

# Mosaic Invest Balanced Portfolio

## Disclosure Document

### 30 September 2017



#### Portfolio Classification

Portfolio classification	South African - Multi-Asset - High Equity
Benchmark	CPI + 4.5%
Risk profile	Moderate

#### Investment Objectives

The portfolio is suitable for investors who are in pursuit of long-term returns and are able to withstand moderate market fluctuations.

The portfolio has maximum flexibility in terms of asset allocation and shall not be precluded from continually varying the underlying exposure to both local and offshore assets.

A minimum time horizon of 3 years is advisable.

#### Investment Constraints

The portfolio complies with Regulation 28 that governs retirement fund investments.

Maximum exposures of 75% equity, 25% property, 25% offshore plus 5% in Africa.

#### General Information

Investment manager	Mosaic Invest (Pty) Ltd
Administrator	Prescient Life (RF) Ltd
Auditor	KPMG
Launch	21 November 2016
Portfolio size	R7.2m

#### Monthly Performance (%)

	Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec		YTD	
	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
2016	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.1	0.2	0.5	0.8	0.6	1.0
2017	0.4	1.0	0.4	1.5	0.4	1.0	0.5	0.5	0.5	0.7	0.5	0.6	0.5	0.7	1.2	0.5	0.2	0.9							4.5	7.3

#### Major Positions (%)

FirstRand Bank Call Account	21.9
ABSA Bank NCD 7.075%	13.9
Standard Bank Call Account	6.7
Investec Bank Fixed Deposit 7.90%	5.0
Nedbank Fixed Deposit 7.85%	5.0

#### Asset Allocation (%)

	SA	Foreign	Total
Equity	23.0	0.0	23.0
Property	6.6	0.0	6.6
Fixed income	0.0	0.0	0.0
Cash & money market	69.5	0.8	70.3
<b>Total</b>	<b>100.0</b>	<b>0.0</b>	<b>100.0</b>





## Fee structure

Investment management fee	1.00%
VAT	0.14%
Administration fee	0.18%
Total	1.32%

## Income Distributions

All income earned from underlying investments is re-invested by the portfolio and form part of the NAV.

## Disclaimer

This investment portfolio is administered by Prescient Life (RF) Ltd, a registered long-term insurer and an authorised financial services provider in terms of the Financial Advisory and Intermediary Services Act (FAIS Act), FSP licence number 44077. The investment manager is Mosaic Invest (Pty) Ltd an authorised financial services provider in terms of the FAIS Act, FSP licence number 46319. This fact sheet has been compiled to provide factual information on the policy offered and does not constitute advice as defined and contemplated in the FAIS Act. All returns are quoted after the deduction of fees. Past investment returns are not indicative of future returns and the value of investments will fluctuate over time. Independent financial advice should always be sought before making an investment decision. Although reasonable steps have been taken to ensure the validity and accuracy of the information in this document, Prescient Life (RF) Ltd and Mosaic Invest (Pty) Ltd do not accept any responsibility for any claim, damages, loss or expense, howsoever arising, out of or in connection with the information in this document, whether by a client, investor or intermediary.

## Risk guidance

### Low

Generally low risk portfolios have minimal equity exposure or equity exposure, resulting in far less volatility than more aggressive mandated portfolio and in turn the probability of capital loss (permanent/temporary) is less likely. However, expected potential long term investment returns could be lower over the medium to long term.

### Moderate

These portfolios generally hold more equity exposure than low risk portfolios but less than high risk portfolios. In turn the expected volatility is higher than low risk portfolios but less than high risk portfolios. The probability of losses are higher than low risk portfolios, but less than high risk portfolios. Expected potential long term investment returns could therefore be lower than high risk portfolios due to lower equity exposure, but higher than low risk portfolios.

### High

Generally these portfolios hold more equity exposure than any other risk profiled portfolios, therefore tend to carry more volatility. Expected potential long term returns could be higher than other risk profiles, in turn potential losses of capital could be higher.

## Glossary

**Annualised performance:** Annualised performance show longer term performance rescaled to a 1 year period. Annualised performance is the average return per year over the period. Actual annual figures are available to the investor on request.

**NAV:** The net asset value represents the assets of a portfolio less its liabilities.

## Contact Details

### Investment Manager

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### Administrator

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