



managed by
iPRO
FUND MANAGEMENT

100% Capital Protection
NEO Capital Protected Fund

distributed by:
Bank One Limited



Term Sheet

Investment Period: Five years

Type & Strategy Mix: 100% initial capital protection
+ participation in returns of a highly
concentrated Mauritian equity
portfolio

Risk Profile: Low risk, initial capital protected by
Bank One at the end of 5 years.

Currency: MUR

Minimum Investment: Rs 100,000

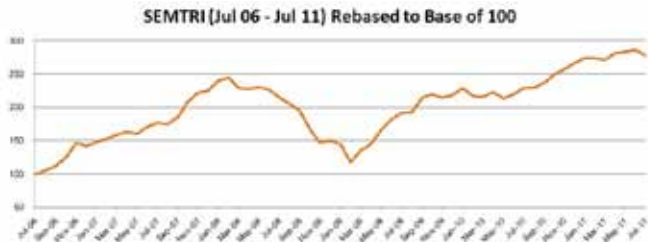
Offer period closes: 30th November 2011

Why invest into the Fund?

- You are optimistic about the growth of the Mauritian stock market over the next five years but are unwilling to risk your capital by investing direct and exclusively in equities.
- Your initial capital is protected.

What is the investment objective?

- 100% initial capital protection at the end of a 5-year period and participation in the returns of a portfolio of equities listed on the Stock Exchange of Mauritius.
- The chart below reflects the performance of the Stock Exchange of Mauritius.



Past performance is not a guide to the future.

What are the fees and expenses?

Entry fee 3%

Annual fees & expenses: capped at 1% p.a.

What is the fund structure?

NEO Investments Ltd is an investment company limited by shares incorporated under the laws of the Republic of Mauritius and authorised to operate as a collective investment scheme by the Financial Services Commission. The Capital Protected Fund – Series I is a class of redeemable participating preference shares of NEO Investments Ltd.

Can one withdraw before the end of the Investment Period?

Though it is a 5 year product, shareholders are permitted to redeem shares on Annual Dealing Days but subject to Exit Fees as shown hereunder:

Annual Dealing Days	Exit Fees
30 Nov 2012	10%
30 Nov 2013	8%
30 Nov 2014	6%
30 Nov 2015	4%

How does one subscribe for shares?

- A subscription form will need to be completed.
- The amount invested will be kept in an interest bearing account during the offer period, until the strike date of 30th November 2011.

“ The first Rupee Equity-linked Fund with 100% capital protection „

Service Providers

The Manager: IPRO Fund Management Ltd, a subsidiary of the IPRO Group which has in excess of Rs10 billion of assets under management.

Administrator: Galileo Portfolio Services Limited.

Custodian: Bank One Limited

Distributor: Bank One Limited

For any information please contact the following persons:

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Disclaimer: This is a financial promotion and is not intended as an investment advice and you are strongly encouraged to seek professional advice prior to investing in the product. The Capital is protected at the end of the 5-year period only and should an investor redeem prior to that, he may receive less than the amount invested. The price of the shares may fluctuate, and in certain circumstances, a participant's right to redeem may be suspended. The Fund falls outside the regulatory and supervisory purview of the Bank of Mauritius. The ultimate responsibility for the product vests with NEO Investments Ltd. Bank One Limited is the distributor whilst the manager is IPRO Fund Management Ltd. Both entities are duly licensed by the Financial Services Commission (FSC). The FSC does not vouch for the financial soundness of the Fund.