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

- Portfolio Management – **Mike Adsetts**
- Institutional Distributions – **Wayne Dennehy**
- Institutional Operations – **Jannie du Randt**

Retail Investments
Martin Riekert

- Equilibrium – **Florbela Yates**
- Wealth & Wealth International – **Hymne Landman**
- Momentum Collective Investments (MCI) – **Martin Riekert**
- Annuities – **Fareeya Adam**
- Retail Distribution Enablement – **Aldert Brink**
- Retail Service and Operations – **Marisa Meyer**

Momentum Global Investment Management (MGIM)
Ferdi van Heerden

Enablement

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

Passives and smart beta
As well as structuring and hedging

Listed property

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

Alternative investments
Hedge funds, private equity, infrastructure

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

Retail outcome-based solutions

Jako De Jager
Head: Retail Portfolio Solutions

Ronnie Bornman
Portfolio Manager

Reinier Erasmus
Portfolio Manager

Neill Maree
Portfolio Manager and Investment Analyst

Rebekah Reddy,
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 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

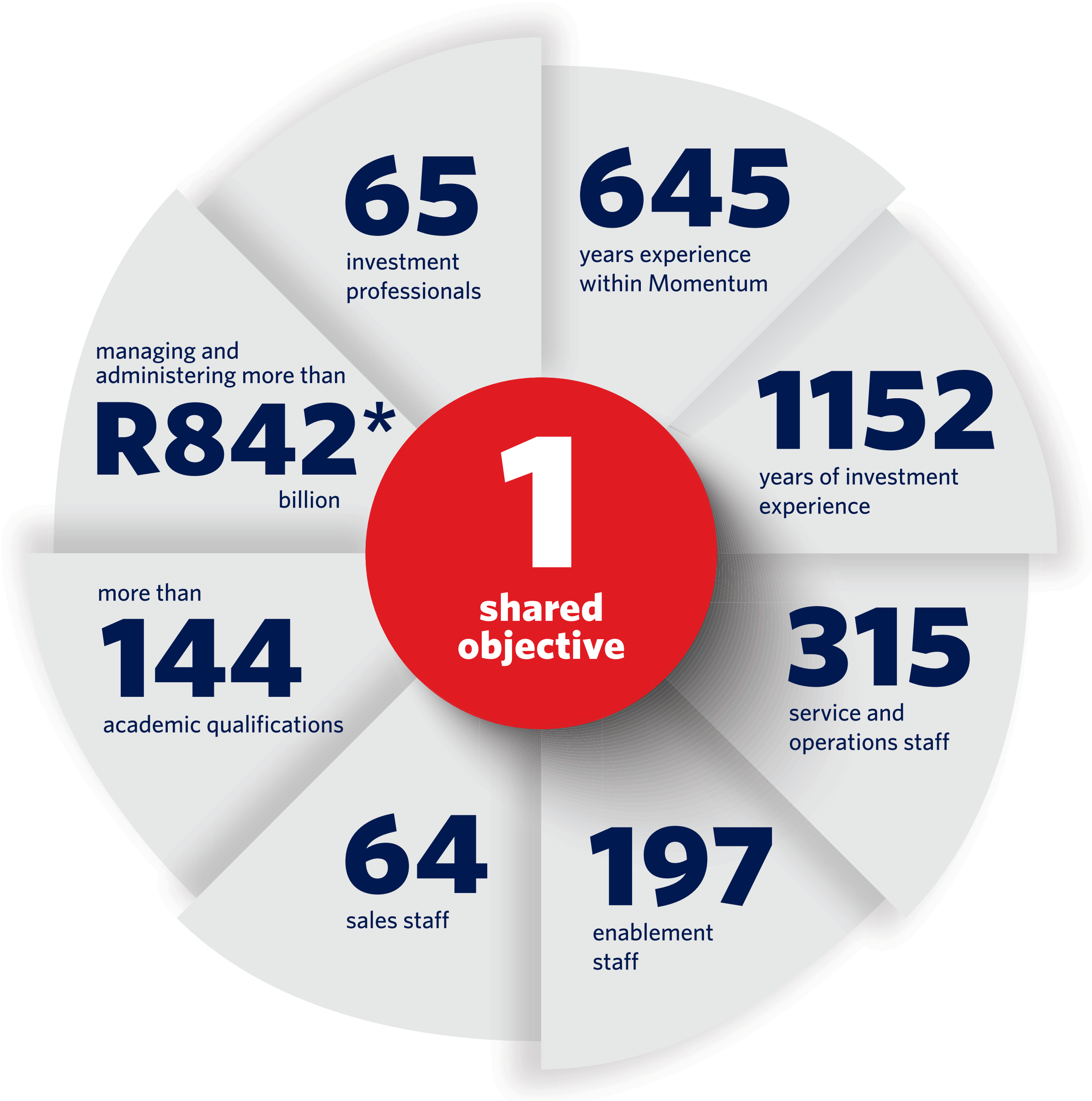
Andrew Hardy, CFA
Investment Director

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*

Our offering to individual investors

Technology, tool sets and service

- You can do online switches and withdrawals.
- We offer paperless, electronic applications.
- Our toolsets include calculators for Regulation 28 of the Pension Funds Act and capital gains tax.
- We're expanding and training our call centres to improve our service continually.

Fee aggregation

We base an investor's fee on total assets with us, which brings about lower fees.

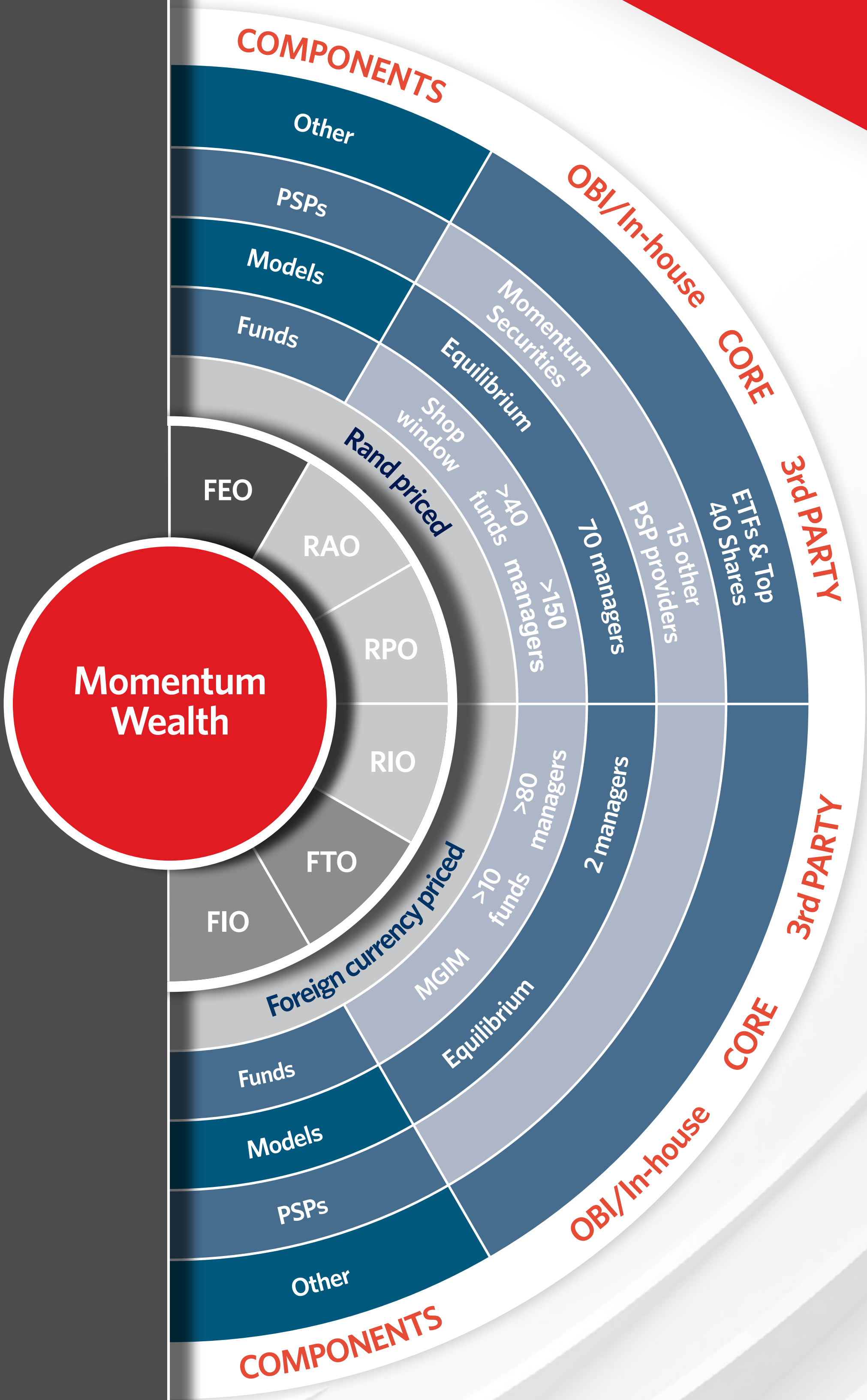
Going global

Our international offerings also set us apart:

- We're registered in Guernsey, as safe a jurisdiction as they come.
- International investments allow for multiple contract owners, insured persons, beneficiaries and successors.
- A client's choice allows for optimal estate planning.
- Access to experts on offshore investing, offshore wills and foreign trusts.
- The minimum lump sum investment amount of USD18 000 (or currency equivalent) is the lowest entry level in the market.
- The only platform to offer international exchange-traded funds directly on the platform, reducing unnecessary costs.

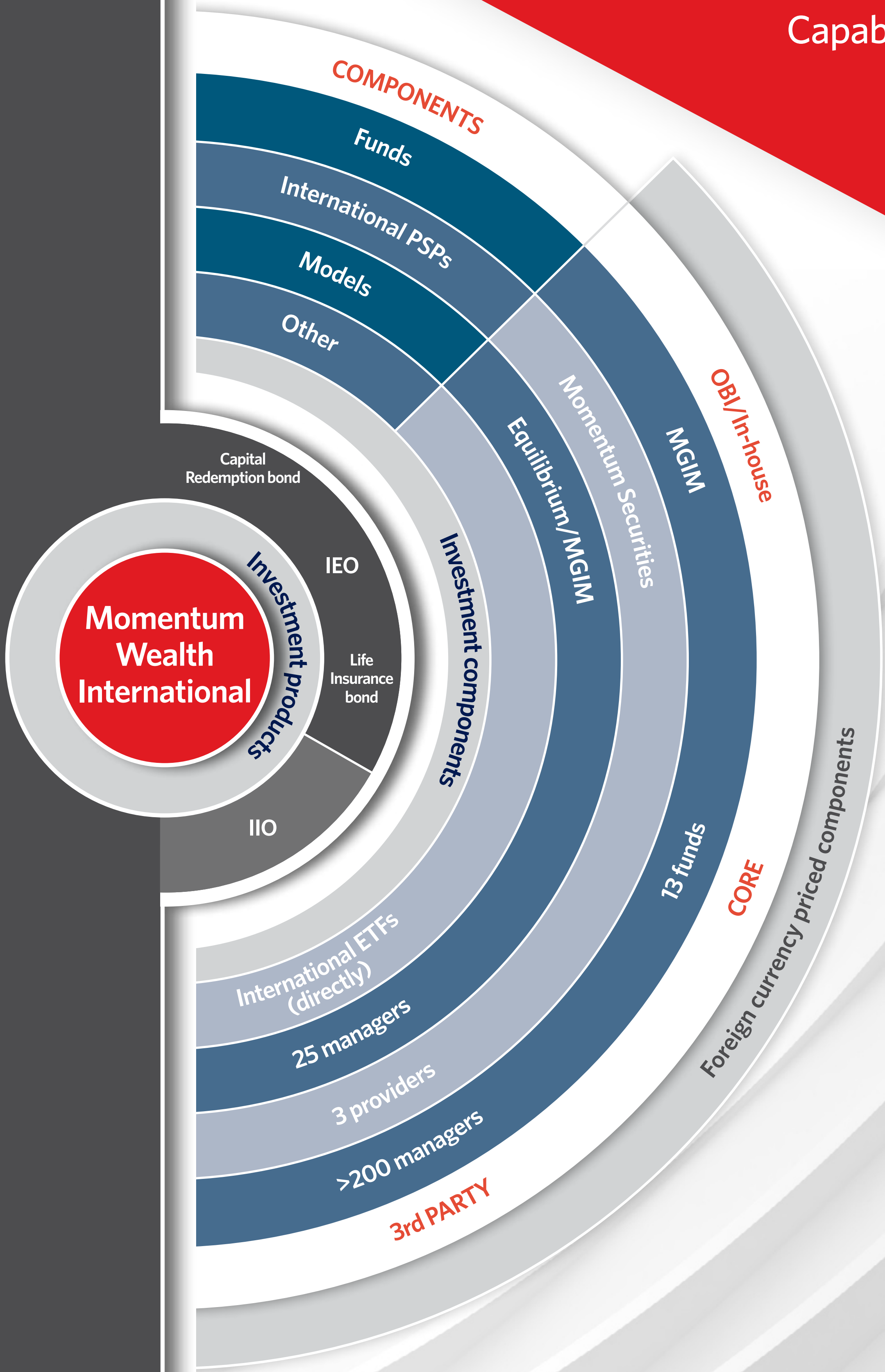
Momentum Wealth

Capability overview



Momentum Wealth International

Capability overview



Abbreviations

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

Contact us

Website: momentum.co.za/investments

Momentum Collective Investments
Client service: 0860 111 899
Telephone: +27 12 675 3002
Email: ci.clientservice@momentum.co.za
Website: momentum.co.za/collectiveinvestments

Momentum Wealth
Client service: 0860 546 533
Telephone: +27 (0)12 675 3000
Email: wealthservice@momentum.co.za

Momentum Wealth International
Client service: 0860 444 433
Telephone: +27 (0)12 684 5008
Email: client.services@momentum.co.za

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