IDAD INVESTMENT DESIGN AND DISTRIBUTION

Investec Fixed Income Investment July 2015
Factsheet

Major Markets - Major Returns

Product Facts and Features

Issuer and Counterparty:	Investec (Credit Ratings: Moody's A3; Fitch BBB-)
Term:	6 years
Investment Structure:	Classic Fixed Income
Coupon Rate:	5% annually paid quarterly
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% final level (European style)
Underlying Basket:	FTSE 100 (UKX); HSCEI (HSCEI); Eurostoxx 50 (SX5E)
Subscription Period:	8 June 2015 – 9 July 2015 (4.30pm BST)

Key Dates

Strike Date: 10 July 2015
Final Observation: 12 July 2021
Payment Date: 15 July 2021

Currency: GBP

ISIN: GB00BWK1RD87

Investec (comprising Investec Limited and Investec plc) is an international, specialist bank and asset manager which provides a diverse range of financial products and services to a niche client base in two principal markets – the United Kingdom and South Africa, as well as certain other countries. The group was established in 1974 and currently has approximately 8,200 employees. As at 31 March 2014, Investec had £109.9 billion of third party assets under management and on balance sheet assets of £47.1 billion. (*).

Investment Description

A 6-year investment linked to the performance of the Chinese, UK and Eurozone stock markets which pays a fixed coupon of 1.25% each quarter - equivalent to 5% p.a.

This fixed coupon will be paid quarterly irrespective of the level of the underlying indices.

At maturity, should any underlying index be below the Capital Protection Barrier the capital return will be reduced on a 1-for-1 basis. For example if the worst performing index has fallen to 40% of its original level 40% of the capital will be paid.

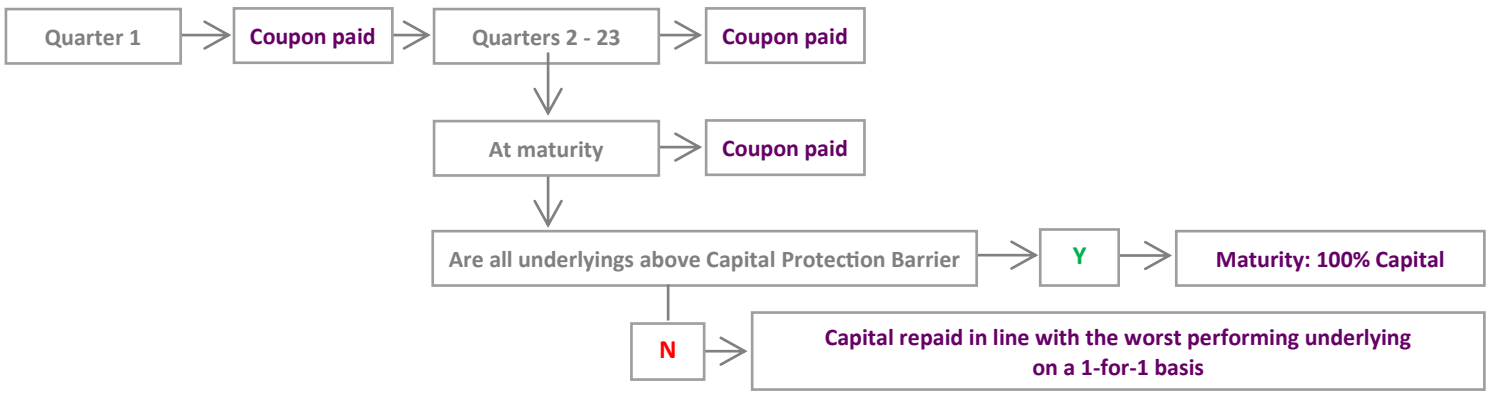
Benefits

- A fixed coupon is paid irrespective of the performance of the underlyings
- Income paid quarterly
- Daily pricing and trading available

Risks

- The return is limited to the pre-defined investment terms
- There is a risk to capital should one of the underlyings breach the barrier or the issuer default on their obligations

How does the investment work?



IDAD was established in 2002 and our approach from the outset, is what we call the "*IDAD Difference*". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "I*DAD Difference*". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

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Suitability

Suitable for investors who:

- are seeking higher returns than current cash rates
- are seeking a fixed return paid every quarter
- understand and accept there is a risk to capital
- are looking to invest for the medium or long term, being happy to remain invested until maturity
- feel equity markets shouldn't fall greatly over the next 6 years
- wish to use this investment as part of a diversified portfolio
- understand that the returns are fixed and that they will forgo market growth which exceeds that fixed level
- understand the risk to capital in the event of counterparty default
- should they need to sell their investment accept that the trading price may mean they get back less then they invested

Rationale

Whilst there continues to be a bullish trend in many of key markets a more cautious view of the future is beginning to be seen. Income remains a major part of wealth management, whatever economic circumstances prevail and so the opportunity for fixed income steams remains desirable. This investment has been designed to meet that need by offering a fixed payment irrespective of the performance of the underlying. The selection of the underlying within this pay-off style seeks to ease any fears about dramatic market fluctuations. The inclusion of a final level barrier on these more developed markets underlines the continuing importance of capital protection.

The Underlyings

The **FTSE100** (UKX) is a market-capitalisation weighted index of UK-listed blue chip companies. The index is part of the FTSE UK Series and is designed to measure the performance of the 100 largest companies traded on the London Stock Exchange that pass screening for size and liquidity.(**)

The **Hang Seng China Enterprises Index (HSCEI)** is a free-float capitalization-weighted index comprised of H-Shares listed on the Hong Kong Stock Exchange and included in the Hang Seng Mainland Composite Index. The base value of this index is 2000 as of Jan 3, 2000. This index replaced the old HSCE index on Oct. 3, 2001. (***)

The **Eurostoxx 50** (SX5E) is Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of super sector leaders in the Eurozone. (***)

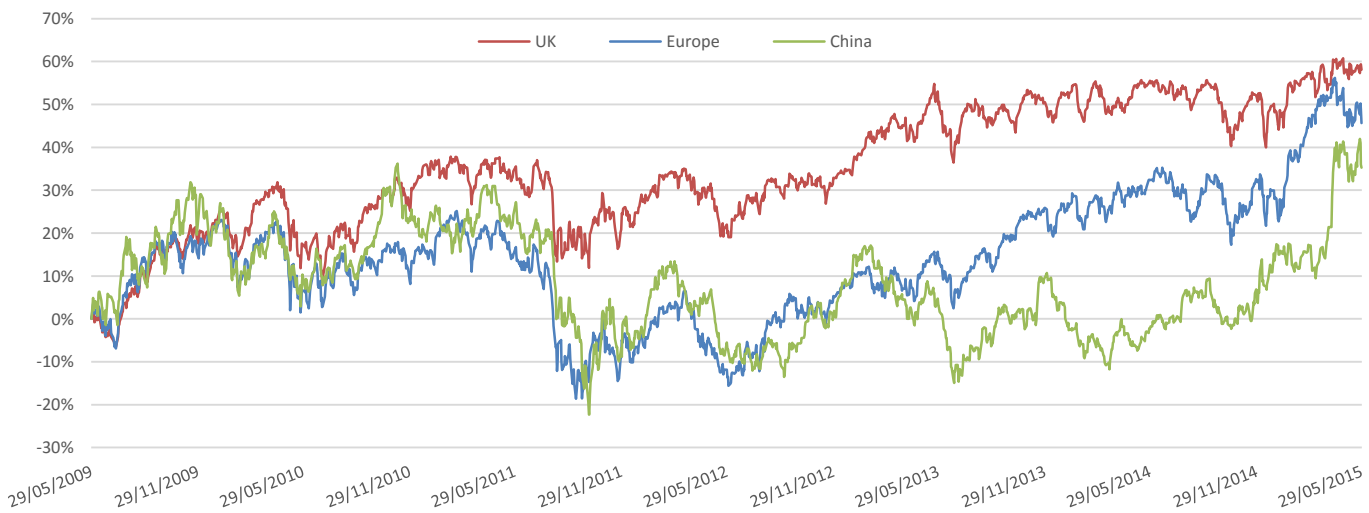
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The Underlyings - Relative 6 year Performance



(*) Source Investec Bank plc as at 31 April 2014; (**) Source: FTSE Group 15 Jan 2015: (***) Source: Bloomberg – data 29.05.2009-29.05.2015

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