income Distributions	Monthly	28 February, 31 May, 31 August, 30 November	28 February, 31 May, 31 August, 30 November