

## WHO IS THIS FOR?

- Families with young children who are saving for education
- Eg: a family of 4 can contribute R144 000 a year TAX FREE
- Grandparents with grandchildren
- Small businesses without pension/provident funds for employees

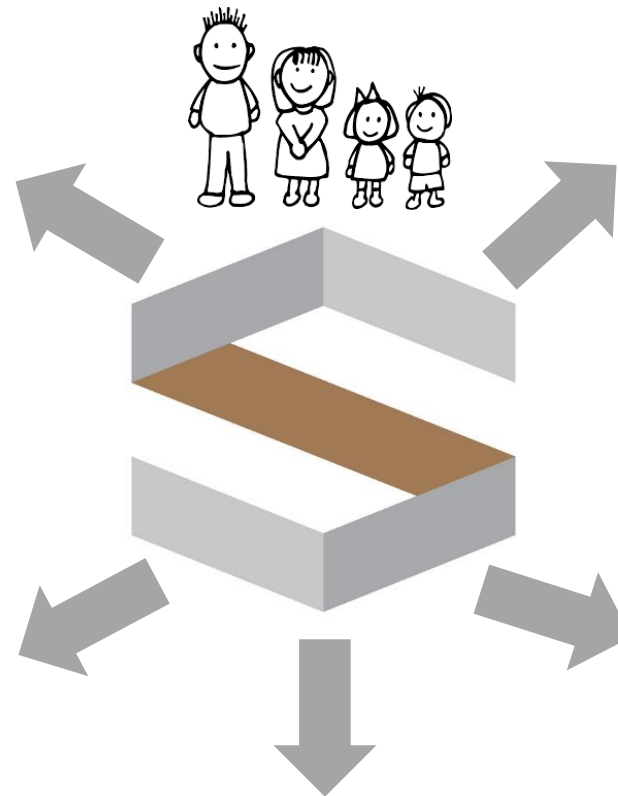
## FACTS

- R36 000 per person per annum
- Lifetime contribution of R500 000 per person ( $\pm$ 16 years)
- Contribute as little as R1000 per monthly debit order or by lump sum
- Interest, dividends and all capital gains are completely TAX FREE
- Flexible investment - money paid back within 48 hours
- Beneficiaries get paid out immediately when winding up an estate

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## TFI

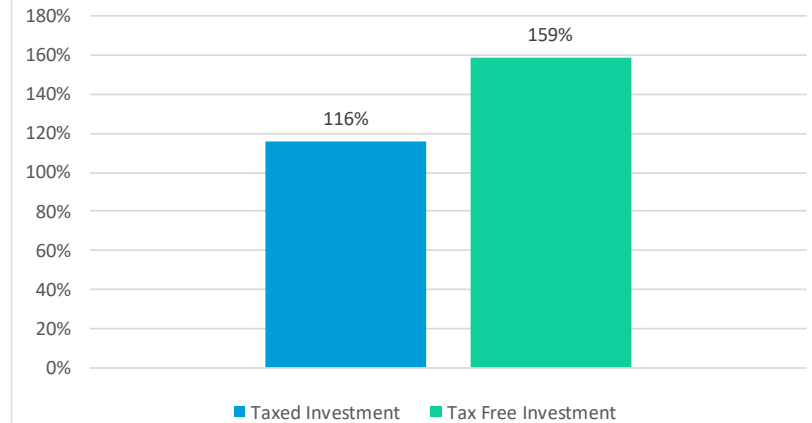
### (Tax Free Investments)



## ADMINISTRATION

- Open Allan Gray TFI account
- Setup debit order or deposit lump sum
- View your account via Allan Gray Online Platform

## PERFORMANCE OVER 10 YEARS AT 10% PA



## SIGNAL FEE

- Advisory fee 1% pa on value of investment
- Fees negotiable for employee schemes
- We risk profile for you
- We specialise in the selection of funds, which suits your needs
- This can include exposure to income and equity instruments, offshore markets and balanced funds
- We do all your paperwork

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