Seed Weekly

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seed investments

Join Us for The Journey

Adding Value to Your Journey

Teamwork enables the ordinary individual to achieve extraordinary results.

To understand this is to understand who Seed Investments is as an organisation. As a team, we strive towards constant improvement and growth, enabling us to serve our clients, Private Individuals and Financial Advisors alike, the highest quality of products and services that the industry has to offer.

As leaders in the field of Investment Multi Management and Investment Advice, we are driven by our vision is to make a difference in every one of the lives that we touch on a daily basis. But how do we do this?

Investment Multi Management

At our core, Seed is an Investment Multi Manager. What does this mean?

The Seed Investment Team, made up of investment industry experts, is all about blending the best ideas to achieve peak performance within our funds and bespoke investment solutions. Over the last decade, we have refined a bespoke, three-pronged approach centred around the following elements :

- **Valuations**
  Consistent analysis across multiple investment asset classes to identify where the best value lies.

- **Research**
  Continuous in-depth analysis and research of the best investment managers and Exchange Traded Funds (EFT's).

- **Construction**
  Portfolio modelling to best combine these asset classes and managers to meet investor needs.

The Seed Investment Team also manages our impressive range of Local and Global Unit Trust Funds, designed to meet the needs of every Investor :

- **Seed Income Prescient Fund**
  This fund safely caters to any investor. Our lowest risk solution, this Fund provides investors with a conservative option for shorter-term periods. The Fund is constructed to deliver a consistent, positive return, month after month.

- **Seed Stable Prescient Fund**
  This fund is tailored for investors with an appreciation for layered complexity. This Fund conceals beneath it a sophisticated world of strategies which blend various elements to generate dependable growth year after year.

- **Seed Balanced Prescient Fund**
  This fund will appeal to investors that have great foresight. As our Flagship Fund, it incorporates only our best ideas. Over a full investment cycle, each hand-picked strategy ensures that this Fund will satisfy long-term investors.

- **Seed Global Prescient Feeder Fund**
  This fund suits investors that wish to gain global exposure in a local solution. Investments into this Fund do not form part of an investor's offshore allowance, offering a simple remedy to an otherwise complex process.

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- **Seed Global Fund**
  This Fund was conceived with bold investors in mind and features the ultimate multi manager approach, practised across the length and breadth of the globe. The Fund, established in Ireland, promises to fuel adventurous investors with robust long-term returns.

Holistic Investment Advice

As an Individual Investor trying to navigate an often-turbulent financial landscape, we understand your journey.

In an age that is fast moving towards highly digitised methods of client service, our team places immense value on ensuring that your experience with Seed is a highly personalised one despite industry evolution.

The Seed Wealth Management Team ensures that you have a dedicated Advisor and specialist in the field of Investment Advice, to not only offer advice but to walk the road beside you – from beginning to end.

What does this mean?

- **A Personalised Financial Plan** - Our framework is built on the foundation of a sound and detailed financial plan, which forms a crucial part of your investment and financial success.

- **Efficient Implementation** - We place great importance on the efficient implementation of your plan. Our team will ensure that no detail is overlooked during the implementation phase.

- **Ongoing Guidance and Support** - Building and maintaining your trust is an integral part of our process. Our team values an open-door policy, and we encourage you to take advantage of this benefit.

- **Proactive Revision** - A dedicated Advisor will help you navigate the way forward, proactively engaging with you to ensure that your plan retains its long-term relevance.

As we take this great leap into 2020, we remain aware that any business is only as good as its people. Our team is excited to continue on the path towards financial victory with our loyal clients and partners by our side.

To quote the age-old African Proverb, *"If you want to go fast, go alone, but if you want to go far, go together"*. We invite you to join us for the journey!

Warm regards,

Carmen-K Dippenaar
Marketing & Communications

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The value of financial products can increase as well as decrease over time depending on the value of the underlying securities and market conditions. Changes in exchange rates may have an adverse effect on the value price or income of any product.

Past performance is not necessarily a guide to future performance. 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 upon request.

Prescient Management Company and the Trustee are registered and approved under the Collective Investment Schemes Control Act (No.45 of 2002). Collective Investment Schemes in Securities (CIS) should be considered as medium to long-term investments. There is no guarantee in respect of capital or returns in a portfolio. CIS's are traded at the ruling price and can engage in scrip lending and borrowing. The CIS may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. 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. In the event that specific CIS in securities are mentioned please refer to the relevant Minimum Disclosure Document in order to obtain all the necessary information in regard to that unit trust. In rare instances redemption transactions may be subject to a redemption fee. The applicable Prospectus and Key Investor Information Document will be made available upon request.

Please note that there are stipulated cut-off times for all documents, notifications of deposit, investment, redemption and switch applications. These cut-off times are product or fund specific and the applicable guidelines have been stipulated on the relevant supporting or transaction documents, application forms and Minimum Disclosure Documents. Where all required and supporting documentation is not received before the stated cut off time no service provider shall not be obliged to transact at the net asset value price as agreed to. Prices are published daily and are available on the Prescient website at www.prescient.co.za.

Investors should at all times remain aware of the risks involved in the buying or selling of any financial product. 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 hereby acknowledges the inherent risk associated with any selected investments and that there are no guarantees (Paragraph 6(2)(f) of BN92). The Manager retains full legal responsibility for any third-party named portfolio (Paragraph 6(1)(g) of BN92).

For any additional information please visit our website on www.seedinvestments.co.za.