



Prescient

INVESTMENT MANAGEMENT

INVESTMENT OPTIONS BROCHURE

Portfolio Name	ASISA Classification	Objective	Risk Rating	Benchmark	Reg 28 Compliant?	Income Distribution Frequency	Annual Management Fee
Prescient Absolute Balanced Fund	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	0.65%
Prescient Defensive Fund	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	0.50%
Prescient Balanced Fund	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	0.30%
Prescient China Balanced Feeder Fund	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)	0.50%
Prescient Core All Share Equity Fund	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	0.30%
Prescient Core Capped Equity Fund	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	0.30%

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Prescient Core Equity Fund	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	0.30%
Prescient Core Global Equity Feeder Fund	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	0.20%
Prescient Core Top 40 Equity Fund	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	0.30%
Prescient Corporate Money Market Fund	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	No	Daily	0.20%
Prescient Equity Fund	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	0.65%
Prescient Flexible Bond Fund	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	0.50%
Prescient Flexible Fixed Interest Fund	South Africa - Interest Bearing - Variable Term	The Fund aims to outperform both JSE All Bond Index and the STeFI Call Index over time, utilising active bond and cash management combined with strategies which aim to reduce risk over time.	1	JSE All Bond Index	Yes	March September	0.50%

Portfolio Name	ASISA Classification	Objective	Risk Rating	Benchmark	Reg 28 Compliant?	Income Distribution Frequency	Annual Management Fee
Prescient Global Balanced Feeder Fund	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	0.25%
Prescient Global Equity Feeder Fund	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	0.50%
Prescient Global Income Provider Feeder Fund	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	0.50%
Prescient Income Provider Fund	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	0.50%
Prescient Money Market Fund	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	0.25%
Prescient Optimised Income Fund	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	0.87%
Prescient Positive Return QuantPlus® Fund	South Africa - 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	0.75%

Portfolio Name	ASISA Classification	Objective	Risk Rating	Benchmark	Reg 28 Compliant?	Income Distribution Frequency	Annual Management Fee
Prescient Property Equity Fund	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	0.40%
Prescient SA Income Provider Fund	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	0.50%
Prescient Yield QuantPlus® Fund	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	0.30%

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.

A Money Market portfolio is not a bank deposit account and the price is targeted at a constant value. The total return is made up of interest received and any gain or loss made on any particular instrument; and in most cases the return will have the effect of increasing or decreasing the daily yield, but in the case of abnormal losses it can have the effect of reducing the capital value of the portfolio. The yield is calculated as a weighted average yield of each underlying instrument in the portfolio. Excessive withdrawals from the portfolio may place the portfolio under liquidity pressures and a process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed.

A Feeder Fund is a portfolio that invests in a single portfolio of a collective investment scheme which levies its own charges and which could result in a higher fee structure for the Fund. Where a current yield has been included for Funds that derive its income primarily from interest bearing income, the yield is a weighted average yield of all underlying interest bearing instruments as at the last day of the month. This yield is subject to change as market rates and underlying investments change.

China Balanced Performance Fee: The Fund charges a base and performance fee. Performance fees are payable on outperformance of the benchmark using a participation rate of 15%. A permanent high watermark is applied, which ensure that performance fees will only be charged on new performance. There is no cap on the performance fee.

The Manager retains full legal responsibility for any third-party-named portfolio. 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. 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 either 3pm or 5pm depending on the nature of the Fund. Prices are published daily and are available on the Prescient website.

Performance has been calculated using net NAV to NAV numbers with income reinvested. The performance for each period shown reflects the return for investors who have been fully invested for that period. Individual investor performance may differ as a result of initial fees, the actual investment date, the date of reinvestments and dividend withholding tax. Full performance calculations are available from the manager on request.

For any additional information such as fund prices, brochures and application forms please go to www.prescient.co.za

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Contact Details

Management Company:

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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.

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