

MANAGING YOUR INVESTMENTS THROUGH PARTNERSHIP



PORTFOLIOM/ETRIX

AN INVESTMENT PARTNERSHIP TAILORED TO MEET YOUR NEEDS



Stephen Cloete and Associates CC (SCA) has partnered with PortfolioMetrix to deliver premium investment outcomes for you

Introducing PortfolioMetrix

PortfolioMetrix is a specialist independent investment firm with a highly qualified team whose sole purpose is to manage investments on a day to day basis. PortfolioMetrix believes that the best wealth management service is provided through personal, face-to-face advice, so they partner with a select group of qualified financial advisers who focus on achieving and maintaining a thorough understanding of their clients' financial needs and aspirations. This enables us to create a financial plan that can adapt to your ever changing needs and circumstances. PortfolioMetrix offers a comprehensive range of investment solutions and takes appropriate investment decisions on your behalf to keep your portfolio in line with your objectives.

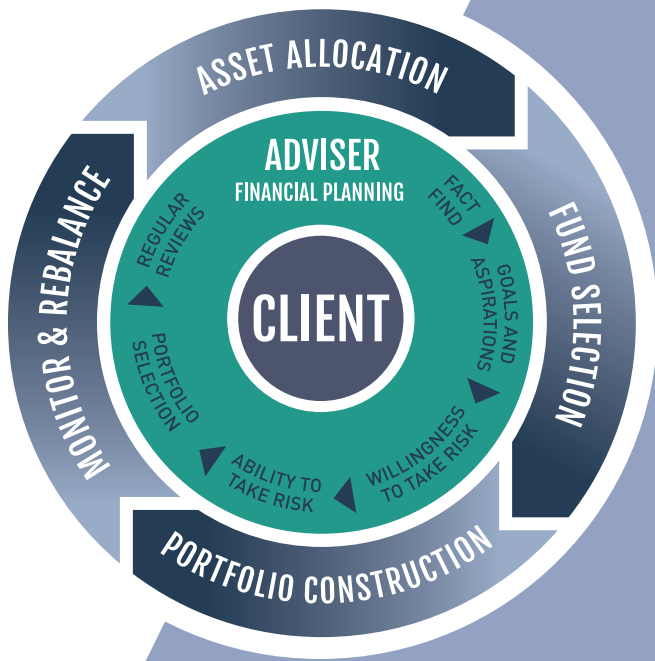
PortfolioMetrix offers risk-rated portfolios tailored to meet specific investment strategies and risk appetites. Before your portfolio is selected we work with you to reveal your unique financial personality and assess your willingness and capacity for risk. From this your investment strategy is created. SCA and PortfolioMetrix work together to develop the most appropriate portfolio for you. PortfolioMetrix undertakes the day to day management of your investments and we take responsibility for ensuring that the portfolio remains suitable for your on-going needs.

Since 2010, when PortfolioMetrix was founded, their investment process has demonstrated consistent and reliable risk controlled performance. This is achieved through the PortfolioMetrix investment team's robust, risk-based approach.

What is a Discretionary Service?

PortfolioMetrix manages your portfolio on a discretionary basis. This means that you are required to sign a document called an investment mandate, after which PortfolioMetrix can quickly and efficiently buy and sell investments to meet your objectives. This saves you time, avoids the hassle of you having to sign off on every routine change within the portfolio and results in your portfolio being more flexible in the face of changing markets.

The investment mandate is agreed between you and SCA as part of the consultation and financial planning process, after which we direct PortfolioMetrix to manage your portfolio against this mandate on a discretionary basis.



WHY HAS SCA CHOSEN PORTFOLIOMETRIX?

As qualified professional advisors it is not only our role to understand your financial needs and goals but also to insure that your chosen portfolios produce the highest returns possible based on your risk profile. This needs to be continuously monitored and reported on to investors.

The uncertain nature of the world we live in means that investment markets are in constant flux. With PortfolioMetrix involved, you can have peace of mind that your investments are constantly being reviewed and managed to meet your desired goals.

PortfolioMetrix is fully independent and works exclusively with professional financial advisers. It does not have hidden relationships with fund groups or large financial institutions so the team is free to make investment decisions based purely on what they believe is best for you. With PortfolioMetrix as an investment partner we receive regular updates on the investments and can access reports that track how well your portfolio is doing and keep you in the loop.

Before partnering with PortfolioMetrix we carried out extensive research and due diligence and examined a range of alternatives. Our conclusion is that PortfolioMetrix offers a valuable extension to the service we can provide to you.

“OUR STRENGTH HAS ALWAYS BEEN SERVICE TO OUR CLIENTS, REGARDLESS OF THE VALUE OF THEIR INVESTMENTS. NOW WITH PMX WE HAVE ADDITIONAL ABILITY TO NOT ONLY INSURE CLIENTS ARE KEPT INFORMED BUT THEIR PORTFOLIOS ARE ALIGNED TO THEIR RISK PROFILES AND CONTINUOUSLY MONITORED.”

STEPHEN CLOETE, SCA

CREATING AND MANAGING YOUR INVESTMENT PORTFOLIO



How SCA works with PortfolioMetrix

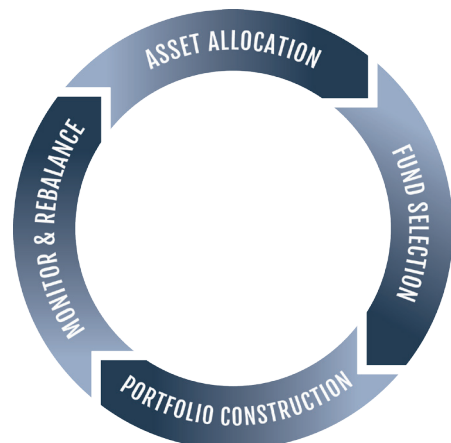
PortfolioMetrix only works with the upper echelon of financial advisers. It is a blend of their skills and ours that ensures you receive the best outcomes. We remain responsible for the on-going monitoring of the discretionary investment management service that PortfolioMetrix provides and ensures the continued appropriateness of the portfolio selected for you. We are also responsible for monitoring your circumstances, financial planning objectives, knowledge and experience to ensure that a discretionary investment management service remains appropriate.

With the partnership between ourselves and PortfolioMetrix, you benefit from expertise that covers all aspects of financial planning and can be reassured that your investments are getting the active attention they require.

How PortfolioMetrix constructs portfolios

Before your investment portfolio with PortfolioMetrix is developed, we spend time with you to understand your investment goals and to discover your financial personality. This process delivers insights into how much risk you are prepared to take to achieve your financial objectives, plus how much risk is advisable, based on your existing financial situation. It also helps uncover your other investment preferences.

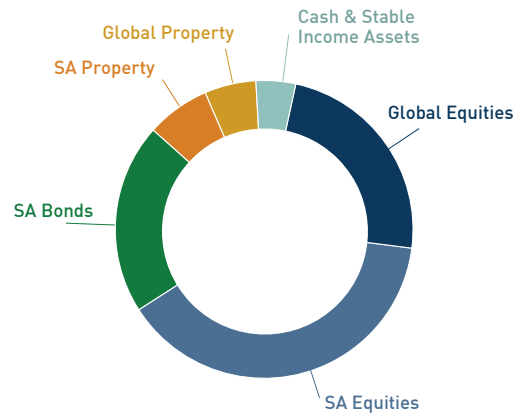
Once agreed with you, this information is used to determine which investment portfolio best meets your individual requirements.



YOUR PORTFOLIOMETRIX PORTFOLIO

ASSET ALLOCATION

The first thing PortfolioMetrix does is look at how the investments in your portfolio should be divided amongst different asset classes. This means your risk is spread across a diverse range of investments from around the globe, which reduces the overall risk of your portfolio. This blend of assets is carefully selected to complement each other, which is essential to success in today's complex investment environment.



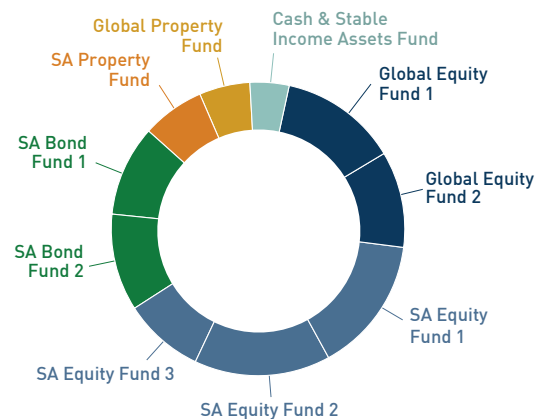
FUND SELECTION

The PortfolioMetrix team has access to a vast, global universe of funds and use an in-depth screening process, which includes a full investment and operational review to ensure the funds are attractive, reputable and reliable. Following this in depth process, the appropriate funds are placed under the further scrutiny of the PortfolioMetrix in-house investment committee.



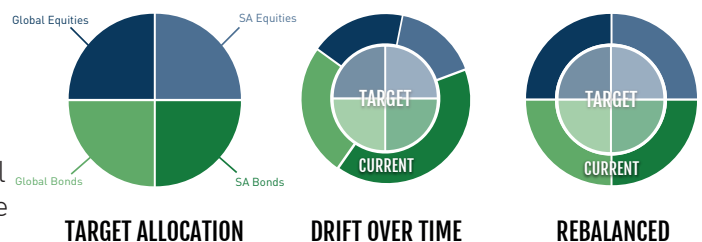
PORTFOLIO CONSTRUCTION

Blending the right asset allocation with appropriately selected funds results in your target portfolio allocation. Over time this target portfolio allocation will change as a result of changes in the market environment, but PortfolioMetrix will make sure you always have a suitable target portfolio allocation.



MONITOR & REBALANCE

Keeping your portfolio in line with your risk budget and objectives is essential to investment success. PortfolioMetrix has developed a highly successful approach called 'Disciplined Rebalancing', which will only rebalance your portfolio when there is real value to be added.



THE PORTFOLIOMETRIX INVESTMENT TEAM

The PortfolioMetrix investment team includes five members who hold the internationally recognised Chartered Financial Analyst (CFA®) designation; six Certified Financial Planners (CFP®) and a highly qualified support team with international banking and wealth management experience.



BRANDON ZIETSMAN
CEO and Head of Investments
BCom (Accounting and Law),
HDip (Tax), CFA®, CAIA, IMC



MIKE ROBERTS
Head of Innovation
and UK Managing Director
MEng (Aerospace Engineering),
CFA®, IMC



NIC SPICER
Portfolio Manager
BSc (Hon) (Actuarial Science),
FFA, CFA®, IMC



BRENDAN DE JONGH
SA Head of Research
BCom (Investment Man.), BCom
(Hons) (Financial Planning),
CFP®, CFA®, CAIA, IMC



MICHELLE BLAAUW
Investment Analyst
BCom (Honours) (Investment
Management)



LIAM DAWSON
Investment Analyst
BEng (Mechanical Engineering)



RUSSELL BROWN
Investment Analyst
BCom (Finance), M.Sc.
Finance (with Distinction)



PHILIP WELLINGTON
Investment Analyst
BSc (Hons) Forensic Science,
CFA®, IMC



MARC WESTLAKE
Investment Analyst
and Ireland Managing Director
BSc (Economics), CFP®, APFS,
TEP, Grad Dip, QFA



MARK BRADLEY
Investment Analyst and
Ireland Head of Operations
BSc (Economics & Finance),
MSc (Fin. Service) CFP®, QFA



ANNA MCCLEVERTY
Client Services & Portfolio
Monitoring
BA (Hons) (Mathematics with
Accounting and Finance)



CLAIRE VAN DEN HOUTEN
Client Services & Portfolio
Monitoring
BCom (Economics)



ROBYN KING
Client Services & Portfolio
Monitoring
BSc (Business Science) (Hons)



KERILEE PRIVETT
Client Services & Portfolio
Monitoring
BCom (Financial Management)



NOMA BHEBHE
Client Services & Portfolio
Monitoring
BCom (Financial Man.), BCom
(Hons) (Financial Management)



KUDZAI MADZINGO
Client Services & Portfolio
Monitoring
BSc (Actuarial Science) (Hons)



DAIVA PETRAUSKAITE
Client Services & Portfolio
Monitoring
BA (Economics & Law), MSc
(International Finance), CFA
Claritas Investment Certificate



Stephen Cloete and Associates CC

2611 Shangani Drive
Waterfall Country Village
Kyalami 1685
South Africa

T: +27 87 808 6722
E: darelle@scainsure.co.za

www.scainsure.co.za

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