

South African Flexible Fund

We are looking to launch a South African Flexible Fund

Please see below for the objectives. If you feel that it meets your or your clients objectives please call us on +27 31 561 3330 or contact me, Byron Hall on +27722523482.

Details and Objectives

Name: Wealth Growth Investment Management South African Flexible Fund

Fund Classification: South African Multi Asset Flexible

Benchmark: South African Consumer Price Index

Fund Administrators/Management Company: (To be decided)

Fund/Portfolio Manager: Byron Hall

Fund Investment Manager/ Investment Management Company: Wealth Growth Investment Management

Wealth Growth Investment Management Annual Management Fee: 1.25% (Excl V.A.T.)

Wealth Growth Investment Management Outperformance Fee: 20% (Excl V.A.T.) capped at 2% (Excl V.A.T.) per

Administrator admin fee: 0.15%-0.25%

Asset allocation: Domestic Equities, Domestic Cash, International Currencies, International Equities, International Cash.

Estimated Aggression: 8/10

Suitability: Clients who wish to invest in the funds asset allocation with a long investment horizon who would like to grow their wealth.

Objectives: · Downside protection in recession.

· Long term 5 year+ outperformance of J.S.E. Top 40 through bottom up investment process with a top down view.

Target Market: This fund will be marketed to Financial Advisers and Institutions whose clients fit the suitability profile and are interested in achieving the objectives of the fund.

Description: The fund aims to invest in superior equities using the investment management investment philosophy. The investment philosophy is aimed at investing safely to achieve capital preservation and superior growth over the long term.

The funds primary aim is to invest client's funds in the asset allocation that is best suited for the current and future business cycle. **This may be achieved through a combination or one of the following:**

- 1) The fund invests in equities that fit the investment management philosophy (bottom up view) in the current or future business cycle (top down view.)
- 2) The fund may also invest in currencies and/or cash only for downside protection during recessions.

If the portfolio manager is unclear of the current or future business cycle (top down view), the fund will revert to investing in cash and/or equities that fit the investment philosophy (bottom up view), taking a long term view and ignoring the business cycle (top down view), aiming at long term capital protection and growth.