

Atlantic	Cash Plus Fund	Enhanced Income Fund	Real Income Fund
Target Investor	Investors wanting to protect capital, but require high levels of income in excess of current account and money market yields.	Investors wanting to maximise total return (income + capital) over the interest rate cycle.	Income investors wanting to grow their income and protect it in real terms over the longer term. Also suitable for investors wanting an absolute return profile with less volatility than a standard balanced fund.
Investment Horizon	3 - 12 months	12 - 36 months	36 months and longer
Risk	No capital risk over the medium term	Low capital risk	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 Enhanced Income. A greater proportion of the return achieved via capital growth, but with growing income levels over time.
Benchmark	STeFI Composite Index	BEASSA ALBI (1-3 year) Total Return Index	CPI +3%
Investable Universe	A flexible mix of debt securities, including but not limited to money market instruments, bonds, fixed deposits, listed debentures, and other high yielding securities	Money market, government bonds, corporate bonds, preference shares, listed property, inflation-linked bonds	Money market, govt bonds, corporate bonds, preference shares, convertible bonds, listed property, inflation-linked bonds, equity
Constraints	Maximum portfolio average maturity of 180 days	No duration constraints, maximum listed property exposure of 25%	No duration constraints, equity exposure limited to 25%, maximum combined property & equity exposure of 35%
ACI Category	Domestic – Fixed Interest – Varied Specialist Portfolio	Domestic – Fixed Interest – Varied Specialist Portfolio	Domestic – Asset Allocation – Targeted Absolute Return Portfolio
Annual Management Fee (VAT Exclusive)	0.45%	1.00%	1.00%
Investment 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	28 Feb 31 May 31 Aug 30 Nov	28 Feb 31 May 31 Aug 30 Nov	28 Feb 31 May 31 Aug 30 Nov
Max Initial Advisor Fee (VAT Inclusive)	1.14%	1.14%	1.14%