

The background of the image is a collage of textures: a white marble pattern in the upper right, a solid red semi-circle in the middle left, a dark red wood-grain texture in the lower left, and a pattern of white and dark brown diagonal stripes in the bottom right. The Momentum Investments logo is positioned in the top right corner.

momentum
investments

With us,
it's 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 individual, 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 their 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 we target a specific return over a chosen period 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



Jeanette Marais

CEO: Momentum Investments

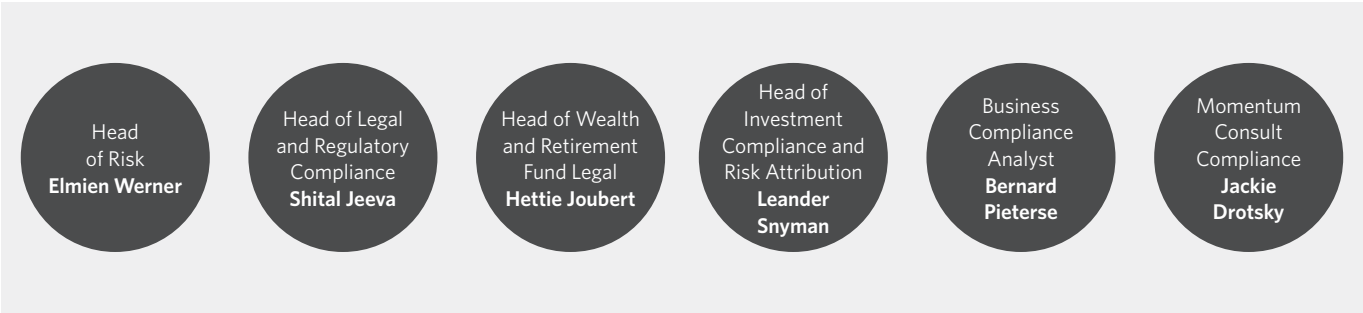
Institutional Investments Theo Terblanche		Asset Management Vacant		Retail Investments Martin Riekert	
Institutional Distribution & Servicing Letshego Rankin		Investment Management Sonja Saunderson		Momentum Investments Consulting (MIC) Florbela Yates	Wealth & Wealth International Platform Hymne Landman
Institutional Sales & Stakeholder Management Wayne Dennehy		Institutional Platform Diwan Pienaar		Momentum Collective Investments (MCI) Kapil Joshi	Retail Client Interaction & Operations & Change Marisa Meyer
		Institutional Operations (Middle & Back Office & Change) Jannie du Randt		Retail Distribution Enablement Aldert Brink	Product Solutions Fareeya Adam
Enablement					
Strategy Rowan Burger	Marketing Fränzo Friedrich	Public Relations Esta Calitz	Governance Daleen Lessing	Human Capital Desiré Pauw	Finance Korousha Chetty Jacques van Schalkwyk
				IT & Data Friedrich Rappard	

Our governance team

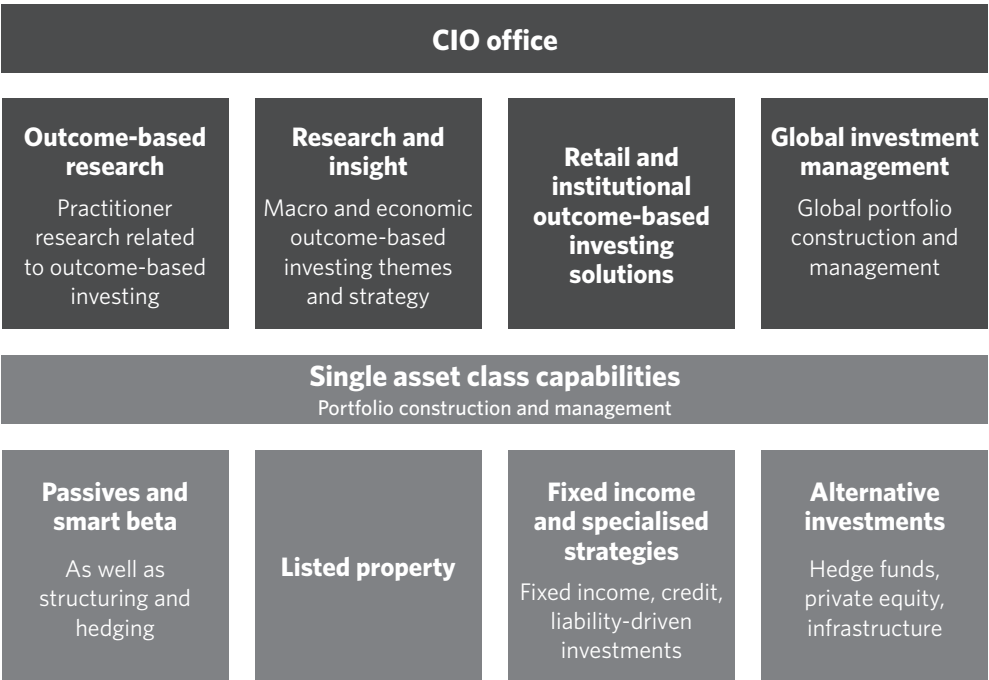
We have a rigorous internal governance architecture, which is facilitated through several governance committees that report to our board of directors. The various committees are set out in the diagram below:



Head: Governance
Daleen Lessing



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



Our investment team

CIO Office



Sonja Saunderson
Chief Investment Officer



Mike Adsetts
Deputy Chief Investment Officer



Eugene Botha
Deputy Chief Investment Officer

Outcome-based research



Eugene Botha
Head: Outcome-based research



Hamza Moosa
Quantitative research analyst



Evan Gilbert
Senior research analyst

Research and insight



Herman van Papendorp

Head: Investment Research and Asset Allocation



Sanisha Packirisamy

Economist



Jean Badenhorst

Head: Manager Research

Retail outcome-based solutions



Jako De Jager

Head: Retail Portfolio Solutions



Ronnie Bornman

Portfolio Manager



Nowana Sobopha

Investment analyst

Passives and smart beta



Wayne Dennehy

Head: Passives and Smart Beta



Loftie Botha

Portfolio Manager



Imtiaz Mohammed Alli

Assistant Portfolio Manager

Fixed income



Ian Scott

Head: Fixed Income



Zisanda Gila

Money Market Portfolio Manager



Thami Lesito

Fixed Income Portfolio Manager

Alternative investments



**Motlatsi
Mutlanyane**

Head: Alternative
Investments



Kamini Naidoo

Portfolio manager



Rian Smit

Portfolio manager

Listed property



Pelo Manyeneng

Head: Listed Property



Lawrence Koikoi

Portfolio Manager and
Equity Analyst



Madibana Letsoalo

Portfolio manager
BSc (Construction studies), BSc (Hons)
Quantity Surveying

Global investments



James Klempster

Director of Investment
Management



Andrew Hardy, CFA

Co-head of research and
portfolio manager



Alex Harvey, CFA

Co-head of research and
portfolio manager



Richard Stutley, CFA

Portfolio manager

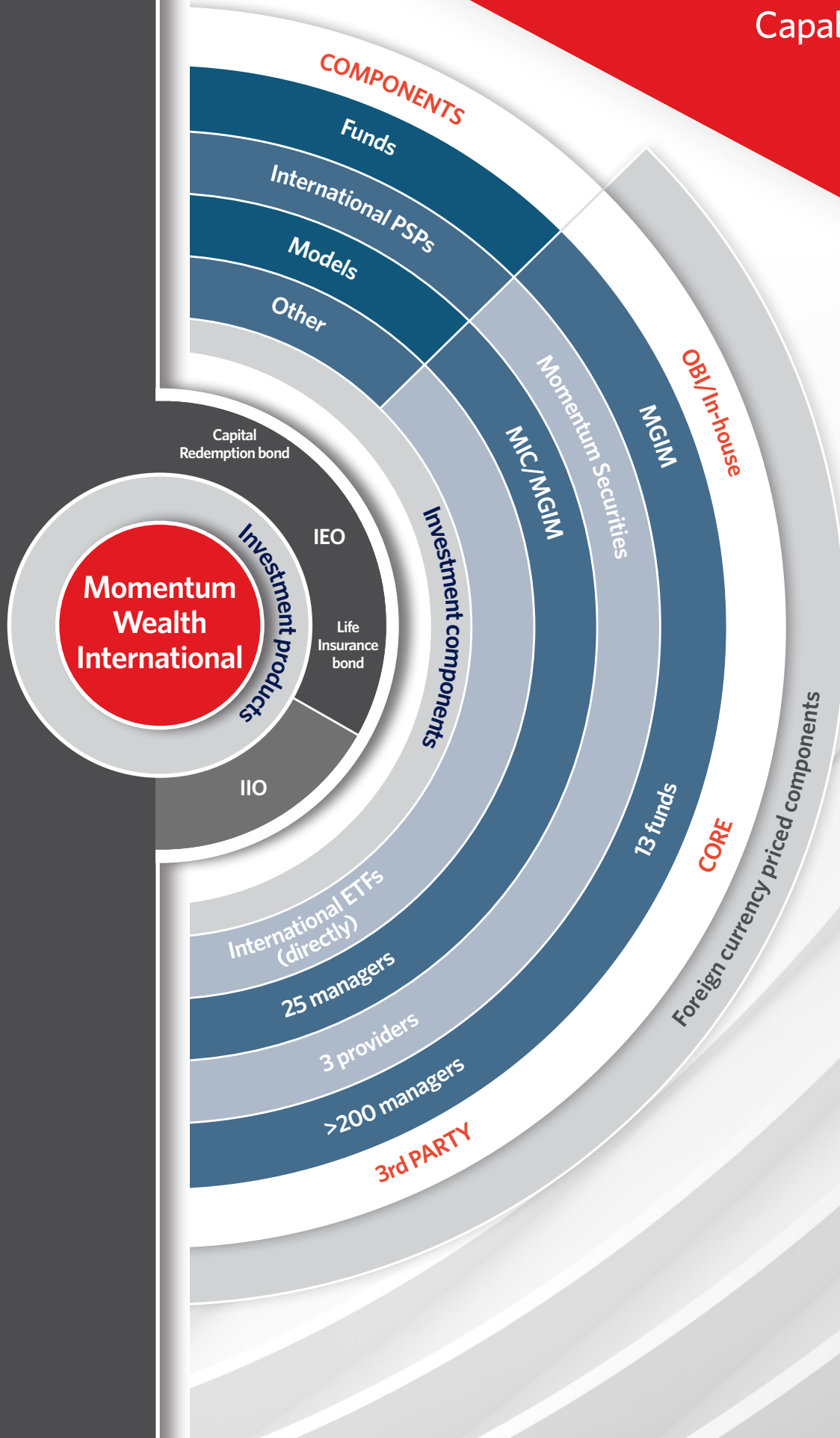
Our track record

The investment team has earned their stripes:



Momentum Wealth International

Capability overview



Abbreviations

ETF	Exchange-traded fund
FEO	Flexible Endowment Option
FIO	Flexible Investment Option
FTO	Flexible Tax-free Option
GRO	Guaranteed Return Option
IEO	International Endowment Option
IIO	International Investment Option
MEGO	Momentum Enhanced Growth Option
MGIM	Momentum Global Investment Management
MIC	Momentum Investment Consulting
OBI	Outcome-based investing
PSP	Personal Share Portfolio
RAO	Retirement Annuity Option
RIO	Retirement Income Option
RPO	Retirement Preservation Option

Disclaimer: The information in this guide is for general information purposes only and is not intended to be advice, as per the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS). The decision to invest in any of these products must be made in consultation with a registered representative in conjunction with an analysis of financial circumstances and needs. The information in this document has been collected from sources deemed reliable by Momentum Wealth, which are not necessarily all inclusive, but are accurate as at the date of publication.

Contact us

Telephone: +27 (0)12 671 8911

Email: emailus@momentum.co.za

Website: momentum.co.za/invest-and-save

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/invest-and-save



Disclaimer The investment funds are administered by Momentum Collective Investments (RF) (Pty) Ltd (the management company), registration number 1987/004287/07, which is authorised in terms of the Collective Investment Schemes Control Act, No 45 of 2002 (Cisca) to administer collective investment schemes (CISs) in securities. The management company is the manager of the Momentum Collective Investments Scheme (the scheme) and a part of Momentum Metropolitan Life Limited, an authorised financial services provider (FSP) (FSP6406) under the Financial Advisory and Intermediary Services Act No. 37 of 2002 (Fais), a registered credit provider (NCRCP173), a full member of the Association for Savings and Investment SA (Asisa) and rated B-BBEE level 1. Standard Bank of South Africa Limited, registration number 1962/000738/06, is the trustee of the scheme.

CISs are generally medium- to long-term investments. The value of participatory interests may go down as well as up and past returns are not necessarily a guide to the future. CISs are traded at ruling prices and can engage in borrowing and securities lending. The CIS may borrow up to 10% of the market value of the investment fund to bridge insufficient liquidity. Different classes of units apply to investment funds, which are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from the management company.

The management company reserves the right to close and reopen certain investment funds to new investors from time to time to manage them more efficiently in accordance with their mandate.

Momentum Investments is part of Momentum Metropolitan Life Limited, an authorised financial services and registered credit provider, and rated B-BBEE level 1. Terms and conditions apply.