

## Old Mutual Max Investments

### Fees and Charges

Max Investments' Committed and Selected Plans have two types of fees and charges:

- Asset Management Fees
- The Plan Charge

**The Asset Management Fee** is included in the unit price of the investment fund. It is deducted by the asset management company for managing your investment.

**The Plan Charge** is deducted from the Investment Plan(s) to cover product expenses.

### Committed Investment Plan

Enjoy the option of **no initial charges (100% allocation of premiums)** to the investment fund(s) selected.

Exceptions to 100% premium allocations occur when:

- Clients select to pay via stop order
- Certain externally managed investment funds are selected

An example of the **maximum** Plan Charge for monthly debit order premiums are shown in the tables below. **The charge decreases as your investment fund value increases:**

#### **Pure Investment Plan Charge p.a.**

(Add Vat to these when in a LISP wrapper)

Monthly Premium Bands (Rands)	Premium Payment Term (years)		
	5	10	15
250 to 499	N/A	2.6%	2.2%
500 to 999	3.7%	2.5%	2.1%
1,000 to 2,499	3.5%	2.3%	1.9%
2,500 to 4,999	3.4%	2.2%	1.8%
5,000 to 9,999	3.3%	2.1%	1.7%
10,000 +	3.2%	2.0%	1.6%

#### **Retirement Annuity Plan Charge p.a**

Monthly Premium Bands (Rands)	Premium Payment Term (years)				
	5	10	15	20	25
250 to 499	N/A	2.4%	2.0%	1.8%	1.7%
500 to 999	3.4%	2.3%	1.9%	1.7%	1.6%
1,000 to 2,499	3.2%	2.1%	1.7%	1.5%	1.4%
2,500 to 4,999	3.1%	2.0%	1.6%	1.4%	1.3%
5,000 to 9,999	3.0%	1.9%	1.5%	1.3%	1.2%
10,000 +	2.9%	1.8%	1.4%	1.2%	1.1%

Contact your adviser/broker for a personalised quotation.

### Select Investment Plan

Where the standard commissions/fees are taken, these charges are:

Wrappers	Charge from each amount invested	Plan Charge from the fund value p.a.
Life Pure Investment	4.0%	2.2%
Life Retirement	3.7%	2.1%
Lisp Pure Investment	4.2%*	2.4%*

\* includes VAT

**The Plan Charge from the fund value decreases as your investment fund value increases.**

Contact your adviser/broker for a personalised quotation.