Octagon FINANCIAL

Investment Overview

Plain sailing investing

It's often said life is like sailing.

If you know what you are doing, you can use any wind to go in any direction **you choose**. However, we know that not every wind delivers a favourable destination. For that, you need the insight that comes from years of successfully navigating **through** both calm and stormy waters.

Where the novice sailor is happy to leave the shore but gripped with fear the moment he faces squalls or hasn't seen land for weeks, the experienced mariner draws on his experience to weather the storm and stay the course.

We offer a comprehensive range of investment solutions to suit every stage of your investment journey. But more than that, as wealth navigators we combine our inherent skills with our expert knowledge to assist you at every point along the way.

Local Investment Solutions

Our local investment solutions include our exclusive Octagon Sanlam Collective Investments Fund of Funds range of unit trusts and Local Wrap Portfolios, all priced in ZAR.

	Maximum Equity Holding	Maximum Offshore Holding	Recommended Investment Term	Target Return Over Investment Term	Potential Drawdown Over 12 Months
Cash Management Term deposit, call account and call money fund.	0%	0%	NA	NA	NA
Flexible Income FoF Offers capital preservation and a high level of income over the short term, with limited exposure to equities.	10%	30%	2 years	CPI +2	0% *
Cautious FoF A multi-asset, low-equity fund that aims to achieve returns of inflation plus 3% over rolling 3-year periods.	40%	30%	3 years	CPI +3	0%
Moderate Wrap Offers moderate capital growth over the medium term, and able to tolerate moderate volatility over the short term.	60%	30%	5 years	CPI +4	-5%
Growth FoF A multi-asset, high-equity fund that aims to deliver returns of inflation plus 5% over rolling 5-year periods.	75%	30%	5-7 years	CPI +5	-10%
Worldwide FoF Offers investors a 'best view', unconstrained growth strategy.	100%	100%	7 years	CPI +6	-20%
Direct Equities Offers investors a 'best view', unconstrained growth strategy.	100%	NA	7 years	NA	NA

* Minimum positive return over 12 months of 50% of cash

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Global Investment Solutions

Our global investment solutions include our diverse range of Octagon Global Wrap Portfolios, priced in USD and GBP.

	Currency	Maximum Equity Holding	Recommended Investment Term	Target Return Over Investment Term
Global Cautious Wrap A multi-asset cautious portfolio that aims to generate stable returns over market cycles with limited volatility.	USD/ GBP	50%	5–7 years	LIBOR +3
Global Balanced Wrap A multi-asset balanced portfolio that aims to generate above-average returns over market cycles with moderate volatility.	USD/ GBP	75%	5–7 years	LIBOR +4
Global Flexible Equity Wrap A high-equity portfolio that aims to generate long-term capital growth over market cycles without limiting equity exposure.	USD/ GBP	100%	5–7 years	LIBOR +5

Disclaimer: Risk is fundamental to an investment process. The decision to invest a portion of your investment in assets with market exposure, will result in a measure of volatility being incurred. While Octagon Financial and our investment management partners aim to minimise the impact of downward market movements on your investments, the direction and quantum of movements in equity, property and bond markets is neither controllable nor predictable

Notes

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Investor Signature

Financial Advisor Signature

Sanlam Collective Investments (RF) (Pty) Ltd "SCI" is a registered and approved manager in collective investment schemes in Securities. Collective investment schemes are generally medium- to long-term investments. Past performance is not necessarily a guide to future performance, and the value of investments/units /unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager on request. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. The Manager does not provide any guarantee with respect to either the capital or the return of a portfolio. Income funds derive their income primarily from interest-bearing instruments. The yield is a current and is calculated on a daily basis. A fund of funds portfolio is a portfolio that invests in portfolios of collective investment schemes that levy their own charges, which could result in a higher fee structure for the fund of funds. Investments in foreign securities could be accompanied by additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. The manager has the right to close the portfolio to new investors in order to manage it more efficiently in accordance with its mandate. SCI retains full legal responsibility for the co-branded portfolios.

31 West Street, Houghton, Johannesburg, 2198
Private Bag X1118, Houghton, 2041

www.octagonfinancial.co.za

T: +27 11 440 6750 F: +27 11 483 1107 E: info@octagonfinancial.co.za

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