## Investec Wealth Accelerator ESP



### 31 May 2019

The Investec Wealth Accelerator Equity Structured Product ("ESP") is a listed instrument on the Johannesburg Stock Exchange ("JSE") and can be purchased via a stockbroking account in Rand.

By investing in the ESP, a 3 year and 8 months equity investment linked to the FTSE/JSE Capped Top 40 Index ("Index"), investors will gain access to the performance of the biggest companies on the JSE, ranked by market capitalisation, with no one member comprising more than 10% weighting in the Index.

The ESP is credit linked and the investor takes credit risk on both Investec Bank Limited ("IBL") as issuer, and FirstRand Bank Ltd as the Reference Entity.

#### Summary of the investment offering

- A 3.8-year equity investment linked to the performance of the FTSE/JSE Capped Top 40 Index
- 1.5 times geared exposure in the Index to a cap of 42%, maximum growth level 63% in Rand
- First 20% downside protected at maturity in Rand
- Daily pricing on the JSE and monthly statement from your stockbroker
- Liquidity provided daily on the JSE by Investec

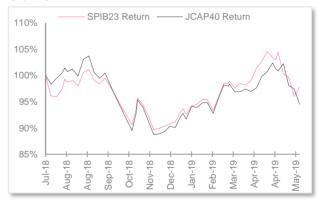
#### Payoff profile at expiry



JSE code	SPIB23	
Instrument name	Investec Wealth Accelerator	
Trade date	6 July 2018	
Index	FTSE/JSE Capped Top 40	
Issuer	Investec Bank Ltd	
Reference Entity	FirstRand Bank Ltd	
Maturity date	4 March 2022	
Return on upside	1.5 times geared exposure in the Index to a cap of 42%, giving a 63% maximum growth level in Rand, which equates to a maximum potential IRR of 14.27% pa	
Distributor Fees	1.25% in year 1; 0.75% per annum in years 2 and 3 (incl VAT)	

Instrument	Initial Level	<b>Current Level</b>	% Move
JCAP40	26,359.97	25,441.04	-3.49%
SPIB23	R10,000.00	R9,779.60	-2.20%

# Investec USD Wealth Accelerator ESP returns





Best Performance South Africa 2016, 2017 & 2019 Best Distributor South Africa 2016, 2017 & 2019

Best Distributor Offshore 2019

Best House Africa 2017

Deal of the Year 2017 & 2019



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 (FSP 11750) and registered Credit Provider (NCRCP9). A member of the Investec Group.