

# 1. Global Money Market Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Conservative investment approach
- ▶ Higher return than overseas bank account - minimal risk, lower entry levels
- ▶ Focus is on retention of capital
- ▶ Invests in short-term interest bearing instruments
- ▶ High income stream which is re-invested in the fund
- ▶ Low initial and annual charges
- ▶ US\$/€/£ denominated

## Investment objective

Global Money Market Fund seeks to provide a high degree of safety for the initial investment, together with a return exceeding that from cash deposits in US Dollars/Euro/GBP.

In order to achieve this, the fund will invest in highly liquid and top quality fixed income securities as well as money market instruments maturing within 12 months.

## Investor profile

Global Money Market Fund is designed for investors who seek a higher cash return than found in an overseas bank account. It is suitable for risk averse investors seeking no equity exposure.

## Investment manager

Global Money Market Fund is managed by Investec Asset Management, a leading cash/liquidity manager. One of the largest European and African investment firms.

## Currency

US\$/€/£ denominated

## Benchmark

London Inter-Bank Bid Rate (LIBID) 1 Month, US\$/€/£ Rate

## Fees

Maximum charges associated with the Global Money Market Fund are:

- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 0.65%
- ▶ Subscription charge: NIL
- ▶ Redemption charge: NIL

## Contact

Please approach your intermediary or contact us directly on:  
USA (310) 432 4399 or (310) 432 4374  
SA +27(0)11 8839862 / +27(0)828964234

# 2. Global Bond Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Conservative investment approach but slightly higher risk than money market funds
- ▶ Invests globally in high-grade fixed interest securities
- ▶ Invest for stable, long-term income stream which is re-invested in the fund
- ▶ US\$ denominated

## Investment objective

Global Bond Index Fund seeks to provide investment results that parallel the Citigroup World Government Bond Index. The Citigroup Index is a market-weighted index designed to reflect the performance of the international developed-government, fixed-income markets in the following countries: Australia, Canada, Denmark, Euro, Japan, Malaysia, Norway, Poland, Sweden, Swiss, Singapore, the United Kingdom and the United States.

## Investor profile

Global Bond Index Fund is designed for investors who seek a low-cost, "passive" approach to investing in a broadly diversified portfolio of bonds. It is suitable for risk averse investors seeking to achieve stable, long-term returns while avoid any exposure to foreign equities.

## Investment manager

Global Bond Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

US\$ denominated

## Benchmark

Citigroup World Government Bond Index

## Fees

- Maximum charges associated with the Global Bond Index Fund are:
- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.00%
  - ▶ Subscription charge; Due to the fund: 0.08% to 0.15%
  - ▶ Redemption charge; Due to the fund: Nil

## Contact

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# 3. Real Estate Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Moderate to Aggressive investment approach
- ▶ Predominantly invests in listed property companies throughout Europe
- ▶ Market universe: is European listed property companies
- ▶ Invest for long-term capital growth
- ▶ Euro denominated
- ▶ Dividends reinvested in the fund

## Investment objective

The Index seeks to provide a return on investment that tracks, as consistently as possible, international equities belonging principally to the real estate sector, as measured by the Citigroup Broad Property Eurozone Index.

## Investor profile

Euro Real Estate Index Fund is designed to provide investors with a low-cost passive approach to earning the returns of listed property companies holding portfolios of retail, office, residential and industrial properties throughout Europe. The fund should appeal to financially astute investors looking to diversify their portfolios internationally. Investors may prefer to gain WORLDWIDE access to property by investing also in the US Property Index Fund.

## Investment manager

Euro Real Estate Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

Euro Real Estate Index Fund's base currency is Euro's.

## Benchmark

Citigroup Broad Market Property Euroland.

## Fees

Maximum charges associated with the Euro Real Estate Index Fund are:

- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.70%
- ▶ Subscription charge: Due to the fund: 0.10%
- ▶ Redemption charge: Due to the fund: 0.10%

## Contact

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SA +27(0)11 8839862 / +27(0)828964234

# 4. Global Equity Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Moderate to aggressive investment approach
- ▶ Predominantly invests in large cap and mid cap shares
- ▶ Market universe is international stock markets
- ▶ Invest for long-term capital growth
- ▶ US\$ denominated
- ▶ Dividends reinvested in the fund

## Investment objective

Global Equity Index Fund attempts to provide investment results that corresponds to the performance of the Morgan Stanley Capital International (MSCI) World Index. The MSCI World Index is a diversified, capitalisation-weighted benchmark consisting of common stocks of companies located in 23 countries (Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore Free, Spain, Sweden, Switzerland, the United Kingdom, and the United States).

## Investor profile

Global Equity Index Fund is designed to provide investors with a low-cost, passive approach to earning the returns of common stocks throughout the world. This fund should appeal to financially astute investors looking to diversify their portfolios internationally.

## Investment manager

Global Equity Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

Global Equity Index Fund's base currency is U.S. dollars. The fund accepts subscriptions and redemptions in U.S. dollars, euros, and pound sterling.

## Benchmark

MSCI World Index

## Fees

Maximum charges associated with the Global Equity Index Fund are:

- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.5%
- ▶ Subscription charge: Due to the fund: 0.15%
- ▶ Redemption charge: Due to the fund: 0.10%

## Contact

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SA +27(0)11 8839862 / 027(0)828964234

# 5. European Equity Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Aggressive investment approach
- ▶ Predominantly invests in large cap and mid cap shares
- ▶ Market universe is European Union member states
- ▶ Invest for long-term capital growth
- ▶ Euro currency denominated
- ▶ Dividends reinvested in the fund

## Investment objective

European Equity Index Fund attempts to provide investment results that correspond to the performance of the Morgan Stanley Capital International (MSCI) EMU Index. The MSCI Europe Index is a diversified, capitalisation-weighted benchmark consisting of common stocks of companies located in Austria, Belgium, Finland, France, Germany, Greece Ireland, Italy, Netherlands and Portugal.

## Investor profile

European Equity Index Fund is designed to provide investors with a low-cost, passive approach to earning the returns of European common stocks.

## Investment manager

European Equity Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

European Equity Index Fund's base currency is in Euros.

## Benchmark

MSCI European Index (MCSI EMU)

## Fees

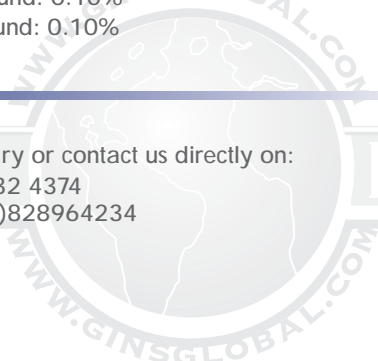
- Maximum charges associated with the European Equity Index Fund are:
- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.5%
  - ▶ Subscription charge: Due to the fund: 0.10%
  - ▶ Redemption charge: Due to the fund: 0.10%

## Contact

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# 6. US Equity Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Aggressive investment approach
- ▶ Predominantly invests in large and mid cap shares
- ▶ Market universe: US
- ▶ Invest for long term capital growth not primarily for dividend income
- ▶ US\$ denominated
- ▶ Dividends reinvested in the fund

## Investment objective

US Equity Index Fund attempts to provide investment results that parallel the performance of the MSCI US Index. This Index is far broader and more comprehensive than the S&P 500, as it covers approximately 80% of the entire US stock market capitalization.

## Investor profile

US Equity Index Fund is designed for investors who want exposure to the equity markets in the United States through a low-cost method of matching the return of the MSCI US Index. The fund provides its investors with broad diversification and significantly less specific risk than a more concentrated portfolio.

## Investment manager

US Equity Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

U.S. Equity Index Fund is denominated in U.S. dollars.

## Benchmark

MSCI US Index representing approximately 80% of the US stock market capitalization.

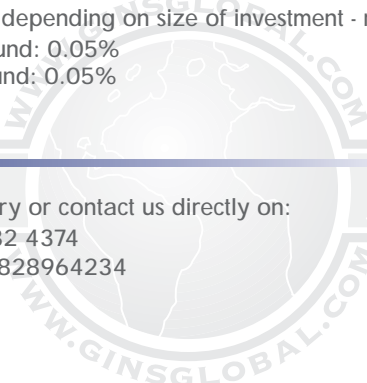
## Fees

Maximum charges associated with the US Equity Index Fund are:

- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.50%
- ▶ Subscription charge: Due to the fund: 0.05%
- ▶ Redemption charge: Due to the fund: 0.05%

## Contact

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# 7. Japanese Equity Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Aggressive investment approach
- ▶ Predominantly invests in large and mid cap shares
- ▶ Market universe: Japan
- ▶ Invest for long term capital growth not primarily for dividend income
- ▶ Yen denominated
- ▶ Dividends reinvested in the fund

## Investment objective

Japanese Equity Index Fund attempts to provide investment results that parallel the performance of the MSCI (Japan).

## Investor profile

Japanese Equity Index Fund is designed for investors who want exposure to the Japanese equity market through a low-cost method of matching the return of the MSCI (Japan) Index. The fund provides its investors with broad diversification and significantly less specific risk than a more concentrated portfolio.

## Investment manager

Japanese Equity Index Fund is managed by State Street Global Advisors, the world's largest index asset manager

## Currency

Japanese Equity Index Fund is denominated in Yen.

## Benchmark

MSCI (Japan) representing approximately 80% of the region's stock market capitalization.

## Fees

Maximum charges associated with the Japanese Equity Index Fund are:

- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.5%
- ▶ Subscription charge: Due to the fund: 0.10%
- ▶ Redemption charge: Due to the fund: 0.10%

## Contact

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# 8. Consumer Staples Equity Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Moderate to aggressive investment approach
- ▶ Predominately invests in large cap and mid cap shares
- ▶ Market universe is international stock markets
- ▶ Invest for long-term capital growth
- ▶ US\$ denominated
- ▶ Dividends reinvested in the fund

## Investment Objective

Consumer Staples Index Fund attempts to provide investment results that correspond to the performance of the Morgan Stanley Capital International (MSCI) Consumer Staples Index. The MSCI Consumer Staples Index is a diversified, capitalisation-weighted benchmark consisting of common stocks of consumer companies located in 22 countries (Australia, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom and the United States.)

## Investor profile

Consumer Staples Index Fund is designed to provide investors with a low-cost, passive approach to earning the returns of common stocks throughout the world. This fund should appeal to financially astute investors looking to diversify their portfolios internationally.

## Investment Manager

Consumer Staples Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

US\$ Denominated

## Benchmark

MSCI Consumer Staples Index

## Fees

Maximum charges associated with the Consumer Staples Index Fund are:

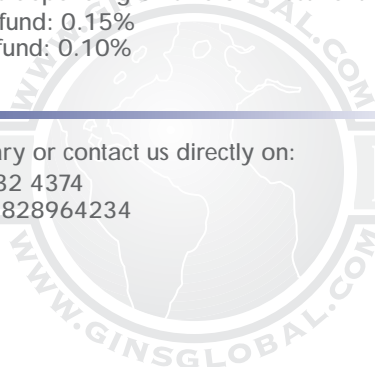
- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.5%
- ▶ Subscription charge: Due to the fund: 0.15%
- ▶ Redemption charge: Due to the fund: 0.10%

## Contact

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# 9. European Government Bond Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Low to moderate investment approach
- ▶ Invests solely in Euroland government bond markets
- ▶ Invest for long-term capital growth
- ▶ Euro denominated
- ▶ Dividends reinvested in the fund

## Investment Objective

The European Government Bond Index seeks to provide a return on investment that tracks, as consistently as possible, Euroland bond markets, as measured by the Citigroup EMU Government Bond index expressed in Euro.

## Investor Profile

European Government Bond Index is designed to provide investors with a low-cost, passive approach to earning the yields of government (sovereign) bonds throughout Euroland. This fund should appeal to financially astute investors looking for Bond and Euro exposure.

## Investment Manager

European Government Bond Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

European Government Bond Index Fund's base currency is Euros. The fund accepts subscriptions and redemptions in U.S. dollars and euros.

## Benchmark

Citigroup EMU Government Bond Index

## Fees

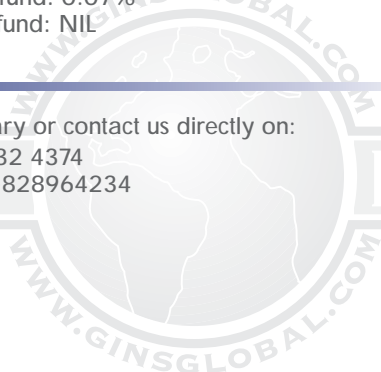
Maximum charges associated with the European Government Bond Index Fund are:

- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.5%
- ▶ Subscription charge: Due to the fund: 0.07%
- ▶ Redemption charge: Due to the fund: NIL

## Contact

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# 10. US Property Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Moderate to aggressive investment approach
- ▶ Predominantly invests in listed property companies (REITs in the US)
- ▶ Market universe is US listed property companies
- ▶ Invest for long-term capital growth
- ▶ Dividends reinvested in the fund
- ▶ US\$ denominated

## Investment Objective

The Fund, before expenses, seeks to closely match the returns and characteristics of the DJ US Select REIT F/F Custom Index. The approach is designed to provide portfolios with low portfolio turnover, accurate tracking, and lower costs.

A timely opportunity: during the past 10 years real estate values have lagged in comparison to the average return on international equity markets, and now appear poised to bounce back.

## Investor Profile

US Property Index Fund is designed to provide investors with a low-cost, passive approach to earning the returns of listed property companies holding portfolios of retail, office, residential and industrial properties throughout the US. This fund should appeal to financially astute investors looking to diversify their portfolios internationally. Investors may prefer to gain WORLDWIDE access to property by also investing in the Euro Real Estate Index Fund.

## Investment Manager

US Property Index Fund is managed by the Tuckermann Group, a subsidiary of State Street Global Advisors, the world's largest index asset manager..

## Currency

US Property Index Fund's base currency is U.S. dollars. The fund accepts subscriptions and redemptions in U.S. dollars, euros, and pound sterling.

## Benchmark

Dow Jones US Select REIT F/F Custom Index

## Fees

Maximum charges associated with the US Property Index Fund are:

- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.5%
- ▶ Subscription charge: Due to the fund: Nil
- ▶ Redemption charge: Due to the fund: Nil

## Contact

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SA +27(0)11 8839862 / +27(0)828964234

# 11. Guaranteed Hindsight Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Conservative investment approach
- ▶ Initial capital amount invested is guaranteed (principal protected)
- ▶ Investment linked to performance of 3 global large cap indexes
- ▶ Indexes used: S&P 500, DJ Eurostoxx 50 and Hang Seng
- ▶ Benefit from a look-back feature crediting the best performing indexes
- ▶ Invest for long-term capital growth
- ▶ Investment term 5 years
- ▶ US\$ denominated

## Participation

Investors will enjoy a 100% participation in the growth of the chosen international indexes, over the 5 year investment term. Index performance is averaged quarterly over the 5 year investment term, taking all 20 quarters into account.

## Capital guarantee

Investors benefit from a guarantee of the net capital invested offshore. This guarantee is underwritten by Merrill Lynch (rated A+ by Standard & Poors.)

## Investor profile

Risk-averse conservative investors seeking:

Capital growth through exposure to respected global index.  
Limit downside risk by benefiting from a capital guarantee.

Benefit of Hindsight - look-back feature that overweights the best performing world indexes (i.e. client an overweight allocation to the best global region).

## Currency

US\$ denominated

## Benchmark

S&P 500, DJ Eurostoxx 50 and Hang Seng

## Contact

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# 12. Emerging Markets Index Fund

(Sub-fund of the GinsGlobal Index Funds (Mauritius) Limited)



## Synopsis

- ▶ Moderate to aggressive investment approach
- ▶ Predominantly invests in large cap and mid cap shares
- ▶ Market universe is international stock markets
- ▶ Invest for long-term capital growth
- ▶ US\$ denominated
- ▶ Dividends reinvested in the fund

## Investment objective

The GinsGlobal Emerging Markets Index Fund seeks to passively track and match, as closely as possible, the performance of the Morgan Stanley Capital Emerging Markets Index with dividends reinvested.

The index is comprised of 23 countries and more than 700 securities. The investment strategy of the GinsGlobal Emerging Markets Index Fund implements a replication approach in portfolio construction that seeks to track and match as closely as possible, the performance of the Morgan Stanley Capital International Emerging Markets Index.

## Investor profile

Emerging Markets Index Fund is designed to provide investors with a low-cost, passive approach to earning the returns of common stocks throughout the emerging world. This fund should appeal to financially astute investors looking to diversify their portfolios internationally.

## Investment manager

Emerging Markets Index Fund is managed by State Street Global Advisors, the world's largest index asset manager.

## Currency

Emerging Markets Index Fund's base currency is U.S. dollars. The fund accepts subscriptions and redemptions in U.S. dollars, euros, and pound sterling.

## Benchmark

MSCI Emerging Markets

## Fees

- Maximum charges associated with the Emerging Markets Index Fund are:
- ▶ TER (Total Expense Ratio): varies depending on size of investment - maximum 1.45%
  - ▶ Subscription charge: Due to the fund: 0.60%
  - ▶ Redemption charge: Due to the fund: 0.40%

## Contact

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