momentum
investments

With us, investing is personal

When it's personal, it really matters – you give it your best to make sure you are successful.

We understand everyone is different and to you, your investment isn't just another investment. You don't invest for the sake of investing. You invest to make your dreams and aspirations come to life.

With us, investing is personal. From how our experts push the boundaries to create innovative and tailored solutions that can help you achieve your goals on your investment journey, to how we act as the guardians of your legacy, it's personal.

It's your personal investment, with the unstoppable force of momentum.

What we're about

We help individuals, businesses and retirement funds invest with confidence, and stay invested.

It starts with a clear map of your needs, destination and a plan of the best way to get there. You can choose from a wealth of investment options to suit each of your investment needs and goals.

Conventional wisdom

You have specific needs and you often think you need a particular investment, but when it doesn't perform according to your expectations immediately, you get nervous. You can change your thinking and realise that staying the course is as important as choosing the right investment portfolio.

We don't know what your investment experiences have been like. People tend to look at arbitrary benchmarks, compare your investments to those – and sometimes then act against their own best interest. Maybe you've had to pull your money out of a risky investment loaded with shares when your bullish sentiments turned nervous.

Maybe you've been stuck in inflation-hungry cash after you had burnt your fingers.

Old habits die hard. We can help you focus on a particular goal and within the timeframe you determine.

Out with the old, in with the new

Our investment philosophy is that over a chosen period, based on prevailing market conditions we target a reasonable return and we define risk as the likelihood that the investment portfolio won't deliver the return it's targeting. It may sound like semantics. However, it means risk doesn't have to be reduced to three simple definitions of 'low', 'medium' and 'high' any longer, but can be described in sync with your goals: Will you or won't you achieve your investment goal and, if you miss it, by how much will it be?

This approach, called outcome-based investing, has gained ground in countries like the UK, the US and Germany. We have followed this approach with our institutional clients, such as retirement funds, since 2011 and individuals are also benefitting greatly from the skills and expertise we gained with this approach.

Who we are

Our history

Momentum Investments was established on 1 December 2010, as a direct result of Momentum Metropolitan consolidating all its investment capabilities. We have deep roots in multi- and single investment manager disciplines and we are proud that we introduced multi-manager investment management to the South African market.

We offer a brand that has a strong reputation for ethics, honesty, integrity and transparency, as well as stability and governance. The security of the Momentum Metropolitan Life Limited balance sheet offers protection that few others can.

Our executive team

Ferdi van Heerden
CEO: Momentum Investments

Institutional Investments **Theo Terblanche**	Retail Investments **Martin Riekert**		
Portfolio Management **Mike Adsetts**	Equilibrium **Florbela Yates**	Wealth & Wealth International **Hymne Landman**	Momentum Global Investment Management (MGIM) **Ferdi van Heerden**
Institutional Distributions **Wayne Dennehy**	Momentum Collective Investments (MCI) **Martin Riekert**	Annuities **Fareeya Adam**	
Institutional Operations **Jannie du Randt**	Retail Distribution Enablement **Aldert Brink**	Retail Service and Operations **Marisa Meyer**	

Enablement

Marketing	Governance	Human Capital	Finance	IT
Fränzo Friedrich	**Daleen Lessing**	**Desiré Pauw**	**Renée Rautenbach**	**Friedrich Rappard**

Our governance team

We have a rigorous internal governance architecture, which is facilitated through several governance committees that report to our board of directors. The various committees are set out in the diagram below:

Board of directors

Sub-committees of the board of directors

- **Audit panel**
- **Risk committee**
- **Executive committee**
- **Tax committee**
- **Compliance committee**
- **IT committee**

Head: Governance
Daleen Lessing

- Head of Risk **Elmien Werner**
- Head of Wealth and Retirement Fund Legal **Hettie Joubert**
- Head of Investment Compliance and Risk Attribution **Leander Snyman**
- Business Compliance Analyst **Bernard Pieterse**
- Momentum Consult Compliance **Jackie Drotsky**

Our multi-asset-class investments consist of the following portfolio ranges and portfolios:

CIO office

Outcome-based research
Practitioner research related to outcome-based investing

Research and insight
Macro and economic outcome-based investing themes and strategy

Retail and institutional outcome-based investing solutions

Global investment management
Global portfolio construction and management

Single asset class capabilities
Portfolio construction and management

Systematic strategies
Passives, smart beta, structuring, hedging

Listed property

Fixed income and specialised strategies
Fixed income, credit, liability-driven investments

Alternative investments
Hedge funds, private equity, infrastructure
Impact funds

Our investment team

CIO Office

Mike Adsetts
Chief Investment Officer

Eugene Botha
Deputy Chief Investment Officer

Outcome-based research

Eugene Botha
Head: Outcome-based Research

Evan Gilbert
Senior Research Analyst

Responsible investment team

Mike Adsetts
Chief Investment Officer

Piet van der Merwe
Environmental, Social and Governance Analyst

Jana van Rooijen
Responsible Investment Specialist

Research and insight

Herman van Papendorp
Head: Investment Research and Asset Allocation

Sanisha Packirisamy
Economist

Jean Badenhorst
Head: Manager Research

Tatjana Raunich
Manager Research

Tshiamo Masike
Economist

Institutional outcome-based solutions

Nina Saad
Head: Institutional Portfolio Solutions

Gerrit Le Roux
Senior Portfolio Manager

Mohammed Sibda
Portfolio Manager

Kudzayi Ziso
Portfolio Manager

Frank Sibiya
Portfolio Manager

Taruvona Mashamhanda
Africa Portfolio Manager

Systematics

Loftie Botha
Portfolio Manager

Imtiaz Mohammed Alli
Portfolio Manager

Stanley Bisho
Portfolio Manager

Stephany Thomas
Index tracking specialist

Fixed income

Ian Scott
Head: Fixed Income

Zisanda Gila
Money Market Portolio Manager

Karabo Seima
Credit Portfolio Manager

Keagan Dodo
Portfolio Manager

Listed property

Pelo Manyeneng
Head: Listed Property

Lawrence Koikoi
Portfolio Manager and Equity Analyst

Alternative investments

Motlatsi Mutlanyane
Head: Alternative Investments

Kamini Naidoo
Portfolio Manager

Rian Smit
Portfolio Manager

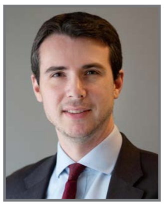
Godfrey Albertyn
Portfolio Manager

Riaan Bosch
Portfolio Manager

Global investments

Andrew Hardy, CFA
Investment Director

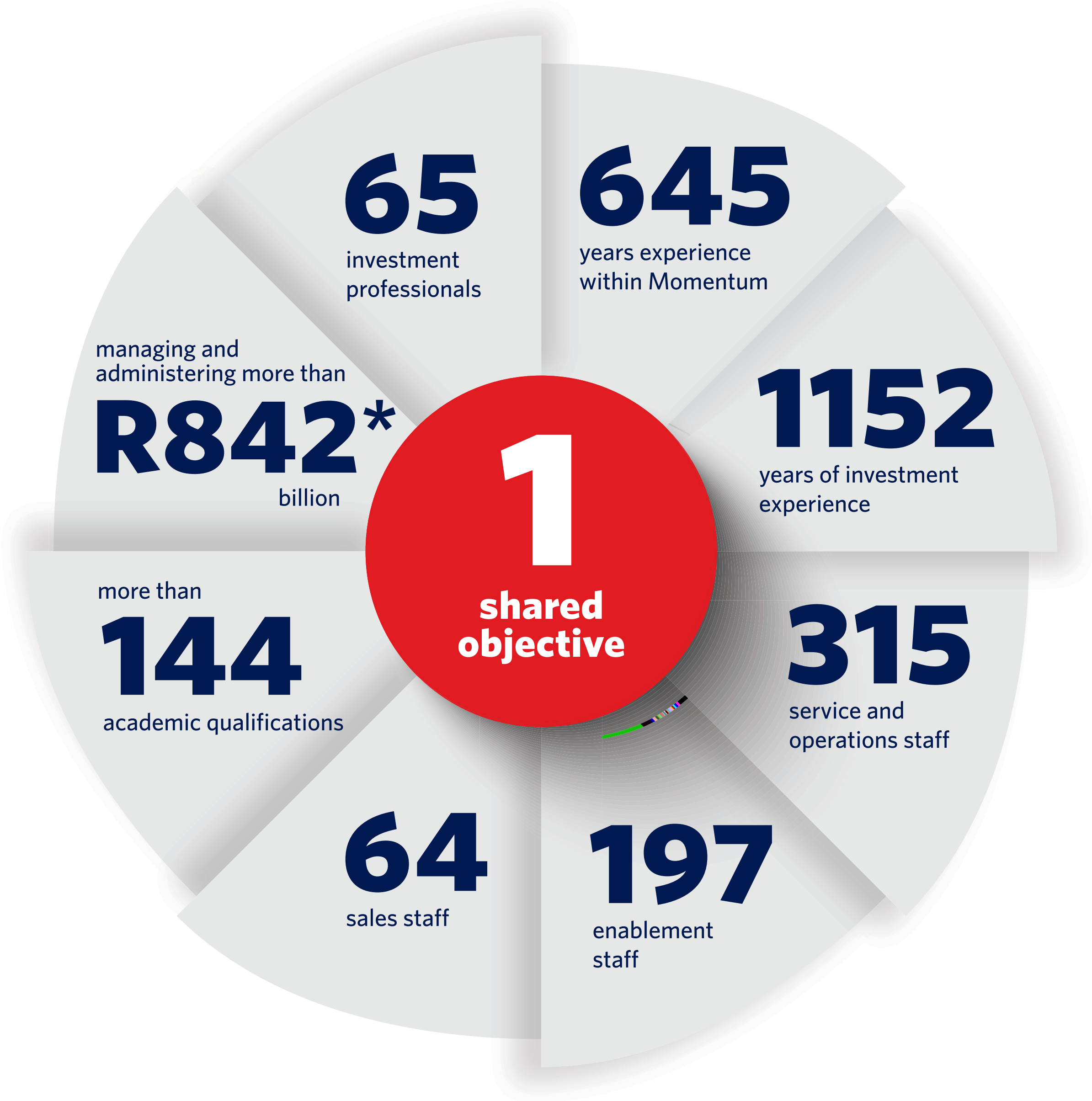
Alex Harvey, CFA
Co-head: Research and Portfolio Manager



Richard Stutley, CFA
Portfolio Manager

Our track record

The investment team has earned their stripes:



*Note: *30 June 2023*

Institutional investment platform

Investing made easy with our investment platform

Our institutional investment platform is for investors who prefer to design customised investment portfolios. Through our platform, institutional clients can construct and tailor portfolios to fit their unique requirements. We understand institutional clients often have unique investment goals and objectives, and our experienced team, state-of-the-art systems as well as a robust governance structure enables the construction of world-class bespoke investment portfolios.

Our global reach

We offer access to more than 60 local and global investment managers as well as more than 200 unique investment mandates, spanning traditional and niche asset classes.

We can expand our offering, should you want access to additional investment mandates and/or managers.

The benefits of using our investment platform

Our investment platform condenses all our key strengths into a single solution from start to finish. You can leverage off our operating model and have access to the following:

Investment managers

A wide range of investment managers and mandates at negotiated institutional fees.

Highly experienced team

A staff complement of more than 200 specialists and support staff, who are highly experienced across the full range of investment disciplines.

State-of-the-art systems

World-class technology systems and infrastructure, where we combine best-of-class, off-the shelf systems with proprietary software, to ensure fit-for-purpose technology and digital solutions.

Market-leading governance and oversight

An exceptionally strong governance, compliance and oversight framework.

Why choose our investment platform?

Our goal is to offer our clients the best possible value for money. We have more than R300 billion in assets managed and administered on our institutional platform. We offer clients the peace of mind, which comes with partnering with a large listed insurance company and we couple this with **unparalleled flexibility** to make sure your specific requirements are met.

Our institutional investment administration offering includes the below capabilities

- Daily unitisation services and pricing of portfolios
- Cash flow management with optimised rebalancing
- Monitoring of management and performance fees charged by investment managers
- Legal services, including review and/or assistance with contracting with investment managers, clients and third parties
- Risk services which include investment and operational due diligences on service providers, where required
- Dedicated client support team
- Statutory functions in terms of finance, governance, licensing, etc.
- Reviews on asset liability modelling
- Portfolio management, where applicable
- Transition management
- Technical investment relationship management

The reporting we provide includes

- Consolidated investment administration reporting
- Consolidated financial accounting information
- Comprehensive report pack at client financial year ends to enable annual external audit
- Quarterly regulatory and investment compliance reporting across various regulated licenses, for example Regulation 28 and SARB reporting
- Detailed fee validation and reporting including total expense ratio and total investment costs
- Monthly fact sheets
- Investment return reporting and risk analysis reporting
- Online transactional and web-based client reporting on alpahlabsuite.com
- Banking services and reconciliations

The following investment managers all use our platform:

Contact us

Website: momentum.co.za/investments
Telephone: +27 (0)12 671 8911
Email: emailus@momentum.co.za

Diwan Pienaar
Head: Institutional Investment Platform
BCom (Acc), CFA
Industry experience: 14 years

Tracey Esslemont
Senior Client Fund Manager
ICGSA
Industry experience: 19 years

How we can help you

To find out more about our investing philosophy and our offerings, scan the QR code™ to visit our website, momentum.co.za/investments

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The investment policies are underwritten by Momentum Metropolitan Life Limited, which is a registered insurer under the Long-term Insurance Act 18 of 2017. The investment portfolios are administered and managed by either Momentum Outcome-based Solutions (Pty) Ltd (FSP19840) or Momentum Asset Management (Pty) Ltd (FSP623), which are authorised financial services providers in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS), as may be amended and/or replaced from time to time and a part of Momentum Metropolitan Holdings Limited, rated B-BBEE level 1.
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