

Highveld Syndication No 22 Ltd. t/a **Charles Crescent Syndication** offered by PIC Syndications (Pty) Ltd

INTRODUCTION

As the market leader in the property syndication industry, PIC Syndications is proud to announce its latest investment product. Charles Crescent Syndication totals R 888 million and comprises of six properties. It enables all investors, to invest in the commercial property sector, which is currently benefiting from South Africa's growing retail trade.

Charles Crescent Syndication offers a unique opportunity because it includes a buy-back agreement, providing investors with peace of mind in the knowledge that their money is safe and is assured of guaranteed yields.

KEY FEATURES

- **EFFECTIVE DATE:** 1 January 2009
- **INCOME:** No income is paid to the investor for the duration of the investment.
- **CAPITAL:** The capital is secured with a guaranteed buy-back agreement. The shares will be bought back by Zelpy 2095 (Pty) Ltd or its nominee five years from the investment date, providing a 100% capital growth to the investor.
- **COSTS:** All costs, including commissions are paid for by the promoter. Investors have 100% allocation of their investment capital.
- **RESALE:** Because the shares in the company are unlisted, the adviser will assist in the resale of his/her client's shares.

- PIC Syndications undertakes to assist the adviser and the client. A market related fee is payable by the seller for the resale.
- **TRANSPARENCY:** PIC Syndications supports the regulation of the property syndication industry. PIC complies with all of the requirements stated in the Government Gazette of 30 March 2006, as well as requirements of the Companies Act. PIC Syndications' web site www.pic.co.za provides well-detailed information on the various properties and related information on the company.
 - **INVESTMENT TERM:** Property syndication is a medium to long-term investment. An investment period of five years and longer offers investors the maximum benefit.

PROPERTIES

- Cell C - Morningside
- Ethos Building - Illovo
- Primovie - Sandton
- 1 Charles Crescent - Sandton
- 9 Charles Crescent - Sandton
- 10 Charles Crescent - Sandton



BUY-BACK AGREEMENT

The guaranteed buy-back agreement ensures that the investor's shares will be bought back from the investors five years from the investment date at a guaranteed buy-back of 100% capital growth.

As per investment of	R 100,000.00	100 shares			
Unit price	R 1,000.00	R1.00 share with share premium of R999.00			
Year	Year 1	Year 2	Year 3	Year 4	Year 5
*Investment value	R114 869.84	R131 950.79	R151 571.66	R174 110.11	R200,000.00
Return on investment	14.87%	31.95%	51.57%	74.11%	100%

* The investment value illustrates the capital growth of the investment if the investor should keep the shares for five years until the buy-back agreement of the investor's shares.

"Real estate cannot be lost or stolen, nor can it be carried away. Purchased with common sense, paid for in full, and managed with reasonable care, it is about the safest investment in the world."
Franklin D. Roosevelt (1882- 1945)



www.pic.co.za

*Where property
is the basis of wealth*

PIC Syndications (Pty) Ltd is a Registered Financial Services Provider (FSP 20878)

Highveld Syndication No 22 Ltd. h/a **Charles Crescent Syndication** aangebied deur PIC Syndications (Edms) Bpk

INLEIDING

PIC Syndications, die markleier in die eiendom sindikasie bedryf, stel met trots sy jongste beleggingsprodukt bekend. Charles Crescent Syndication, met 'n sindikasie bedrag van R888 miljoen bestaan uit ses kommersiële eiendomme. Dit stel alle beleggers in staat om voordeel te trek uit Suid-Afrika se groeiende kommersiële eiendomsektor.

Charles Crescent Syndication bied 'n unieke geleentheid wat 'n gewaarborgde terugkoop-ooreenkoms insluit. Hierdie ooreenkoms skep gemoedsrus vir beleggers, aangesien hulle kapitaal en opbrengste verseker word.

SLEUTEL KENMERKE

- **EFFEKTIEWE DATUM:** 1 Januarie 2009
- **INKOMSTE:** Geen inkomste word aan die belegger betaal vir die duur van die belegging.
- **KAPITAAL:** Die kapitaal word gesekureer deur 'n gewaarborgde terugkoop-ooreenkoms. Die aandele sal teruggekoop word deur Zelpy 2095 (Edms) Bpk of sy genomineerde na vyf jaar vanaf die beleggingsdatum teen 'n kapitaalwinst van 100% op die belegging.
- **KOSTES:** Alle kostes, insluitend kommissies word betaal deur die promotor. Beleggers het 'n 100% allokasie van beleggingskapitaal.
- **HERVERKOOP:** Omdat die aandele in die maatskappy ongeteek is, sal die adviseur bystand hiermee verleen om sy

klieënte se herverkoop te hanteer. PIC Syndications onderneem om die adviseur en die kliënt by te staan. 'n Markverwante fooi is betaalbaar deur die verkoper vir die herverkoop.

- **DEURSIGTIGHEID:** PIC Syndications ondersteun die regulering van die eiendom sindikasie bedryf. Die maatskappy voldoen aan al die vereistes wat gestel word in die Staatskoerant van 30 Maart 2006, en aan die vereistes van die Maatskappywet. PIC Syndications se webwerf, www.pic.co.za verskaf breedvoerige inligting oor die onderskeie eiendomme, en verwante inligting oor die maatskappy.
- **BELEGGINGS TERMYN:** Eiendomsindikasie is 'n medium- tot langtermyn belegging. 'n Beleggingsperiode van vyf jaar en langer bied beleggers die maksimum voordeel.

EIENDOMME

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TERUGKOOPOORENKOMS

Die gewaarborgde terugkoop-ooreenkoms verseker dat die aandele teruggekoop word na vyf jaar vanaf die beleggingsdatum teen 'n kapitaal groei van 100% vir die belegger.

Soos per belegging van Eenheid prys	R 100,000.00	100 aandele			
	R 1,000.00	R1.00 aandeel met aandeelpremie van R999.00			
Jaar	Jaar 1	Jaar 2	Jaar 3	Jaar 4	Jaar 5
*Beleggingswaarde	R114 869.84	R131 950.79	R151 571.66	R174 110.11	R200 000.00
Opbrengs op belegging	14.87%	31.95%	51.57%	74.11%	100%

* Die beleggingswaarde illustreer die kapitaal groei indien die belegger die aandele vir vyf jaar sal hou tot die gewaarborgde terugkoop-ooreenkoms van die belegger se aandele.

"Vaste eiendom kan nie verloor, gesteel of weggedra word nie. Eiendom wat met 'n gesonde verstand gekoop, afbetaal en redelik goed bestuur word, is waarskynlik die veiligste belegging in die wêreld."
Franklin D. Roosevelt (1882- 1945)



www.pic.co.za

Waar eiendom die
fondament van welvaart is