Ninety One

Investing for a world of change

Ninety One Investment Portfolio

A convenient way to access local and offshore markets

The Ninety One Investment Portfolio lets you invest in a range of rand-denominated funds across local and offshore asset classes, with no minimum investment term.

Flexible investing to meet your needs

The Ninety One Investment Portfolio offers a high level of flexibility that enables you to access and grow your money in a way that supports your changing needs and circumstances. You can add to your investment or withdraw when you want.

This may be suitable if you:

- Want access to your money when you need it
- Seek to invest using rand-denominated funds

Minimum investment term

No minimum term

Investment minimums

- Minimum lump sum: R100 000
- Minimum debit order: R1 000 per month

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Adding to your investment

You can add to the investment at any time, depending on your needs.

Accessing your money

You can make withdrawals at any time and specify a bank account into which you want to receive the proceeds, subject to fund liquidity and settlement periods, as well as any applicable legal or regulatory restrictions. Please note that the bank account must be in your name.

Switching between funds

You can switch your underlying investments at any time to meet your changing needs and to make the most of market conditions. Although there is no switching fee, capital gains tax may apply.

Negotiability

The Ninety One Investment Portfolio may be ceded, pledged or assigned, subject to Ninety One requirements.

Tax implications and reporting

As the administrator of this product, Ninety One Investment Platform provides simplified tax reporting to assist you when completing your tax return. We issue you with a tax report that reflects capital gains tax and/or interest earned on your investments.

Income tax

- Individuals are taxed at their marginal rate.
- Individuals under 65: the first R23 800 of South African interest per annum is tax exempt.
- Individuals 65 and older: the first R34 500 of South African interest per annum is tax exempt.
- Trusts (other than special trusts): 45%
- Companies: 27%

Capital gains tax

- Individuals: 40% of any gain is taxed at their marginal rate, subject to the annual exclusion of R50 000 gain.
- Trusts (other than special trusts): 80% of any gain is taxed at 45%.
- Companies: 80% of any gain is taxed at 27%.
- All tax is levied in the hands of the investor.

Who can invest

- Natural persons
- Trusts
- Companies
- Close corporations

Tax rates and limits shown are for the 2026/27 tax year (source: SARS).

What happens to your investment if you pass away?

If you invest in the Ninety One Investment Portfolio, the investment will form part of your South African estate. This means estate duty and executor fees may apply. Capital gains tax may also be payable on death.

Ceasing to be a South African tax resident

Should you consider leaving South Africa and ceasing to be a South African tax resident, we encourage you to speak to your financial advisor to assess whether this investment remains suitable for your needs. Please also note that this investment will be deemed to be disposed of for capital gains tax purposes should you cease to be a South African tax resident.

Fees

You don't pay any initial fees to Ninety One. The annual administration, financial advisor and fund management fees are accrued and deducted separately – for greater transparency and simplicity.

Investment value	Annual administration fee (incl. VAT where applicable)
Up to and including R3 000 000	0.46%
R3 000 001 to R6 000 000	0.23%
Over R6 000 000	0.115%

Fund management fees vary by fund and appear in each fund's fact sheet. Advisor fees are agreed between the investor and their advisor.

Ninety One Family Office – helping to create wealth across generations

Ninety One Family Office enables families to combine their local and offshore investments on one platform and save money on fees while also enjoying a consolidated view of the family's investments. Speak to your financial advisor or visit our Ninety One Family Office hub to learn more about the benefits we offer families.

Find out more

Your financial advisor can help you assess which investment products are suitable for you, taking into account your personal circumstances, investment objectives and broader financial plan.

Don't have an advisor yet?

Visit www.ninetyone.com and click on 'Find an advisor'.

Important information

All information and opinions provided are of a general nature and are not intended to address the circumstances of any particular individual or entity. We are not acting and do not purport to act in any way as an advisor or in a fiduciary capacity. No one should act upon such information or opinion without appropriate professional advice after a thorough examination of a particular situation. We endeavour to provide accurate and timely information, but we make no representation or warranty, express or implied, with respect to the correctness, accuracy or completeness of the information and opinions. Forecasts or commentary about expected future asset class or market performance in general are based on disclosed reasonable assumptions and not a reliable indicator of future results. We do not undertake to update, modify or amend the information on a frequent basis or to advise any person if such information subsequently becomes inaccurate. Any representation or opinion is provided for information purposes only.

The Ninety One Investment Portfolio is administered by Ninety One Investment Platform (Pty) Ltd, a linked investment service provider (LISP). Your investments in the underlying funds are held on your behalf in the name of a nominee company. The value of your investment depends on the underlying funds you select and may go down as well as up. Past performance is not necessarily a guide to future performance. Ninety One does not guarantee the capital or return of your investment. Ninety One does not provide legal or tax advice.

Ninety One Investment Platform (Pty) Ltd and Ninety One SA (Pty) Ltd are authorised financial services providers. Additional important information and Disclosure Statements in terms of the Financial Advisory and Intermediary Services Act, 2002 can be found on the Ninety One website.

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