

# INVESTMENT OPTIONS



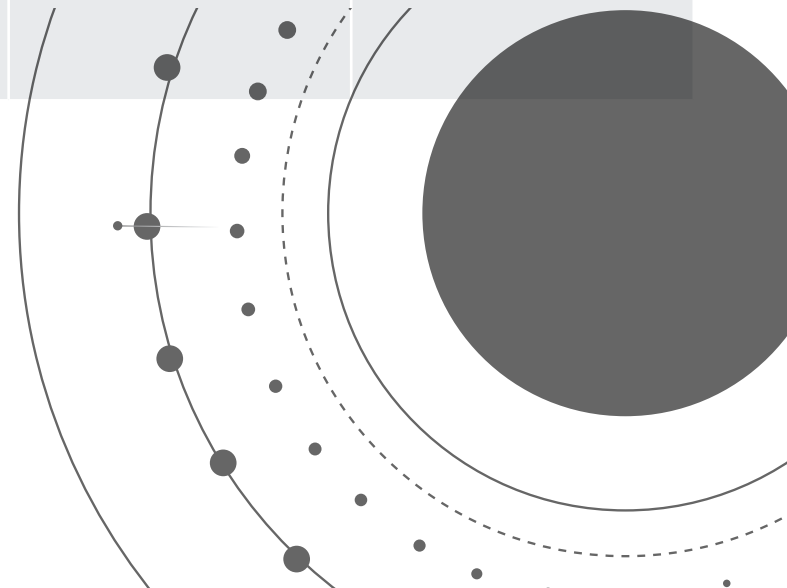
## THE WEALTH EDGE ENDOWMENT PLAN BY



	Conservative options	Cautious options	Moderate options	Moderate Aggressive options	Aggressive options
	<p>Max 20% equity</p> <p>A conservative investor has a primary investment goal of capital protection and requires stable investment growth. This investor may require access to the investment within one to two years.</p>	<p>Max 40% equity</p> <p>A cautious investor requires stable investment growth and is uncomfortable when investment values decline. The investor is likely to have an investment horizon of at least three years.</p>	<p>Max 60% equity</p> <p>A moderate investor has a primary investment goal of capital growth and can tolerate fluctuations in the value of his or her investments. The investor has a four- to five-year investment horizon.</p>	<p>Max 75% equity</p> <p>A moderately aggressive investor is prepared to accept more risk than a moderate investor, but does not want full exposure to equities. The primary investment goal is capital growth. The investor invests for the long term (five to seven years).</p>	<p>Up to 100% equity</p> <p>An aggressive investor is prepared to accept substantial fluctuation in the value of his or her investment with the objective of achieving long-term capital growth. The investor has an investment horizon of at least seven years.</p>
<p><b>Solution Funds</b></p> <p>Leave it to the experts: well-diversified and actively managed funds</p>	<p><b>Glacier Conservative Solution</b></p> <p>Objective: Capital preservation and stable growth.</p> <p>Targets CPI + 2% over rolling three-year period.</p>	<p><b>Glacier Cautious Solution</b></p> <p>Objective: Stable growth and capital preservation.</p> <p>Targets CPI + 3% over rolling three-year period.</p>	<p><b>Glacier Moderate Solution</b></p> <p>Objective: Capital growth.</p> <p>Targets CPI + 4% over rolling five-year period.</p>	<p><b>Glacier Moderate Aggressive Solution</b></p> <p>Objective: Capital growth.</p> <p>Targets CPI + 5% over rolling five-year period.</p>	



	Conservative options	Cautious options	Moderate options	Moderate Aggressive options	Aggressive options
<b>Single Manager Funds</b> A select range of top multi-asset and specialist funds	Glacier Money Market	<ul style="list-style-type: none"> <li>• SIM Inflation Plus*</li> <li>• Allan Gray Stable*</li> <li>• Prudential Inflation Plus</li> <li>• Coronation Balanced Defensive</li> <li>• Satrix Low Equity Balanced</li> </ul>	<ul style="list-style-type: none"> <li>• Coronation Capital Plus*</li> <li>• NedInv Opportunity (ABAX)*</li> </ul>	<ul style="list-style-type: none"> <li>• SIM Balanced*</li> <li>• Allan Gray Balanced*</li> <li>• Satrix Balanced Index</li> <li>• Coronation Balanced Plus</li> <li>• NedInv Balanced (Truffle)</li> </ul>	<ul style="list-style-type: none"> <li>• PSG Flexible</li> <li>• Glacier AI Flexible FOF</li> <li>• Glacier Global Stock Feeder</li> <li>• NedInv Global Equity (Veritas)</li> <li>• Allan Gray-Orbis Global Equity Feeder</li> </ul>
<b>Optional unit price guarantee on select funds (marked with an * above)</b> Take on more market exposure with confidence, knowing the investment is protected for the investment period	Guarantee on select low equity funds: <ul style="list-style-type: none"> <li>• 95% of highest unit price attained over term</li> <li>• at least 100% of initial unit price</li> </ul>	Guarantee on select medium equity funds: <ul style="list-style-type: none"> <li>• 90% of highest unit price attained over term</li> <li>• at least 100% of initial unit price</li> </ul>	Guarantee on select high equity funds: <ul style="list-style-type: none"> <li>• 80% of highest unit price attained over term</li> </ul>		



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