

Effective Annual Cost

As at 30 June 2024



The Effective Annual Cost (EAC) is a measure which has been introduced to allow you to compare the estimated impact of charges on investment returns when you invest in different financial products. It is expressed as an annualised percentage. The EAC is made up of four components, which are added together, as shown in the table below. The figures only show the estimated impact of immediate and future charges, and do not include the impact of any charges that have already been incurred. The effect of some of the charges may vary, depending on your investment period.

Camissa Equity Alpha Fund*

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.70%	1.70%	1.70%	1.70%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	5.20%	3.20%	2.80%	2.50%

Camissa SA Equity Fund*

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.64%	1.64%	1.64%	1.64%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	5.14%	3.14%	2.74%	2.44%

Camissa Islamic Equity Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.51%	1.51%	1.51%	1.51%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	5.01%	3.01%	2.61%	2.31%

Camissa Top 40 Tracker Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	0.67%	0.67%	0.67%	0.67%
Advice ^{1, 2}	0.25%	0.25%	0.25%	0.25%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	0.92%	0.92%	0.92%	0.92%

Camissa Balanced Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.51%	1.51%	1.51%	1.51%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	5.01%	3.01%	2.61%	2.31%

Camissa Islamic Balanced Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.51%	1.51%	1.51%	1.51%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	5.01%	3.01%	2.61%	2.31%

Effective Annual Cost

As at 30 June 2024



Camissa Protector Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.55%	1.55%	1.55%	1.55%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	5.05%	3.05%	2.65%	2.35%

Camissa Stable Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.47%	1.47%	1.47%	1.47%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	4.97%	2.97%	2.57%	2.27%

Camissa Islamic Global Equity Feeder Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.84%	1.84%	1.84%	1.84%
Advice ^{1, 2}	3.50%	1.50%	1.10%	0.80%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	5.34%	3.34%	2.94%	2.64%

Camissa Islamic High Yield Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	0.58%	0.58%	0.58%	0.58%
Advice ^{1, 2}	0.50%	0.50%	0.50%	0.50%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	1.08%	1.08%	1.08%	1.08%

Camissa Global Equity Feeder Fund

Charges	1 year	3 years	5 years	10 years / age 55
Investment management	1.91%	1.91%	1.91%	1.91%
Advice ^{1, 2}	0.50%	0.50%	0.50%	0.50%
Administration ³	n/a	n/a	n/a	n/a
Other	n/a	n/a	n/a	n/a
Effective Annual Cost ⁴	2.41%	2.41%	2.41%	2.41%

¹ If you have not engaged the services of a financial adviser, the advice charge will be 0.0%.

² This fee is negotiable, the maximum amount chargeable is reflected. The amount quoted is exclusive of VAT. The ongoing advice fee has the same effect across the different periods shown. However, the initial advice fee is much higher over one and three years than over the longer term.

³ No charge relating to the administration of the investment.

⁴ The total EAC is based on a lump sum investment.

* Camissa Equity Alpha Fund is subject to a performance fee, which is included in the TER. For the rolling 3-year period to 30 June 2024, a performance fee of 0.32% of the net asset value of the class of financial product was recovered. Camissa SA Equity Fund is subject to a performance fee, which is included in the TER. The fund is less than 3-years old and thus no performance fee is applicable yet.