

The earlier you start, the bigger the rewards.



With no minimum charge and a low brokerage fee, you can also own shares in top South African companies.

We're thrilled to present an exclusive opportunity for young investors from 18 to 25 years old. Our Young Investor Product gives you access to great investment opportunities on the Johannesburg Stock Exchange (JSE). The fact that this investment does not require a fixed amount over a fixed period of time, allows you the flexibility to frequently align your investment with your affordability.



- The best investors start early and stay disciplined to see their money grow over time.
- A minimum investment of as little as R100 can land you in the exciting world of stock market investing.
- You can choose to invest in individual shares or get access to a 'basket' of shares with exchange-traded funds (ETFs) that track combinations of shares or indices.



We make it easy to invest and grow your money. Here's how:

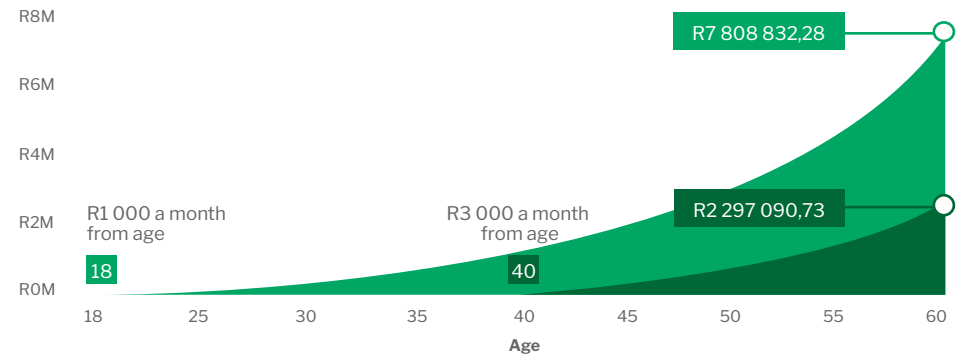
- 1 Write down your financial goals.** Know what you are investing for and how long you have to invest to reach your goal.
- 2 Start small and keep going.** It's all about creating a habit of saving and investing. Start small and stay invested. This discipline will pay off over time and you will be well on your way to put a deposit down on a home, pay off a car, or enjoy that overseas trip. Remember, to truly benefit, you must be a disciplined investor and make smart choices.
- 3 Go to our website.** Apply for an investment account and select the young investor initiative for individuals from 18–25 years old to qualify for special discounted fees.
- 4 Learn and stay informed.** Our research centre offers a host of tips and information about the companies you're interested in. Visit our website to access it.



Discounts and fees

- A **minimal brokerage fee** at a reduced rate of only 0,25% ensures that your investment works for you. When you invest R100, we retain 0,25% (or R0,25) for the allocation and execution of your investment.
- Invest without worrying about transactional or monthly fees.

The power of compound returns



Age bracket	Investment from monthly contributions	Projected return at 60 with an expected return of 10%*
Starting at age 18	R1 000 a month = R504 000 over 42 years	R7,808 million
Starting at age 40	R3 000 a month = R720 000 over 20 years	R2,297 million

* How your investment has performed previously, does not necessarily dictate your future returns.

Nedbank Private Wealth includes the following entities:
 Nedbank Ltd Reg No 1951/000009/06 (NCRCP16) (FSP9363).
 Nedgroup Private Wealth (Pty) Ltd Reg No 1997/009637/01 (FSP828).
 Nedgroup Private Wealth Stockbrokers (Pty) Ltd Reg No 1996/015589/07 (NCRCP59) (FSP50399), a member of JSE Ltd.

This product is offered by Nedgroup Private Wealth Stockbrokers (Pty) Ltd.

There is an inherent risk in investing in any financial product. The information in this communication, including opinions, calculations, projections, monetary values and interest rates, are guidelines or estimations and for illustration purposes only. Nedbank Private Wealth is not offering or inviting anyone to conclude transactions and has no obligation to update the information in this communication. While every effort has been made to ensure the accuracy of the information, Nedbank Private Wealth and its employees, directors and agents accept no liability, whether direct, indirect or consequential, arising from any reliance on this information or from any action taken or transaction concluded as a result. Subsequent transactions are subject to the relevant terms and conditions, and all risks, including tax risk, lie with you. Nedbank Private Wealth recommends that, before concluding transactions, you obtain tax, accounting, financial and legal advice.

NEDBANK