

## Nedgroup Investments

**Nedgroup Investments (NGI)** was founded in 2003 and have built an exceptional track record over the years, consistently ranked in the top three investment managers in South Africa. We offer institutional and corporate investors seamless access to a range of local and international specialist and multi asset investment strategies. Our innovative product offering includes the lowest cost passive range and an active fund of fund range as illustrated in the table below. We believe a blend of passive and active investments may enhance diversification whilst decreasing risk and overall costs for our clients.

		LOWEST COST, SMART PASSIVE RANGE		ACTIVE FUND OF FUNDS RANGE	
	Nedgroup Investments Flexible Income	Nedgroup Investments Core Guarded	Nedgroup Investments Core Diversified	Nedgroup Investments XS Guarded Fund of Funds	Nedgroup Investments XS Diversified Fund of Funds
<b>Objective</b>	The Fund aims to provide investors with enhanced money market returns whilst diversifying between the fixed income asset classes.	The Fund aims to provide a reasonable level of capital protection, with the potential for capital growth through a low exposure to equity markets.	The Fund aims to provide moderate capital growth and aims to provide low cost exposure to a range of local and global asset classes.	A Fund of Funds which aims to achieve its objective through investment in a diversified portfolio of local equity, local fixed interest, foreign equity and foreign fixed interest portfolios.	A Fund of Funds which aims to achieve its objective through investment in a diversified portfolio of local equity, local fixed interest, foreign equity and foreign fixed interest portfolios.
<b>Maximum equity allocation</b>	n/a	40%	75%	40%	75%
<b>Benchmark</b>	110% STeFI Deposit	CPI +3% over rolling 3 years	CPI +5% over rolling five years	CPI +3% over rolling 3years	CPI +5% over rolling five years
<b>Risk Profile</b>	Low	Low-Medium	Medium	Low-Medium	Medium
<b>Min investment term</b>	6 months	3 years	3-5 years	3 years	3-5 years
<b>Reg. 28 Compliance</b>	Yes	Yes	Yes	Yes	Yes

## Transformation - Building an inclusive and enabling environment

Nedgroup Investments is passionate about our clients and our country and we are committed to building an inclusive and enabling environment to correct the past imbalances. We have maintained our status as a Level 2 contributor as rated by the Financial Sector Charter.

As a subsidiary of Nedbank we recently earned a top spot as the only African company in the top 20 most diverse and inclusive organisations in the world in 2017 in the Thomson Reuters Diversity & Inclusion Index. The index measures the relative performance of more than 6 000 companies globally in environmental, social, and governance (ESG) and our ranking reflects our continued purpose and progress in these areas.

## Our commitment to responsible investing

Nedgroup Investments is part of Nedbank Group Limited, which is majority owned by Old Mutual Plc. As a signatory to the United Nations-backed Principles for Responsible Investment Initiative (UN PRI), the group of companies under Old Mutual ("the Group") believes that the sustainability lens provides important insight into emerging environmental, social and governance (ESG) risks and opportunities that should be considered by asset owners and managers.

Our responsibility towards our clients' assets forms the foundation of our investment philosophy and approach. We are committed to the promotion and support of Responsible Investing both in South Africa and globally. As a result, we aim to ensure that management is ultimately accountable for company performance and conduct. We believe that it is our duty to provide our appointed managers with guidelines on how to exercise shareholder rights in the best interests of our clients.

Our proxy-voting guidelines policy provides clear parameters for the voting of shareholder resolutions so that voters make decisions based on a full understanding of publicly available information. Further details of our proxy voting guidelines are available from our website <http://nedgroupinvestments.co.za/responsible-investing>.

We are proud of our achievements as a responsible citizen in the investment industry and look forward to continue building mutually beneficial partnerships with and for our clients.

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