

## Advantage Performance Benchmarks

Focused and Diversified Range	Local benchmark	International benchmark	Combined benchmark
<b>Focused 75</b>	63.00% SWIX; 17.00% ALBI; 5.00% STeFI	12.00% MSCI All Countries; 3.00% CitiWGBI	85.00% Local; 15.00% International
<b>Focused 75 Domestic</b>	75.00% SWIX; 20.00% ALBI; 5.00% STeFI	n/a	100.00% Local
<b>Focused 65</b>	55.00% SWIX; 20.00% ALBI; 10.00% STeFI	10.00% MSCI All Countries; 5.00% CitiWGBI	85.00% Local; 15.00% International
<b>Focused 65 Domestic</b>	65.00% SWIX; 25.00% ALBI; 10.00% STeFI	n/a	100.00% Local
<b>Diversified 65</b>	55.00% ALSI; 20.00% ALBI; 10.00% STeFI	10.00% MSCI All Countries; 5.00% CitiWGBI	85.00% Local; 15.00% International
<b>Diversified 50</b>	42.50% ALSI; 22.50% ALBI; 20.00% STeFI	7.50% MSCI All Countries; 7.50% CitiWGBI	85.00% Local; 15.00% International
<b>Diversified 50 Domestic</b>	50.00% ALSI; 30.00% ALBI; 20.00% STeFI	n/a	100.00% Local
<b>Diversified 33</b>	25.00% ALSI; 25.00% ALBI; 35.00% STeFI	7.50% MSCI All Countries; 7.50% CitiWGBI	85.00% Local; 15.00% International
<b>Diversified 25 Domestic</b>	25.00% SWIX; 25.00% ALBI; 50.00% STeFI	n/a	100.00% Local
<b>Fulcrum Range</b>			
<b>Fulcrum Aggressive</b>	65.00% SWIX; 14.50% ALBI; 5.50% STeFI	10.00% MSCI; 3.50% CitiBIG WGB; 0.75% 7 day US LIBOR; 0.75% 7 day EU LIBOR I	85.00% Local; 15.00% International
<b>Fulcrum Balanced</b>	60.00% SWIX; 18.00% ALBI; 7.00% STeFI	9.00% MSCI; 4.00% CitiBIG WGB; 1.00% 7 day US LIBOR; 1.00% 7 day EU LIBOR I	85.00% Local; 15.00% International
<b>Protector Range</b>			
<b>Advantage Money Market</b>	85.00% STeFI	11.25% 7 day US LIBOR; 3.75% 7 day EU LIBOR	85.00% Local; 15.00% International
<b>Advantage Local Money Market (R5)</b>	100.00% STeFI	n/a	100.00% Local
<b>Advantage Secure Bonus (MSB)</b>	Average of smooth bonus funds		
<b>Advantage Guaranteed (MSG)</b>	Average of smooth bonus funds		
<b>Real Return</b>	Headline CPI + 3% per annum one month in arrears		
<b>Inflation + 3%</b>	Headline CPI + 3% per annum		
<b>Advantage Absolute Strategies</b>	Headline CPI + 4% per annum		

Target Range			
<b>Target 75 SWIX</b>	63.00% SWIX; 17.00% ALBI; 5.00% STeFI	12.00% MSCI; 3.00% Lehman Brothers	85.00% Local; 15.00% International
<b>Target 65 Managed</b>	55.00% SWIX; 17.00% ALBI; 10.00% STeFI; 3.00% SA Listed Property Index	9.00% MSCI; 6.00% Lehman Brothers	85.00% Local; 15.00% International
<b>Target 33 SWIX</b>	25.00% SWIX; 20.00% ALBI; 35.00% STeFI; 5.00% SA Listed Property Index	7.50% MSCI; 7.50% Lehman Brothers	85.00% Local; 15.00% International

**Note:**

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Advantage Asset Managers Registration Number 2004/023064/07

- Authorised as a financial services provider (FSP) under the Financial Advisory and Intermediary Services Act, 2002 number 19840
- Registered as an administrator in terms of Sec 13B of the Pension Funds Act, number 24/401