



BUYING FORM (CONTINUED)

• Buying and selling requests

For requests to be processed on the same day as submitted, all requirements must be met by 15h00 (13h00 for all transactions involving the Community Growth Money Market Fund). Requests received after these times will only be processed the following day. This means that a switch in/out of the Community Growth Money Market Fund, received after 13h00, will be processed using the next working day's unit price.

Direct Deposits/EFTs: Fax the application form to 0860 103 183 and then contact the Service Centre to obtain your account number. This account number must appear on the electronic fund transfer or Standard Bank M65 bank deposit slip. **To obtain the same day's value**, fax confirmation of transfer or direct deposit to 0860 103 183 before 15h00 (13h00 for Community Growth Money Market Fund).

• Supporting documentation (identification and verification)

Buying and selling requests may require proof of identity (e.g. ID/passport) and residential address (e.g. utility bill), which will require verification.

Institutional investors may need to submit the following documentation:

- a correctly signed off Service Level Agreement (investments cannot be accepted prior to receipt of this document)
- proof of authority to act on behalf of the company (resolution)
- proof of authorised signatories' identity (e.g. ID/passport)
- specimen signatures
- a copy of the Certificate of Incorporation (CM1)
- notice of registered office and postal address (CM22)
- a certificate of change of company name (CM29).

• Monthly and lump sum debit orders

No debit order payments will be allowed on behalf of another person – except where parents/grandparents are investing on behalf of a minor, or where an investment is being made on behalf of a spouse.

The amount/s you specify will be deducted from your bank account automatically by debit order (please note that credit cards are not accepted). Community Growth Management Company Ltd is under no obligation to accept debit orders below the stipulated minimums. Community Growth Management Company Ltd reserves the right to cease debiting your account under certain circumstances.

• Distributions

Historical income distributions are available on each fund fact sheet or at www.omigsa.com.

• Income tax details

These are reflected on your tax statements, which are posted annually. Your local dividends and the first R18 000 p.a. (R26 000 p.a. if you're 65 or older as at the end of February 2008) of interest income are exempt of tax. Foreign dividends and interest are included in this exemption (up to R3 000 p.a.). Withholding tax on foreign dividends/interest may apply. Any capital gains you make qualify for a R15 000 annual exemption.

TYPE OF ASSETS (As defined in South African Reserve Bank Exchange Control regulations)

- **Institutional assets** refer to assets held or managed on behalf of institutional investors, i.e. retirement funds, long term insurers, collective investment scheme managers and investment managers registered with Exchange Control as institutional investors for exchange control purposes.
- **Retail assets** refer to assets received from individuals and other entities, such as companies and trusts, etc. and include retail assets received indirectly through an intermediary, such as a linked investment service provider (LISP), nominee company or an investment manager **not** registered as an institutional investor with Exchange Control.

STATUTORY INFORMATION

Collective Investment Schemes in Securities (Unit trusts) are generally medium to long-term investments. Past performance is no indication of future growth. It is important that you are prepared for some shorter-term fluctuations as your investment moves in line with markets. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. Unit trusts may engage in scrip lending and may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. An upfront charge for broker commission (from 0%-3.42% of the investment amount) is deducted prior to the purchase of units. An annual service fee of 0.57% is calculated on the market value of the fund's assets (excluding income and permissible deductions) and deducted from the portfolio on a monthly basis. A schedule of fees and charges and maximum commissions is available from the management company/intermediary. Unit trust prices are calculated on a net asset value (NAV) basis, which is the total market value of all assets in the portfolio including any income accrual and less any permissible deductions from the portfolio divided by the number of units in issue. Permissible deductions may include compulsory and bank charges, brokerage, marketable securities tax, other taxes and levies, custodian and trustees' fees and audit fees. Commission and incentives may be paid by Comanco and if so, are included in the overall costs. Each fund's total expense ratio (TER) reflects the percentage of the average Net Asset Value of each portfolio that were incurred as charges, levies and fees related to the management of the portfolio. A higher TER ratio does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. You can easily sell your investment at the ruling price of the day (calculated at 15h00 on a forward pricing basis). Instructions must reach Community Growth Management Company before 15h00 (13h00 for the Community Growth Money Market Fund) to ensure same day value. The Community Growth Money Market Fund unit price is static and interest is declared daily at 13h00 and paid monthly. The Community Growth Money Market Fund should perform relatively well during periods of rising interest rates. Community Growth Management Company is a member of the Association of Collective Investments, SA. Trustees: The Standard Bank of South Africa Limited, PO Box 54, Cape Town, 8000.

CONTACT DETAILS

Community Growth Management Company Ltd

(Registration no. 1992/002327/06)

Mutual Park, Jan Smuts Drive, Pinelands, 7405

PO Box 248, Mutual Park 7451

Tel no. 0860 103 180 Fax no. 0860 103 183

Internet address: www.omigsa.com

E-mail: comanco@oldmutual.com

Complaints: Write to our Client Services Manager at the above address

or for further information call 0860 103 180

Compliance Officer: +27(0)21 509 2570

Old Mutual Fund Administration Services (Pty) Ltd

(Registration no. 99/004377/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa

PO Box 66, Cape Town 8000, South Africa

Telephone no.: +27(0)21 503 1770

Fax no.: +27(0)21 509 7100

Compliance Department: +27(0)21 503 1770

Fax no.: +27(0)21 504 9315

Professional indemnity and fidelity insurance cover in place.

Old Mutual Fund Administration Services is a third party administration and service provider to Community Growth Management Company Ltd and is a licensed financial services provider.