

Optimal Investment Growth Basket Limited Monthly Overview

Bloomberg Ticker: OPTIVGR GU

Log on to www.pfs.gg for the monthly overviews/daily pricing



31 January 2018

This investment provided 146.52% participation in GBP in the FTSE100 index, as tabulated below; together with 100% capital protection should the investor remain invested for the full 4-year term.

Index performances since inception

Index	Weight	Initial Spot at 24.11.2014	Index Value At 31.01.2018	% Index Movement	At 146.52% Participation
FTSE 100	100%	6,729.79	7,533.55	11.94%	17.50%
Total Weighted Average Growth				11.94%	17.50%

The equity basket value at maturity will be calculated as the average of the monthly closing values of the underlying basket for a period of 3 months preceding maturity.

Overall mark-to-market return	12.55%
Overall indicative expiry return	17.50%

Mark-to-market performance

The underlying table shows how the different elements of the product have moved since inception. The final column simulates the value of the investment at maturity should the index levels remain at the levels for this overview period.

Split	Inception 24.11.2014	Market Value for this Overview	Indicative Expiry for this Overview
Structured Deposit (IBP & IBL)	1,398.71	1,665.19	1,733.01
Equities (Merrill Lynch International)	229.80	285.25	303.27
Fees	97.05	0.00	0.00
Expenses	7.45	0.00	0.00
Total GBP	1,733.01	1,950.44	2,036.28

Overall share price

Issue price	GBP 1,733.01	GBPZAR inception rate – 24.11.2014	17.31
Mark-to-market value	GBP 1,950.44	GBPZAR current rate – 31.01.2018	16.80
Indicative expiry value	GBP 2,036.28	Expiry date	21 November 2018

Disclaimer

This material is for your private information, and we are not soliciting any action based upon it. Terms and conditions contained herein are indicative only. Final terms and conditions are subject to further negotiation. The information contained in this communication does not constitute an offer, advertisement or solicitation for investment, financial or banking services. It is for informative purposes and is not intended to constitute advice in any form, including but not limited to investment, accounting, tax, legal or regulatory advice. The information therefore has no regard to the specific investment objectives, financial situation or particular needs of any specific recipient. The material is based upon information that we consider to be reliable, but we do not represent that it is accurate or complete, and it should not be relied upon as such. All illustrations, forecasts or hypothetical data are for illustrative purposes only and are not guaranteed. The sender accepts no liability whatsoever for any loss or damage of any kind arising out of the use of all or any part of this communication.

Prospective investors should be fully aware of the risks involved in dealing in financial products.

Corporate & Institutional Banking, a division of Investec Bank Limited. Reg. No. 1969/004763/06. An Authorised Financial Services Provider and registered Credit Provider. A member of the Investec Group.