



iTransact
Investment Platform

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Don't let the costs of investing cost you your investment

Legendary investor and billionaire Warren Buffet believes that index tracking funds make the best investment sense.

"Most investors, both institutional and individual, will find that the best way to own common stocks, is through an index fund that charges minimal fees."

Why Itransact?

Itransact makes investing simple and easy by offering investors, advisors and employers a wide range of investment products at the lowest possible cost and in one convenient place.



Index tracking funds & unit trusts



Index tracking fund portfolios



Tax-Free Savings Account

What we offer

Introducing a new breed of low cost investment products

Index tracking funds

Our comprehensive range of index tracking funds offers investors immediate access to the biggest and best performing local and international companies across all asset classes and market sectors.

Index tracking fund portfolios

Because of the growing number of index funds, choosing the correct blend of funds can be complex and confusing for investors who wish to diversify their investment simultaneously over many market segments. Itransact solves this by offering investors a range of professionally managed risk controlled index fund portfolios.

Each portfolio contains a selection of index funds based on their low cost, low correlation with each other and their consistent

performance. These are carefully rebalanced on a regular basis to ensure maximum performance.

Unit Trusts

We offer a focused suite of actively managed unit trusts funds from some of South Africa's leading unit trust management companies. These funds are highly complimentary to index tracking funds when used together.

Tax free savings accounts

Itransact offers a suite of tax free index funds that span the major asset classes and market sectors. Our tax free savings accounts offer investors an effective way to save for their goals by harnessing the tax free interest, dividends or capital gains allowed within the prescribed limits.

Investment strategy:

"Don't look for the needle in the haystack. Just buy the haystack"

– John Bogle, founder of index tracking funds

Successful investment requires common sense. History has repeatedly confirmed that the winning investment strategy is to own the performance of local and international listed companies across all the market sectors, and to do so at the lowest possible cost. By being part of them you are guaranteed to automatically share in the full returns these companies generate in the form of dividends and earnings growth.

What is an index tracking fund?

In South Africa index tracking funds are also called ETFs (Exchange Traded Funds). ETFs are essentially funds that invest in the best performing companies listed on either the Johannesburg Stock Exchange or on other well-known stock exchanges such as the New York, London and Tokyo stock exchanges. Investing in these funds eliminates the risk of individually trying to pick well-performing individual companies, market sectors or fund managers.

What is an index tracking fund portfolio?

An index tracking fund portfolio allows you to hold all your wealth in a broadly diversified set of index tracking funds (ETFs) which represent all the major asset classes such as domestic and international cash, fixed income, real estate and equity. Index tracking fund portfolios are regularly rebalanced to ensure that costs and market risks are kept as low as possible.

How safe are index tracking funds and portfolios?

Itransact's range of index funds and portfolios are governed by the South African Financial Sector Conduct Authority (FSCA) and the Collective Investment Schemes Act (CISCA) making them one of the safest ways to invest.

Most fund managers do not consistently beat the market

You may believe that it is possible to always beat the market. Occasionally you will be right, but the odds are heavily stacked against you to do so consistently. Despite the share market's impressive long term growth record, many investment professionals believe that they can outperform it by buying when the market dips and selling when it peaks. This is called active investing.

Unlike index funds which passively track the markets without trying to predict where they might end up, active investing requires great skill (and some luck). This comes at much higher cost to investors than passive investing which uses automation and technology to deliver winning results. Global research over many decades has shown that approximately 85% of managers fail to beat the markets over the long term.

Costs destroy returns

Every 1% saved on your investment costs, can change your life.

Speak to your financial advisor or visit www.itransact.co.za to find out more about our investment products.

Very few investors truly appreciate the ravaging impact of their costs on their investment returns.

A total investment cost of 3 % per annum (the current average in South Africa) calculated against an investment return of say 10% per annum, effectively means that 30% of your return is eroded by its costs. Imagine the impact if your costs were higher!

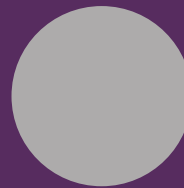


This is the main reason why only one out of every six South Africans can retire comfortably.

Consider this example.

R100 000 invested over 20 years, with a total return of 15% before costs and an average annual inflation rate of 6%

In an ideal world with
0% costs



You keep 100%
of your returns

With **1% costs**



You lose almost 17%
of your returns

With **3% costs**



You lose almost 40%
of your returns

With **5% costs**



You lose almost 60%
of your returns

Investment minimums and maximums

Index tracking funds | R150 per month | R5000 lump sum

Index tracking fund portfolios | R300 per month | R5000 lump sum only

Tax free savings accounts | R 150 per month | R1000 lump sum

Contact us

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Itransact is an authorized financial services provider