momentum

investments

international personal share portfolio

An opportunity to own a custom-made share portfolio of internationally listed securities

Boundless wealth knows no boundaries

wealth international

As part of your investment contract with Momentum Wealth International, **you can now invest in a portfolio of listed global shares** – yet another exciting development from Momentum Wealth International, one of the forerunners in the international investing arena. Choose to invest in stronger, more stable economies and leading, international brands you know and trust.

The International Personal Share Portfolio gives you access to stocks on the world's major stock exchanges, all through one platform.

Five unique benefits of the International Personal Share Portfolio

1. Build
You can build **a custom-made portfolio** of listed international shares and exchange traded funds (ETFs), structured around your risk appetite and unique investment needs.

2. Access
You can access **major international stock markets** to gain offshore exposure to a wide variety of equity investments including blue-chip shares.

3. Enjoy
You enjoy **holistic investment management** with the ability to invest in a focused and flexible share portfolio alongside an existing collective investment scheme portfolio.

4. Participate
You have greater investor participation than a collective investment scheme portfolio alone (the ability to decide in which shares specifically your money is invested), giving you **greater control over the underlying assets selected**.

5. Consolidate
You can **add a share portfolio to your existing investment** contract to benefit from fee aggregation and access to consolidated daily reporting.

Whilst the Johannesburg Stock Exchange is the largest stock exchange in Africa, offering some impressive opportunities to both local and international investors, **it makes up less than 2% of the world's market capitalisation.** This means that if you are only exposed to local investment vehicles, you are effectively missing out on the other 98%.

wealth knows no boundaries - reasons to invest offshore

Global exposure
International equity markets vastly increase your investable universe. An offshore portfolio may give you the potential for higher returns by allowing you to gain exposure to markets which are specific to geographical sectors, industries and themes, that many locally listed companies have little or no access to.

Holistic investment management
When you make sure that an investment portfolio is optimally allocated across global and local instruments, it will assist in striking the right balance between risk and return.

Intelligent diversification
Offshore investing presents an opportunity to diversify a portfolio which in turn may reduce risk, by investing not only in local instruments or asset classes, but across countries, regions, industry sectors and currencies.

Adding international focus and access to an investment portfolio
An investment with full liquidity and the potential for multi-currency assets and reporting may especially be useful if you seek the ability to access and administer your finances offshore, while working abroad or during retirement.

global exposure
olistic investment management
diversification
access to an investment portfolio

Through our international platform you will be able to access many **valuable benefits and administration capabilities**.

reasons to choose momentum wealth international as your offshore investment partner

Investment component flexibility – you have the ability to invest, not only in shares, but in any investment component available on the Momentum Wealth International platform within a single investment contract.

Various currency reporting arrangements – including US dollar, sterling, euro, Japanese yen, Hong Kong dollar, Australian dollar, Swiss franc and South African rand.

Wide range of funds – a plethora of funds, denominated in a range of foreign currencies, are available to you.

Fee aggregation – all the investment components included in your overall investment portfolio are combined so that the annual fee charged by Momentum Wealth International in respect of all investment components is deducted from your portfolio as one amount.

Consolidated valuation – one statement for your entire portfolio, despite being invested in different markets or countries, which contains detailed information that may assist you with your tax reporting.

We form part of Momentum Wealth – one of the most financially stable linked investment service providers (LISPs) in the industry. With over R90 billion of assets under administration, Momentum Wealth is ranked among the largest LISPs in the country. At Momentum Wealth you will find a complete range of cost-effective investment opportunities, across both local and global markets. This means that you can comfortably invest with Momentum Wealth in all the life stages of a holistic investment strategy.

Momentum Wealth offers a variety of bespoke investment solutions:

- **local and international** investment vehicles,
- one of the **broadest and most flexible product ranges** – investment and retirement,
- **pre- and post-retirement solutions** to meet capital preservation, income and capital growth needs, and
- innovative **structured products**.

More about Momentum Wealth International

Momentum Wealth International was established in 1999 to specifically cater for the needs of South African investors wanting to diversify their portfolios offshore. Over the years we have grown from offering a pure investment administration platform to providing access to life wrappers designed to enhance tax efficiency and support effective estate planning. The investment options are vast and include some of the world's leading fund managers, as well as boutique investment firms. This is all packaged in a simple, cost-effective and transparent range of offshore domiciled products and services.

This range has now been enhanced with the introduction of the International Personal Share Portfolio – available through our investment contracts.

who will help you take care of your international share portfolio?

We have sourced the international stock-broking services of the highly regarded wealth manager, Credo Capital plc. Established in 1998, this independently owned private wealth management group has assets under administration in excess of £1.1 billion. Credo provide financial services to private and institutional clients and have grown into a multi-national business with offices in the UK, Switzerland, South Africa, Bermuda and the British Virgin Islands. They also have a presence in New Zealand, Australia and Luxembourg.

choosing your level of participation

Both Credo and Momentum Wealth International appreciate the fact that investors have different and often divergent needs. Of all the parties involved, your financial adviser has the most intimate understanding of your unique investment needs. Credo's extensive experience and robust capabilities allow us to give you and your financial adviser the ability to **choose your preferred level of participation in the investment process**:

discretionary mandate

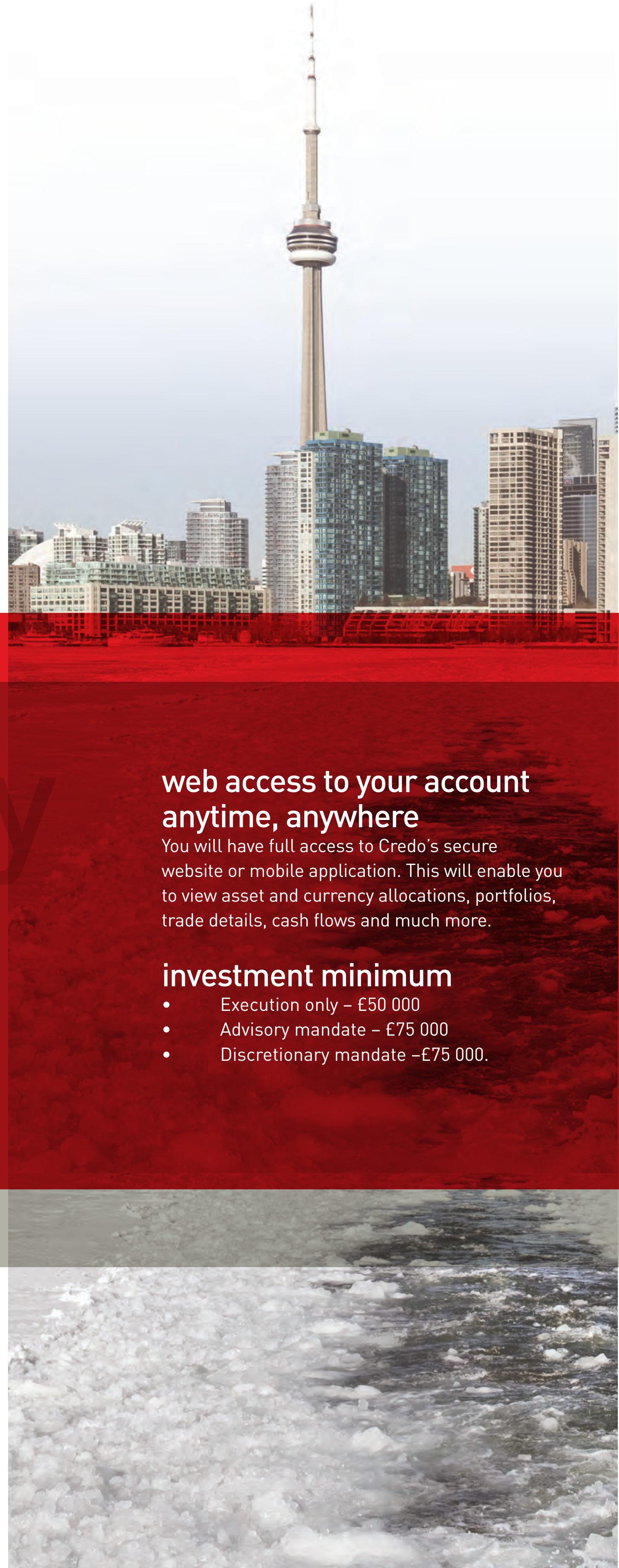
execution only

advisory mandate

Discretionary mandate
By appointing Credo as a portfolio manager with a discretionary mandate it will relieve you of the burden of making and carrying out "buy" and "sell" decisions.

Execution only
If you or your financial adviser prefer to actively participate in the selection and management of the portfolio, an execution only arrangement will allow you to do this. This means you or your financial adviser (on your behalf provided the necessary licenses are in place) can have a say over all "buy" and "sell" decisions by giving Credo instructions on the assets underlying your share portfolio.

Advisory mandate
An advisory mandate will see you participating in and discussing "buy" and "sell" decisions affecting your portfolio with Credo before any trades are executed.



web access to your account anytime, anywhere

You will have full access to Credo's secure website or mobile application. This will enable you to view asset and currency allocations, portfolios, trade details, cash flows and much more.

investment minimum

- Execution only – £50 000
- Advisory mandate – £75 000
- Discretionary mandate –£75 000.

taxation

Your tax liability will depend on your personal circumstances and where you are resident for tax purposes. You will receive detailed reporting from us and Credo which should assist you with the completion of your tax return. However, we recommend independent tax advice to understand the tax implications of investing in the International Personal Share Portfolio with Momentum Wealth International.

the importance of financial advice

We provide products and services to help your financial adviser set out and plan a financial strategy that is uniquely appropriate to your circumstances and financial planning needs. It is important that you understand that investing in shares forms part of a long-term investment strategy. This means that time spent in the market is more important than timing the market.

Contact your licensed financial adviser if you have any questions. Let us help you take your investment places.

Momentum Wealth International Limited
Registered address: La Plaiderie House, La Plaiderie, St Peter Port, Guernsey, Channel Islands, GY1 1WF Registered in Guernsey No. 30830
Postal address: PO Box 166, La Plaiderie House, La Plaiderie, St Peter Port, Guernsey, Channel Islands, GY1 4HE
Switchboard +44 (0) 1481 735 480 Facsimile +44 (0) 1481 735 481 www.momentum.co.gg
Momentum Wealth International Limited is licensed by the Guernsey Financial Services Commission to conduct Investment Business
Momentum Wealth International Limited is an authorised Financial Services Provider pursuant to the Financial Advisory and Intermediary Services Act No. 37 of 2002 in South Africa
A member of the MMI Holdings Group

momentum
investments

MWI | IPSP Bro | 2013.05