

Out of the Ordinary[®]

 **Investec**
Wealth & Investment



Wealth & Investment



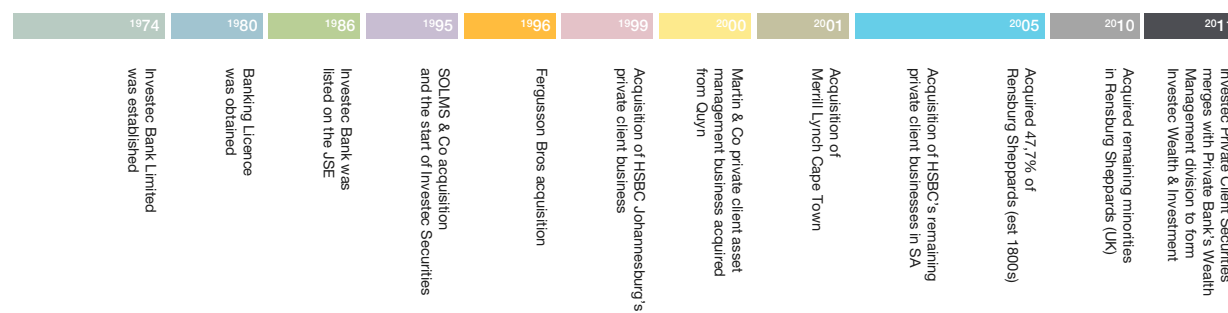
Strength & Endurance

Global credentials

Investec Wealth & Investment is South Africa's leading provider of investment services to high net worth individuals. We offer global investment services tailored to meet the investor's needs from our offices in South Africa, UK and Australia.

Investec Wealth & Investment was created out of the merger of Investec Private Client Securities, Private Bank's Wealth Management division and the acquisition of Rensburg Sheppards in the UK.

Investec Wealth & Investment is today a truly global investment house, offering clients a depth of investment experience, personalised service and global reach, which makes us the ideal partner for the preservation, creation and management of your wealth.



Our Heritage

Investec Wealth & Investment partners high net worth individuals, charities & trusts, corporate & executives to achieve their investment objectives.



Individuals

Charities & Trusts

Corporate & Executives

Individuals



Unique & Tailored



Individuals

Investec Wealth & Investment specialises in creating tailored investment opportunities. We remain flexible around individual investment objectives, providing managed and advisory services in South Africa and the United Kingdom to meet your specific requirements.

Investec Wealth & Investment employs and develops skilled investment managers who demonstrate a passion for investment markets and who partner our clients in meeting their specific and evolving investment objectives.

In order to provide our clients with the most suitable investment service, we have developed a competence, and continue to innovate, in three areas of specialty: Portfolio Management, Wealth Management and Stockbroking.



Portfolio Management



Wealth Management



Stockbroking

Domestic & Offshore

Portfolio Management

An expert team of investment managers provides a compelling portfolio management offering.

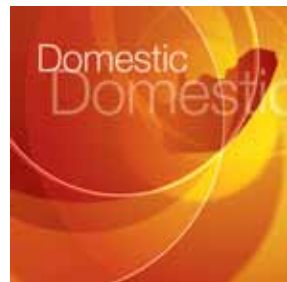


Our approach of active portfolio management, backed by a rigorous investment process underpinned by fundamental research capability, has made us the market leader in private client portfolio management. This approach of enduring relationships, together with lasting partnerships, is the cornerstone of our philosophy.

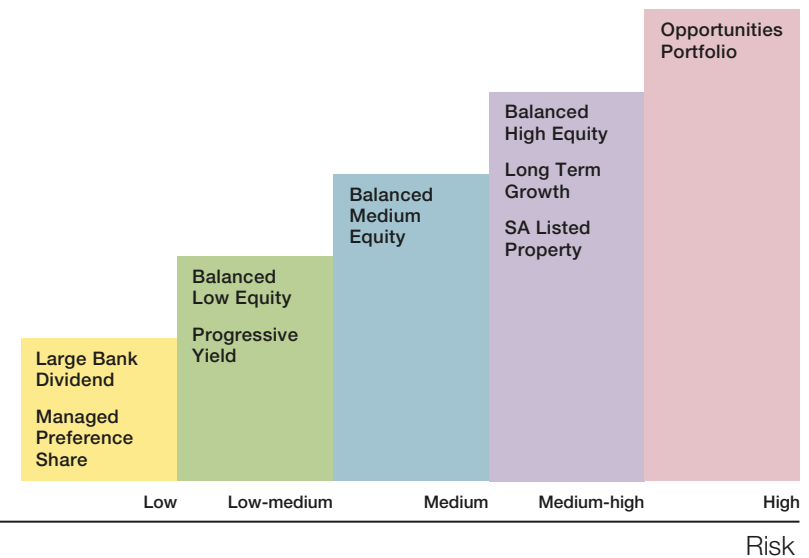
We appreciate that clients would like to leverage their local investment relationship into broader markets. In terms of providing a holistic service, **we offer leading investment services that reach beyond our domestic market**, offering the best of global investment opportunities and ensuring that a cohesive approach is applied across both voluntary and retirement assets.

Investment Categories





Domestic



We manage segregated equity and balanced portfolios across a range of mandates.

*The positioning of funds in this table is for illustrative purposes according to the mandate of each portfolio. Please refer to the relevant factsheets for more information.

Risk Profile

- High ●
- Medium-high ●
- Medium ●
- Low-medium ●
- Low ●

Long-Term Growth Portfolio ●

The identification of outstanding opportunities within domestically listed companies provides capital growth and increasing yield to investors. Our deep, research based process identifies companies that are experiencing above average growth and yet remain reasonably priced. This portfolio has consistently provided returns to our investors through the market cycles of the past decade.

Opportunities Portfolio ●

The Opportunities Portfolio is a stock-pickers share portfolio which follows a high conviction mandate and attempts to identify equities which offer above average returns.

SA Listed Property Portfolio ●

The SA Listed Property Portfolio invests in property companies with excellent management teams and quality underlying assets. The portfolio is designed to deliver capital and income growth over the long term.

Progressive Yield Portfolio ●

The Progressive Yield Portfolio is designed for investors looking for income that grows ahead of inflation over the long term. It also aims to provide an initial yield above that normally associated with equity-only portfolios.

Balanced Portfolios (High, Medium or Low Equity) ● ● ●

These are blended portfolios that provide exposure to an appropriate blend of equity, fixed income, cash and listed property stocks to meet the risk adjusted objectives.

Large Bank Dividend Portfolio ●

The Large Bank Dividend Portfolio invests in the JSE-listed preference share instruments of the five largest South African banks. It aims to optimise the after-tax income yield in the form of dividend income from listed preference shares.

Managed Preference Share Portfolio ●

The Managed Preference Share Portfolio invests in the JSE-listed preference share instruments. It may be suitable for investors who are looking for a competitive after-tax return.

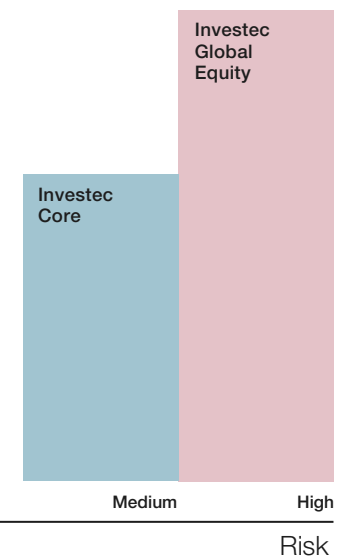
Bespoke Portfolios ● ● ● ● ●

Bespoke Portfolios are tailored according to clients' specific investment objectives.



Offshore

Our offshore team seeks out the specialised global fund managers best able to produce superior performance for your portfolios at acceptable levels of risk. This process involves in-depth analysis as well as regular visits with managers at their offices around the world.



*The positioning of funds in this table is for illustrative purposes according to the mandate of each portfolio. Please refer to the relevant factsheets for more information.

Risk Profile

- High ●
- Medium ●

Discretionary portfolio management

These portfolios are tailored for each investor and provide access to a range of asset classes.

Advisory and executionary stockbroking

These accounts enable you to invest directly in global stocks, mutual funds and exchange traded funds.

Multi-managed funds

These funds offer a spectrum of asset classes and access to an efficient blend of the world's finest investment managers.

Investec Core Fund

Provides exposure to global equities, bonds, property and cash. ●

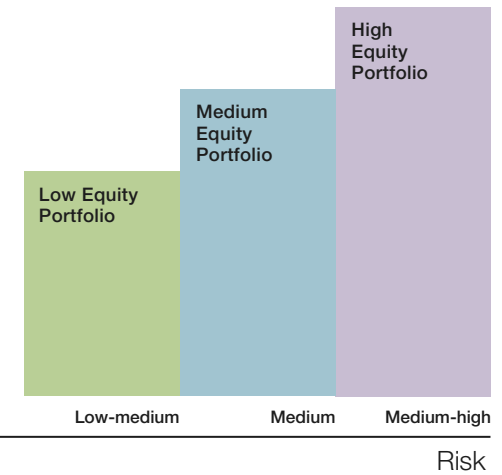
Investec Global Equity Fund

Provides exposure exclusively to global equities. ●



Retirement

We offer leading retirement solutions entailing active investment management on a cost effective and transparent basis covering personal retirement planning and pension fund management.



*The positioning of funds in this table is for illustrative purposes according to the mandate of each portfolio. Please refer to the relevant factsheets for more information.

Risk Profile

- Medium-high ●
- Medium ●
- Low-medium ●

Individuals

Our highly qualified team will find the appropriate investment strategy and products for you or your pension/provident fund. This entails risk profiling, asset allocation and assessment of your objectives.

We advise on the most appropriate retirement vehicles for you, including retirement annuities, pension/provident funds, preservation funds and at-retirement vehicles such as living annuities.

Our range of mandates is backed by a rigorous investment process.

Pension / Provident Funds

We provide solutions for small to medium sized company pension/provident funds. These adhere to the principles and guidelines set out in Regulation 28 of the Pension Funds Act and provide the full benefits of a segregated portfolio to the trustees of these funds.

Retirement Portfolios (High, Medium or Low Equity)



These three balanced portfolios adhere to the principles and guidelines set out in Regulation 28 of the Pension Funds Act.

Creation & Preservation

Wealth Management

Achieving holistic investment success is based on an in-depth understanding of objectives, the ability and willingness to take risk and the specific circumstances relating to each investor.

Our team of investment managers is equipped to partner with you on this important journey and to adequately allocate investments on both a strategic and tactical basis once they have fully understood your circumstances.

We structure investment portfolios using a core and satellite approach, with the bulk of the portfolio in traditional investments and the balance placed in thematic and structured investment opportunities. We advise on a broad range of options covering a number of traditional and alternative asset classes in both the domestic and offshore market.

A comprehensive investment process around both asset allocation and investment selection is undertaken with regard to the investor's specific requirements and ongoing reviews and monitoring form part of this structured process.



Advisory & Execution



Stockbroking

Investec Wealth & Investment offers comprehensive advisory and self-directed stockbroking and trading services.

Advisory Stockbroking Services are designed for investors who prefer making their own investment decisions but also require access to a highly rated investment team and premium research platform in order to offer investment opportunities.

We specialise in equities, derivatives (Contracts For Difference, Currency Futures, Single Stock Futures) and various structured investment products.

Self-directed & Online Stockbroking Services provides you with access to our comprehensive online research and market intelligence platform as well as professional dealing functions. You can also join an innovative online investment community through our exclusive offering, The Exchange, and connect with like-minded investors to assist you in your trading strategies.

For clients who prefer a phone-in dealing and execution service, we offer access to a dedicated professional trader.

Charities & Trusts



Hopes & Dreams



Charities & Trusts

If you are involved with a charity or trust, Investec Wealth & Investment can assist you in achieving your investment goals.

We have extensive experience managing charities, trusts and small institutional funds.

A thorough understanding of the specific investment requirement of charities, trusts and foundations, combined with our wide range of services, assists our investment managers with matching the needs of your trust or charity to the most effective strategy. We currently manage a number of mandates for charities, trusts, professional bodies, schools, universities and other ecclesiastical institutions across South Africa.



Corporate & Executives



Specialised & Secure

Corporate & Executives

Investec Wealth & Investment offers a number of unique services tailored for corporate and executives.

Our unique Share Plan Services business manages share plans on behalf of employee ownership schemes, BEE share trusts and other share participatory plans. Our corporate and executive stockbroking service is a highly specialised service handling share buybacks, executive placing or sourcing of shares, BEE shareholder disposals and other strategic or sensitive transactions.

Share Plan Services and employee/participant trading services are offered through Investec Share Plan Services. This is the only service of its kind in the market and provides various customised IT, administrative, dealing and settlement solutions to listed and unlisted companies. Over 40 JSE listed companies and a number of BEE share trusts representing 250 000 share trust employees currently make use of our Share Plan services.

Corporate and Executive Stockbroking services are provided through a separate, distinct division known as Investec Specialised Securities. This division has handled some of the JSE's largest deals in recent years and specialises in share buybacks, on-market merger and acquisition advice, strategic and sensitive share transaction management for executives and corporate clients.



Investec Wealth & Investment Global Offices

If you require any information about
our specialised investment options,
please contact us.

United Kingdom

Belfast
Cheltenham
Edinburgh
Farnham
Glasgow
Leeds
Liverpool
London
Manchester
Reigate
Sheffield

South Africa

Cape Town +27 21 416 3000
Durban +27 31 575 4000
Johannesburg +27 11 286 4500
Pietermaritzburg +27 33 264 5800
Port Elizabeth +27 41 396 6700
Pretoria +27 12 427 8300

Australia

Sydney
Perth