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SHARI'AH INVESTMENT OPTION available to members of Sentinel and MEPF

The Funds' Member Investment Choice model has been expanded to include a Shari'ah Balanced Portfolio.

This portfolio aims to meet members' investment goals without compromising Islamic Law or the Law of the Land. There are three fundamental factors that are adhered to:

- Regulation 28 of the Pension Funds Act;
- SA Reserve Bank's exchange control restrictions; and
- Shari'ha Law.

Underlying assets of this Shari'ah compliant balanced portfolio are invested as follows:

Asset Class	Underlying Investment	Asset Allocation
SA Equities	Multi-managed by Shari'ah compliant local investment managers	40% - 50%
	Investment directly in gold bullion	
SA "Income"	Investment in SA Sukuk (non-interest bearing instruments)	40% to 50%
	A profit share investment in Shari'ah compliant banks.	
International Equities	Investment through an international multi-manager.	0% - 20%

Members who want to make use this portfolio must exercise an option by submitting a completed and signed Member Investment Choice Option Form to the Funds. This form can be obtained from the Funds' web-sites on www.sentinelretirement.co.za or www.minepensions.co.za

For more information about this portfolio and member investment choice options, please contact the Funds.