

Liberty Corporate Group Living Annuity Investment Portfolios.

Portfolio	Investment Management Fee ¹	External Handling Fee ²
CORE PORTFOLIOS		
Liberty Core Balanced	1.00%*	No
Liberty Core Moderate	1.00%*	No
Liberty Core Conservative	1.00%*	No
TRACKER PORTFOLIOS		
Liberty Balanced Tracker Fund	0.35%	No
Liberty Moderate Tracker Fund	0.35%	No
Liberty Conservative Tracker Fund	0.35%	No
Liberty ALBI TR Tracker Fund	0.35%	No
Liberty ALSI Top 40 TR Tracker Fund	0.35%	No
Liberty Capped Property Tracker Fund	0.35%	No

Portfolio	Investment Management Fee ¹	External Handling Fee ²
TRACKER PORTFOLIOS (continued)		
Liberty Global Bonds Tracker Fund (JP Morgan Global Bond Index)	0.35%	No
Liberty Global Equity Tracker Fund (MSCI World Index)	0.35%	No
Liberty Inflation Linked Bonds Index Tracker Fund	0.35%	No
Liberty STeFI Composite Tracker Fund	0.35%	No
Liberty SWIX Top 40 TR Tracker Fund	0.35%	No
MULTI MANAGER PORTFOLIOS		
STANLIB Multi Manager Aggressive Balanced	1.40%*	No

*These portfolios may be subject to performance fee arrangements with the asset manager(s) or have net-priced components within the portfolio.

**These portfolios may be subject to further performance fee arrangements with the asset manager(s).

¹ The investment management fee is the fee payable to Liberty, in order to facilitate access to management and administration of the investment. This includes fees paid to the underlying asset manager.

² The external handling fee is the fee payable to Liberty, in order to facilitate access to a third-party investment manager who is not a subsidiary of the Liberty Group.

Portfolio	Investment Management Fee ¹	External Handling Fee ²
MULTI MANAGER PORTFOLIOS (continued)		
STANLIB Multi Manager Moderate Balanced	1.40%*	No
STANLIB Multi Manager Conservative Balanced	1.40%*	No
SPECIALIST MANDATE PORTFOLIOS		
Liberty Institutional Money Market Fund	0.30%	No
STANLIB Multi Manager Shari'ah Balanced Fund of Funds	1.00%*	No
Liber ⁸ Stable Growth Fund	1.00%	No
Liber ⁸ Secure Fund	1.00%	No

Portfolio	Investment Management Fee ¹	External Handling Fee ²
THIRD PARTY PORTFOLIOS		
Allan Gray Balanced Fund	0.85%**	0.35%
Coronation Balanced Plus Fund	0.85%**	0.35%
Ninety One Opportunity Fund	0.90%**	0.35%
Prudential Balanced Fund	0.85%**	0.35%

*These portfolios may be subject to performance fee arrangements with the asset manager(s) or have net-priced components within the portfolio.

**These portfolios may be subject to further performance fee arrangements with the asset managers.(s)

1 The investment management fee is the fee payable to Liberty, in order to facilitate access to management and administration of the investment. This includes fees paid to the underlying asset manager.

2 The external handling fee is the fee payable to Liberty, in order to facilitate access to a third-party investment manager who is not a subsidiary of the Liberty Group.

Disclaimer The information contained in this document does not constitute financial, tax, legal or accounting advice by Liberty. Any legal, technical or product information contained in this document is subject to change from time to time. Whilst every attempt has been made to ensure the accuracy of the information contained herein, Liberty cannot be held responsible for any errors that may occur. If there are any discrepancies between this document and the contractual terms or, where applicable, any fund rules, the contractual terms and conditions or fund rules will prevail.

For more details about benefits, definitions, guarantees, fees, limitations, charges, contributions/premiums or other conditions and associated risks, please speak to a Liberty Financial Adviser or your Broker. Ts & Cs apply.

Liberty Group Ltd is a licensed Insurer and is an Authorised Financial Services Provider (FAIS No. 2409). Terms and conditions, risks and limitations apply.