SA ASSET MANAGEMENT

FINANCIAL SERVICES GROUP

"THE MOST IMPORTANT QUALITY FOR AN INVESTOR IS TEMPERAMENT, NOT INTELLECT."
- WARREN BUFFET

ABOUT US

SA Asset Management was founded in 1995 by Equity managers on the Johannesburg Stock Exchange.

In 1998 we started investing our clients' assets offshore, and in 2001 we started investing on the London Stock Exchange through Charles Stanley Stockbrokers.

In 2003 we started managing 3 multi-managed funds on the Momentum Wealth and AIMS platforms, and due to an increase in demand, our funds are now also available on Sanlam Glacier, Stanlib, Old Mutual and Investec.

The company's primary aim is to protect clients' assets while investing their funds in the biggest companies in the world to enhance clients' wealth.

SA Asset Management has a strong investment background that has been build up by the quality of advice and with the long-term relationships it has built throughout the years.

WHY CHOOSE US?

A Unique Partnership

- Your own in-house asset manager
- Book review / analysis
- Direct access to fund managers
- Quarterly economic review
- Investment reporting
- Specialists are available for client visits and presentations

Client Retention via Personalised

- Quarterly investment reporting
- Newsletters

Labelling of Funds

- White labeling of wrap funds and direct portfolios

OUR TEAM

André Botha

André is a portfolio manager and an executive director of SA Asset Management. After obtaining a BSc. degree in Business he passed the JSE exam earning him the designation of a registered stockbroker and he is currently a member of the South African Institute of Stockbrokers. He is also a registered person with the Securities Institute of London. Andre joined the investment industry in 1997 and has valuable experience along with a history of successful returns for his clients.

Pierre de Villiers

Pierre holds a B.Com degree in Economy and Marketing. He joined the SA Asset Management team in 2009 as a junior Portfolio Manager in the Pretoria office, where he handles the marketing and investment consulting division of the company. He is a registered FSB fund manager where he manages assets for individuals, trusts and companies.

Ben Oosthuizen

Ben is an executive director of the company and a portfolio manager. Ben holds a BSc degree in Business Management from the University of Pretoria. He has been a registered fund manager since October 1997. He qualified as a registered Stockbroker during August 2000 after obtaining his qualifications in respect of international equity markets, international capital markets and fixed interest and bond markets from the Securities Institute of London.

OUR TEAM

Steph le Roux, CFP, CFA

Steph is a portfolio manager and investment analyst of SA Asset Management. He joined the SA Asset management team in 2019 in the Pretoria office. He holds a B.Sc Actuarial and Financial mathematics degree. After obtaining a B.Sc degree he also finished his post graduate diploma in financial planning, with that he is a Certified Financial Planner (CFP). After completing the exams Steph is a registered Chartered Financial Analyst (CFA) and he has seven years of experience in the financial industry.

Chris Labuschagne

Chris is an investment analyst at SA Asset Management. He joined the company in 2017 where he was part of the investment consulting at the company. Chris hold a B.Com degree in economics and risk management. He also obtained his honours degree in Risk management

Pierre Scheepers

Pierre is an experienced Investment Specialist with a demonstrated history of working in the financial services industry. Skilled in Sales, Investments, and Marketing. He is a strong finance professional with a Bachelor of Commerce - B.Com focused in Human Resources Management.

INVESTMENT PHILOSOPHY

SA Asset Management invests in quality stocks and funds that can provide an investor with a more stable and diversified return. Through vigorous research, analyses and regular meetings with South Africa's best investment managers, we believe we can offer tailor-made solutions for each individual's specific need.

Our asset class bias lies towards investing in equity where our investment philosophy is to own long-term positions in quality large cap companies that can demonstrate both strong earnings growth and high investment quality over time. However we do appreciate that there is value in diversification of asset classes. For this our hybrid unit trust funds meets the need according to the risk adjusted profile of the individual investor.

SA Asset Management strongly believe:

- Every sector has quality.
- All asset classes have their time.
- Financial wellness can be achieved through diversification and trusting the investment process.

INVESTMENT OFFERING

In a world where information is easily obtained, it has become increasingly important to manage information effectively and this trend has a major impact on the investment market. Private investors start making more informed decisions regarding their investments and financial planning that are supported by an ever more stringent regulated investment environment.

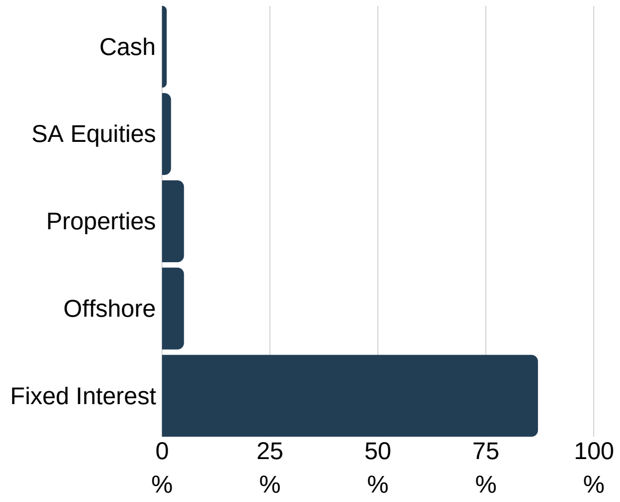
Investment information is often overwhelming and confusing and thus a good investment partner is of utmost importance. This partner can be found in the SA Asset Management team, which provides active portfolio principles, practices and processing of information to optimally utilise an investment strategy to benefit every investor.

SA Asset Management offers a wide range of Solutions, in order to satisfy the risk adjusted needs of the individual investor, consisting of the following:
Managing investments for Institutions, Trusts, Pension Funds and Private Clients on the Johannesburg and Global Stock Exchanges
Managing funds on Momentum, AIMS, Sanlam Glacier, Stanlib and Old Mutual Wealth platforms in the form of registered unit trust funds; more specifically Hybrid Funds.

INVESTMENT SOLUTIONS - HYBRID FUNDS

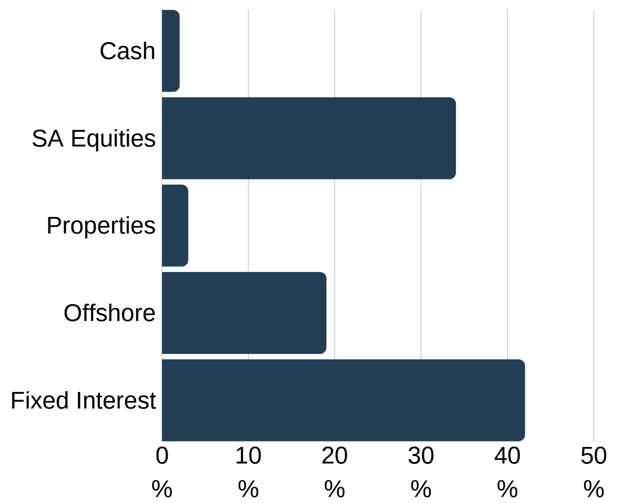
SAAM BCI CAUTIOUS

The fund seeks to provide a high level of income combined with long term capital stability. Investments to be included may comprise assets in liquid form, money market instruments, interest bearing instruments, bonds, debentures, corporate debt, equity securities, property securities, preference shares, convertible equities and non- equity securities.



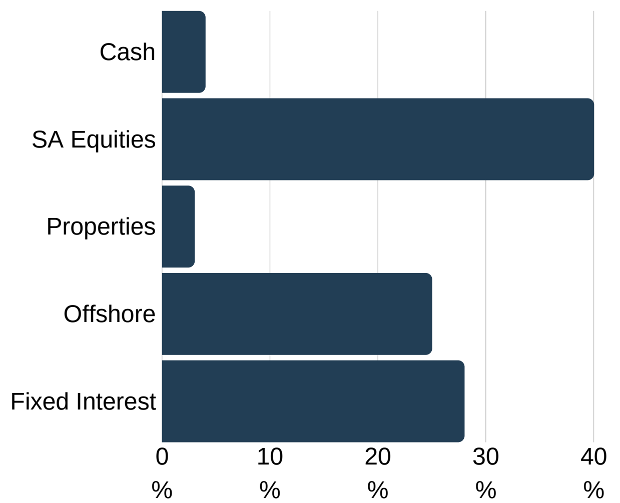
SAAM BCI MODERATE

The fund seeks to provide a moderate long-term total return. Investments to be included may comprise assets in liquid form, money market instruments, interest bearing instruments, bonds, debentures, corporate debt,equity securities, property securities, preference shares, convertible equities and non- equity securities.



SAAM BCI MANAGED

The fund seeks to provide a high long-term total return. Investments to be included may comprise assets in liquid form, money market instruments, interest bearing instruments, bonds, debentures, corporate debt, equity securities, property securities, preference shares, convertible equities and non- equity securities



INVESTMENT SOLUTIONS - WRAPS

SAAM LOW COST CAUTIOUS MP

The SAAM Low Cost Cautious MP is set up to provide investors the opportunity for lower risk short-term growth through diversification of different asset managers. The portfolio is set in accordance of Regulation 28 which allows for a maximum of only 30% of the Fund to be invested abroad.

SAAM LOW COST BALANCED MP

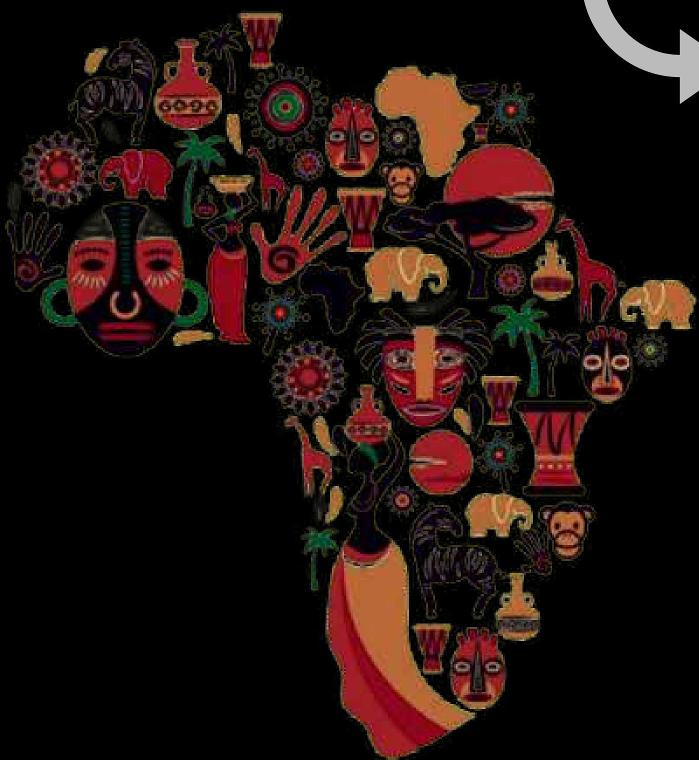
The SAAM Low Cost Balanced MP is set up to provide investors the opportunity for higher risk longer-term growth through diversification of different asset managers. The portfolio is set in accordance of Regulation 28 which allows for a maximum of only 30% ofz the Fund to be invested abroad.

SA ASSET MANAGEMENT

PRIVATE CLIENTS

GLOBAL SHARE PORTFOLIO

The global share portfolio consists of quality shares, carefully selected from the top companies across the globe. This well- diversified portfolio seeks to outperform the MSCI World Index over a rolling 3 year period.



LOCAL SHARE PORTFOLIO

The local share portfolio consists of quality shares, carefully selected from the top 80 companies on the Johannesburg Stock Exchange. This well - diversified portfolio seeks to outperform the ALSI over a rolling 3 year period.

FOREX

The forex services offered by SA Asset Management is suited for financial intermediaries, clients and businesses who needs to send and receive monies in jurisdictions other than South Africa.

Individuals and companies usually use their personal banks for handling forex transactions which may include exorbitant prices. An example may include business imports and exports of goods even with various currencies.

BUSINESS TRANSACTIONS

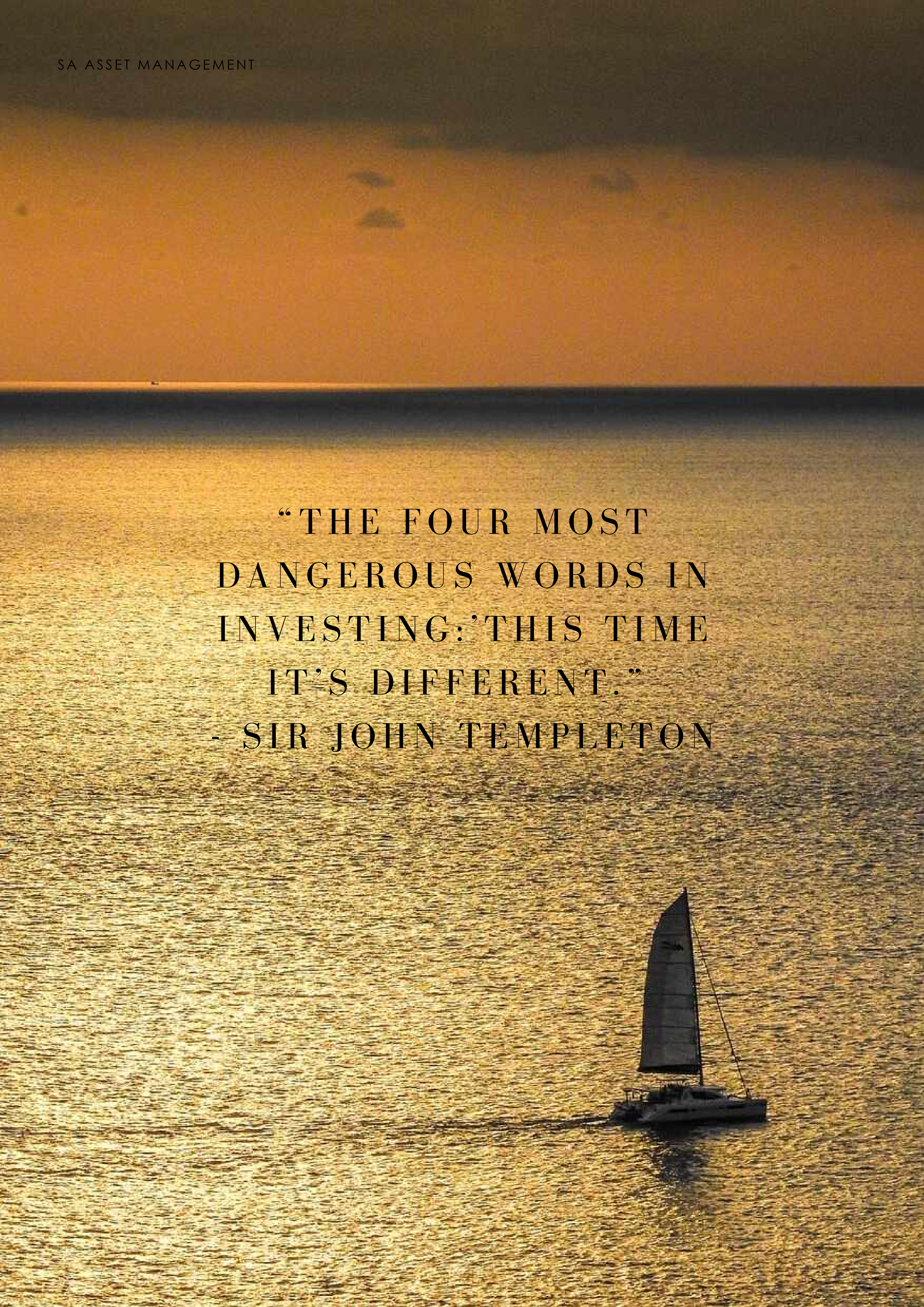
For all business transactions, from payment for imported goods to settling of offshore accounts.

INDIVIDUAL TRANSACTIONS

For any individual payments from global investments to just sending money to an overseas relative.

TAX CLEARANCE

We can assist and apply for an individual's tax clearance. Every individual qualifies for R1 000 000 discretionary allowance per annum and a further R10 000 000 may be taken offshore with the necessary tax clearance from SARS.



"THE FOUR MOST DANGEROUS WORDS IN INVESTING: 'THIS TIME IT'S DIFFERENT.'"

- SIR JOHN TEMPLETON

CONTACT US

admin@saassetmanagement.co.za
012 567 7657
www.saassets.co.za