



# Hollard Investments

Fund Solutions

Hollard.  
investments



THE HOLLARD PURPOSE  
WE ENABLE  
MORE PEOPLE TO CREATE AND SECURE  
**A BETTER FUTURE**

BY ACHIEVING  
EXCEPTIONAL, SUSTAINABLE  
AND INCLUSIVE GROWTH

BY PARTNERING TO DELIVER THE  
**WIN WIN**

BY TREATING EVERYONE WITH  
**care AND dignity**

BY COURAGEOUSLY  
PURSUING A **BETTER WAY**

AND BY CATALYSING  
**POSITIVE ENDURING CHANGE**

*We will be*  
**FAVOURITE**  *the country's*  
**INSURER**

## Hollard Investments Purpose

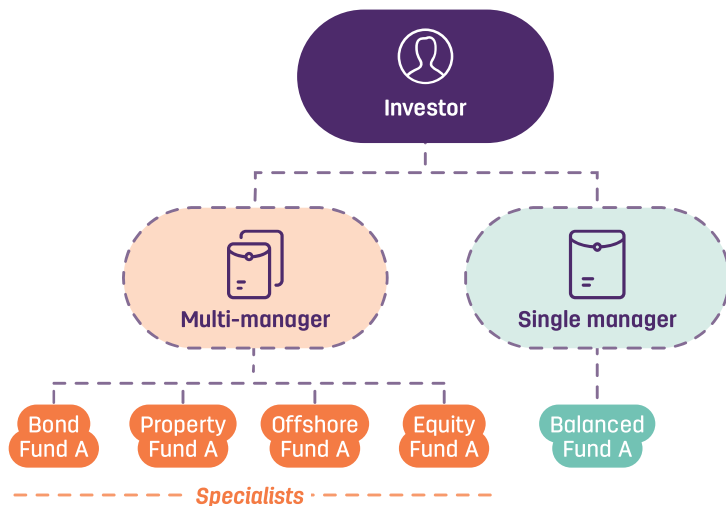
We partner with our clients to deliver a **win-win situation** for all.

We strive to help our clients **create and secure a better future.**

**Diversification** is based on the age old adage of **not investing all your eggs in one basket.**

**Multi-management enhances the benefit of diversification. Asset managers tend to have differing views of the investable universe and therefore they will outperform or underperform at different times.**

We provide exposure to a range of specialist managers per sector, which we combine in the most optimal way, to provide clients with a well diversified solution that delivers returns in a consistent and incremental manner.



### What



### How



### AKA



Maximise the benefit of compounding through enhanced diversification. Improving the consistency of returns whilst reducing associated complexity of investing. Delegating investment management to a team of professionals, allows you time to focus on the value you add to your clients.

### Know the value of knowing your value

**Multi-management** helps you solve the following

The **time value** of money

The **value** of your time

$$PV = \frac{FV}{(1+r)}$$

Maximise the benefit of compounding through enhanced diversification. Improving the consistency of returns whilst reducing associated complexity of investing.

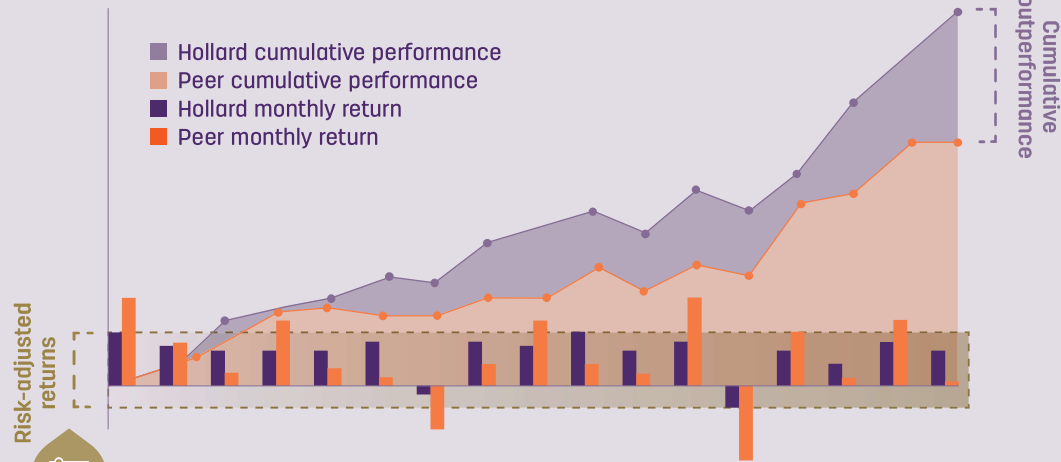
Delegating investment management to a team of professionals, allows you time to focus on the value you add to your clients.

# Our Investment Philosophy

**Our aim** is to compound incremental outperformance over time and do so by taking less risk than the market.

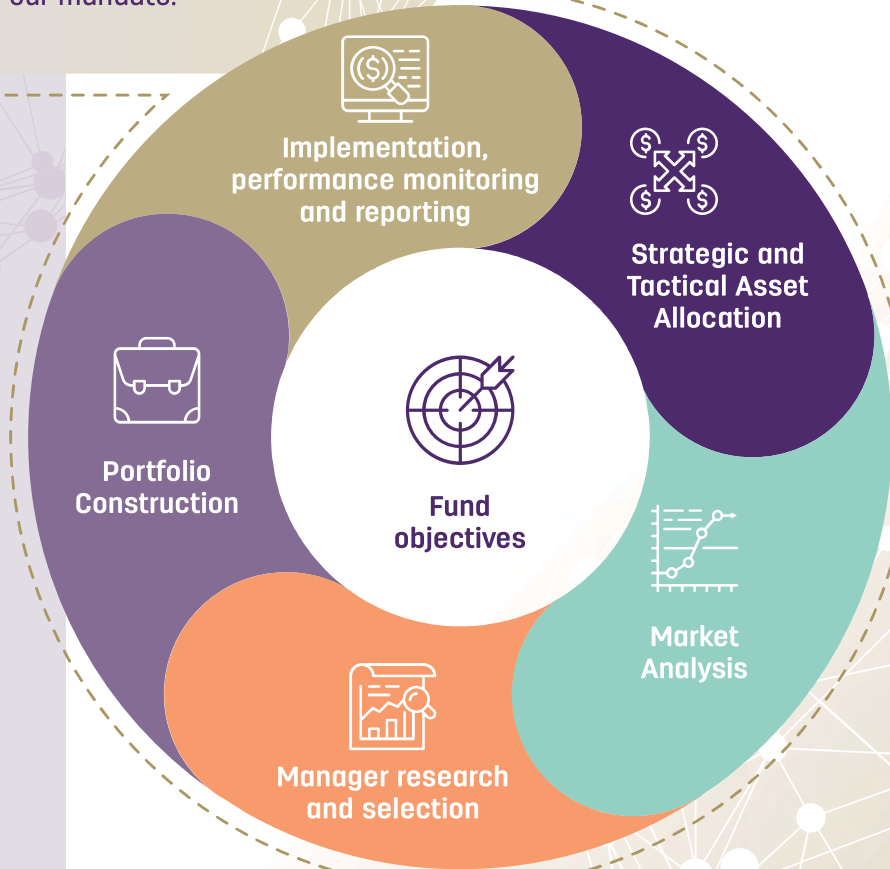
**We believe** that by controlling the volatility within our solutions, we can smooth returns and provide more consistent outcomes for clients.

**We seek** to avoid unnecessary volatility, in delivering our solution, that helps us avoid what we term volatility tax – the underperformance investors experience in the presence of excess volatility.



*This is for illustrative purposes only and not an indication of future performance.*

Our commitment to our **Investment Process** enables us to trust in our ability to consistently deliver on our mandate.



# Our Fund Range

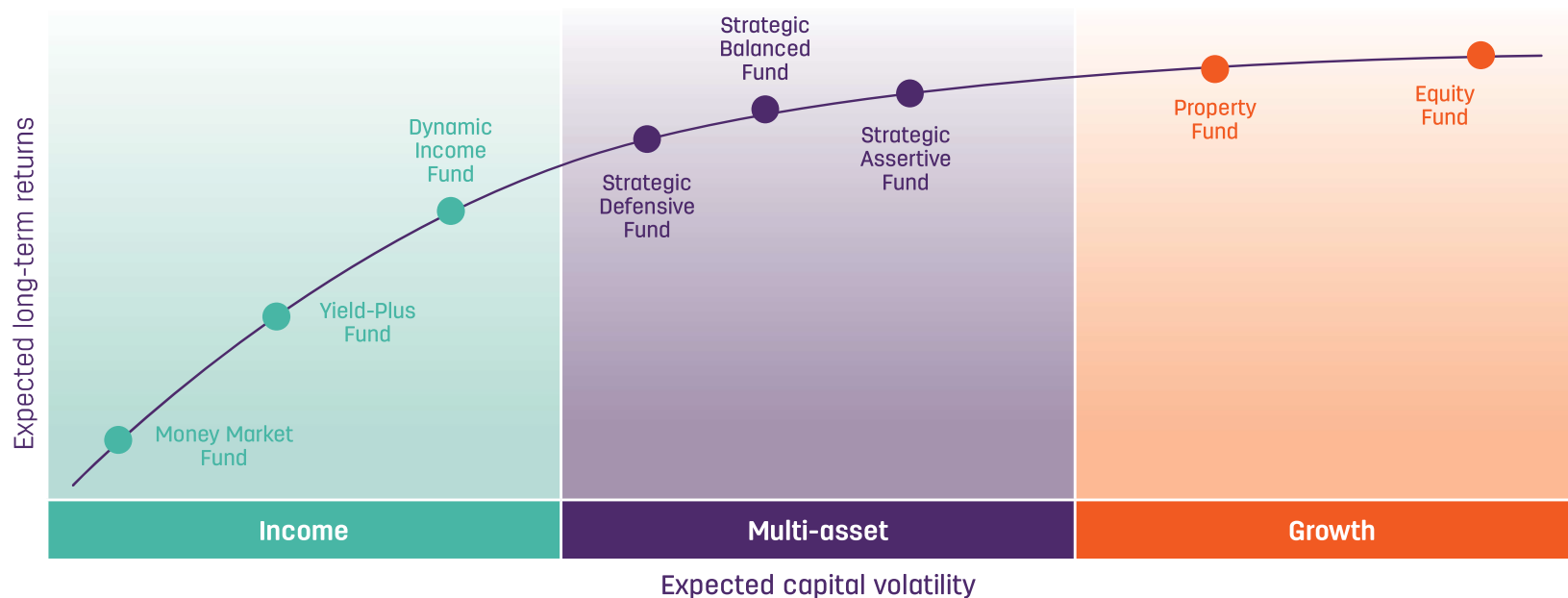
**Simplicity** – Offering basic, core investment products that are investable solutions for clients’ needs is our focus.

**Purpose** – Our range of unit trust funds is designed to give clients a flexible set of the building blocks required to achieve their investment objectives.

**Quality** – We aim for ‘best in class’ asset allocation and manager selection decisions, based on diligent quantitative and qualitative research.

**Reliability** – Our approach to risk is to take as little as possible, and only as much as necessary to achieve defined investment objectives for our clients. This means that we prefer consistent incremental performance to occasional stellar performance.

Fund name	ASISA sector	CPI target	Recommended term
Hollard Prime Money Market Fund	SA Interest-Bearing – Money Market SA	CPI	<1 year
Hollard Prime Yield Plus Fund	Interest-Bearing Short Term SA	CPI + 1%	1 – 2 years
Hollard Prime Dynamic Income Fund	Multi Asset – Income SA	CPI + 2%	2 – 3 years
Hollard Prime Strategic Defensive Fund	SA Multi Asset – Low Equity	CPI + 2%	3 – 5 years
Hollard Prime Strategic Balanced Fund	SA Multi Asset – Medium Equity	CPI + 4%	5 – 7 years +
Hollard Prime Strategic Assertive Fund	SA Multi Asset – High Equity	CPI + 6%	7 years +
Hollard Prime Property Fund	Real Estate – General	CPI + 7%	7 years +
Hollard Prime Equity Fund	SA Equity – General	CPI + 7%	7 years +



*This is for illustrative purposes only and not an indication of future performance.*

The content of this document is for information purposes only. This document does not constitute any form of advice and should not be used as a basis to make investment decisions or as an offer or a solicitation to purchase any specific product. Nothing contained in the document constitutes a solicitation, recommendation, endorsement or offer by Hollard Investments, but shall merely be deemed to be an invitation to do business. Hollard Investments has taken and will continue to ensure that all information provided, in so far as this is under its control, is true and correct. However, Hollard Investments shall not be responsible for and will therefore not accept any liability for any loss, liability, damage (whether direct or consequential) or expense of any nature whatsoever which may be suffered as a result of or which may be attributable, directly or indirectly, to the use of or reliance upon any information provided. Investors are encouraged to obtain independent professional investment and taxation advice.

Collective Investment Schemes (CIS) are generally medium- to long-term investments. The value of participatory interests may go down as well as up and past returns are not necessarily a guide to the future. CISs are traded at ruling prices and can engage in borrowing and securities lending. The CIS may borrow up to 10% of the market value of the investment fund to bridge insufficient liquidity. Different classes of units apply to investment funds, which are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from the management company. The manager has a right to close portfolios to new investors in order to manage them more efficiently in accordance with their mandates.

The Hollard Prime co-named funds (as defined in BN 778 of 2011) are registered under the Prime Collective Investment Scheme, managed by Prime Collective Investment Schemes Management Company (RF) (Pty) Ltd ("Prime CIS") (Registration No. 2005/017098/07), a registered Collective Investment Schemes Management Company in terms of the Collective Investment Schemes Control Act 45 of 2002, supervised by the Financial Sector Conduct Authority (FSCA) – 28 Peter Place, Lyme Park, Sandton. Trustee services are provided by FirstRand Bank Limited – Merchant Place Cnr Fredman Drive & Rivonia Rd, Sandton, 2196. Hollard Investment Managers (Pty) Ltd is the FSCA-approved and appointed investment manager of the co-named CIS funds – Hollard Villa Arcadia, 22 Oxford Street, Parktown, Johannesburg. Hollard Investments is a division within the Hollard Life Assurance Company, Hollard Life Assurance Company Limited (Reg No. 1993/001405/06), is a Licensed Life Insurer and an authorised Financial Services Provider, Hollard Investment Managers Proprietary Limited (Reg No. 1997/001696/07), an authorised Financial Services Provider 3252.

#### Contact information

Investment manager	Hollard Investment Managers (Pty) Ltd
Company registration	1997/001696/07
Client service	0860 202 202
Fax	011 351 3816
Email	customer@hollardinvestments.co.za
Website	www.hollard.co.za/unit-trust-funds

**Hollard.**

[hollard.co.za](http://hollard.co.za)