



# Prescient

INVESTMENT MANAGEMENT

INVESTMENT OPTIONS BROCHURE

TAX FREE SAVINGS ACCOUNT

Portfolio Name	ASISA Classification	Objective	Risk Rating	Benchmark	Reg 28 Compliant?	Income Distribution Frequency
<b>Prescient Absolute Balanced Fund</b>	South Africa - Multi-Asset - High Equity	The Fund aims to return CPI + 5% per annum over a full market cycle with less capital risk than the average balanced fund.	3	Headline CPI +5%	Yes	March
<b>Prescient Defensive Fund</b>	South Africa - Multi-Asset - Low Equity	'The Fund aims to achieve healthy real returns over the long term and to outperform the ASISA category average of the South Africa - Multi-Asset - Low Equity funds over a full market cycle by maintaining moderate exposure to growth assets like equities.	2	Stefi Call 110% 80% FTSE/JSE Africa Shareholder Weighted Index (SWIX) 20%	Yes	March
<b>Prescient Balanced Fund</b>	South Africa - Multi-Asset - High Equity	The Fund aims to achieve significant real returns over the long term and to outperform the average South African balanced unit trust fund over a full market cycle by maintaining meaningful exposure to growth assets like equities.	4	SWIX Allshare Capped (TR) - 22.50% Allshare (TR) - 22.50% MSCI World (TR) - 20% All Bond Index (TR) - 12% STeFi - 13% SAPY (TR) - 5% US 1 Month TB - 5%	Yes	March
<b>Prescient China Balanced Feeder Fund</b>	Regional - Multi-Asset - Flexible	The Fund aims to generate capital growth and to outperform Chinese inflation by 3% over the long-term. Returns can be volatile.	5	China CPI + 3%	No	March (all income is reinvested)
<b>Prescient Core All Share Equity Fund</b>	South Africa - Equity - General	'The Fund aims to deliver returns close to the FTSE/JSE Africa All Share Total Return Index at low cost. Although the Fund is structured similarly to the All Share, it can out / underperform the All Share by small amounts over time.	5	FTSE/JSE ALSI	No	March
<b>Prescient Core Capped Equity Fund</b>	South Africa - Equity - General	'The Fund aims to deliver returns close to the FTSE/JSE Africa All Share Total Return Index at low cost. Although the Fund is structured similarly to the All Share, it can out / underperform the All Share by small amounts over time.	5	FTSE/JSE Capped SWIX All Share Total Return	No	March
<b>Prescient Core Equity Fund</b>	South Africa - Equity - General	The Fund aims to deliver returns close to the FTSE/JSE Africa Shareholder Weighted Total Return Index SWIX at low cost. Although the Fund is structured similarly to the SWIX, it can out / underperform by small amounts over time.	5	FTSE/JSE Africa Shareholder Weighted Index (SWIX)	No	March
<b>Prescient Core Global Equity Feeder Fund</b>	Global - Equity - General	'The Fund aims to deliver returns close to the MSCI World Index Total Return at low cost. Although the Fund is structured similarly to the MSCI World Index, it is not a tracker fund and can out / underperform the MSCI World Index by small amounts over time.	5	MSCI Daily TR New World (ZAR)	No	March

Portfolio Name	ASISA Classification	Objective	Risk Rating	Benchmark	Reg 28 Compliant?	Income Distribution Frequency
<b>Prescient Core Top 40 Equity Fund</b>	South Africa - Equity - Large Cap	The Fund aims to outperform the FTSE/JSE Africa Top 40 index. Tracking error to the index is minimised in the process.	5	ALSI 40 Index	No	March
<b>Prescient Equity Fund</b>	South Africa - Equity - General	The Fund aims to achieve returns above the FTSE/JSE Africa Shareholder Weighted Total Return Index (SWIX). The equity selection is done purely on a bottom-up basis and risk is actively managed in the portfolio construction process to eliminate undue stock specific risk.	5	FTSE/JSE Africa Shareholder Weighted Index (SWIX)	No	March
<b>Prescient Flexible Bond Fund</b>	South Africa - Interest Bearing - Variable Term	The Fund aims to generate returns above the JSE All Bond Index over time, utilising active bond management combined with strategies which aim to reduce risk over time.	2	JSE All Bond Index	No	March September
<b>Prescient Global Balanced Feeder Fund</b>	Global - Multi-Asset - High Equity	The Fund aims to achieve long term capital growth appreciation over a full market cycle by maintaining meaningful exposure to growth assets like equities, with returns converted to rands.	4	40% MSCI World Index 30% US Treasuries 25% MSCI Emerging Market Index 5% US Cash	No	Does not distribute
<b>Prescient Global Equity Feeder Fund</b>	Global - Equity - General	The Fund is an actively managed global equity fund that aims to outperform MSCI World Index in rands over time.	4	MSCI Daily TR Gross World USD (ZAR)	No	March
<b>Prescient Global Income Provider Feeder Fund</b>	Global - Multi-Asset - Income	The Fund aims to generate real return in US dollars and is benchmarked to the US inflation rate, converted to Rands.	4	US Inflation +1% (ZAR)	No	March
<b>Prescient Income Provider Fund</b>	South Africa - Multi-Asset - Income	The Fund aims to return inflation + 3% per annum through a full interest rate cycle while providing stability by aiming never to lose capital over any rolling 3 month period.	1	STeFI Call 110%	Yes	Monthly
<b>Prescient Money Market Fund</b>	South Africa - Interest Bearing - Money Market	The Fund aims to achieve returns above the STeFI Call Index, while minimising the risk of any underperformance. Importantly, the Fund is managed conservatively and it aims to maintain capital stability and liquidity.	1	STeFI Call Deposit Index	Yes	Daily
<b>Prescient Optimised Income Fund</b>	South Africa - Multi Asset - Flexible	The Fund aims to deliver returns that exceed the after-tax return of money market funds. It is managed conservatively and it aims to maintain capital stability and liquidity.	1	STeFI Call after statutory tax	No	Monthly

Portfolio Name	ASISA Classification	Objective	Risk Rating	Benchmark	Reg 28 Compliant?	Income Distribution Frequency
<b>Prescient Positive Return QuantPlus® Fund</b>	South African - Multi-Asset - Medium Equity	The Fund aims to outperform inflation +4% per annum over the medium term by generating consistent positive returns while protecting capital over rolling 12-month periods.	2	Headline CPI +3%	Yes	March
<b>Prescient Property Equity Fund</b>	South Africa - Real Estate - General	The Fund offers efficient and cost effective exposure to listed property as represented by the FTSE/JSE SA Listed Property Index. Tracking error to the index is minimised in the process.	5	FTSE/JSE Africa SA Listed Property Index	No	March
<b>Prescient SA Income Provider Fund</b>	South Africa - Multi-Asset - Income	The Fund aims to return inflation + 3% per annum through a full interest rate cycle while providing stability by aiming never to lose capital over any rolling 3 month period.	1	STeFI Call 110%	Yes	Monthly
<b>Prescient Yield QuantPlus® Fund</b>	South Africa - Interest Bearing - Short Term	The Fund aims to achieve returns above the STeFI Call Index and the average money market fund, while minimising the risk of any underperformance. Importantly, the Fund is managed conservatively and it aims to maintain capital stability and liquidity.	1	STeFI Call Deposit Index	Yes	Monthly

## Disclaimer

Collective Investment Schemes in Securities (CIS) should be considered as medium to long-term investments. The value may go up as well as down and past performance is not necessarily a guide to future performance. CIS's are traded at the ruling price and can engage in scrip lending and borrowing. The collective investment scheme may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. A schedule of fees, charges and maximum commissions is available on request from the Manager. There is no guarantee in respect of capital or returns in a portfolio. A CIS may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate. CIS prices are calculated on a net asset basis, which is the total value of all the assets in the portfolio including any income accruals and less any permissible deductions (brokerage, STT, VAT, auditor's fees, bank charges, trustee and custodian fees and the annual management fee) from the portfolio divided by the number of participatory interests (units) in issue. Forward pricing is used. The Fund's Total Expense Ratio (TER) reflects the percentage of the average Net Asset Value (NAV) of the portfolio that was incurred as charges, levies and fees related to the management of the portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. During the phase in period TER's do not include information gathered over a full year. Transaction Costs (TC) is the percentage of the value of the Fund incurred as costs relating to the buying and selling of the Fund's underlying assets. Transaction Cost are a necessary cost in administering the Fund and impacts the Fund returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of Fund, investment decisions of the investment manager and the TER.

Where foreign securities are included in a portfolio there may be potential constraints on liquidity and the repatriation of funds, macroeconomic risks, political risks, foreign exchange risks, tax risks, settlement risks; and potential limitations on the availability of market information. The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees. Please note that all documents, notifications of deposit, investment, redemption and switch applications must be received by Prescient by or before 13:00 (SA), to be transacted at the net asset value price for that day. Where all required documentation is not received before the stated cut off time Prescient shall not be obliged to transact at the net asset value price as agreed to. Money market Funds are priced at 1pm all other Funds are priced at 5pm depending on the nature of the Fund. Prices are published daily and are available on the Prescient website.

For any additional information such as fund prices, brochures and application forms please go to [www.prescient.co.za](http://www.prescient.co.za)

## Contact Details

### Management Company:

Prescient Management Company (RF) (Pty) Ltd, Registration number: 2002/022560/07 Physical address: Prescient House, Westlake Business Park, Otto Close, Westlake, 7945 Postal address: PO Box 31142, Tokai, 7966. Telephone number: 0800 111 899. E-mail address: [info@prescient.co.za](mailto:info@prescient.co.za) Website: [www.prescient.co.za](http://www.prescient.co.za)

Nedbank Investor Services Physical address: 2nd Floor, 16 Constantia Boulevard, Constantia Kloof, Roodepoort, 1709 Telephone number: +27 11 534 6557 Website: [www.nedbank.co.za](http://www.nedbank.co.za).

### Trustee:

The Management Company and Trustee are registered and approved under the Collective Investment Schemes Control Act (No.45 of 2002). Prescient is a member of the Association for Savings and Investments SA.

### Investment Manager:

Prescient Investment Management (Pty) Ltd, Registration number: 1998/023640/07 is an authorised Financial Services Provider (FSP 612) under the Financial Advisory and Intermediary Services Act (No.37 of 2002), to act in the capacity as investment manager. This information is not advice, as defined in the Financial Advisory and Intermediary Services Act (No.37 of 2002). Please be advised that there may be representatives acting under supervision.

Physical address: Prescient House, Westlake Business Park, 04 Otto Close, Westlake 7945 Postal address: PO Box 31142, Tokai 7966 Telephone number: 021 700 3600 Website: [www.prescient.co.za](http://www.prescient.co.za)

Signatory to the UN PRI

