



GROWTH PORTFOLIO SERVICE

PORTFOLIO OBJECTIVES

The primary investment objective of the Growth Portfolio is to generate long-term capital appreciation. This portfolio is designed for investors who seek capital appreciation over income. The Growth Portfolio taps into global financial markets and employs in-house capabilities and expertise to provide long-term capital appreciation whilst keeping an oversight of the risks involved in investing in such asset classes. The portfolio invests mainly in financial instruments which can potentially achieve real capital growth over the long term. The Growth portfolio invests mainly in growth-oriented assets, including high-yielding debt and equities. The investment strategy is biased toward developed markets with the potential to add on emerging market exposure. It is our core belief that long term sustainable long-term capital appreciation, rather than chasing short-term capital growth, will deliver a better outcome for investors.

TARGET MARKET

The Growth Portfolio is suitable for moderately aggressive investors seeking primarily capital appreciation and with a long-term investment horizon.

Our discretionary portfolio management service is intended for those clients who want peace of mind knowing that their investments are actively monitored and managed by a team of professional portfolio managers. A detailed portfolio valuation, including a financial market update, is provided on a quarterly basis.

PORTFOLIO FEATURES

- The asset allocation of the portfolio is periodically reviewed and adjusted as necessary to optimise the overall asset allocation and balance out risk exposures.
- Distributions by any of the portfolio's underlying investments will be held on account for reinvestment purposes as opportune.
- The portfolio is actively managed and monitored by a team of experienced and dedicated portfolio managers.
- A maximum of 70% of the portfolio's asset allocation is invested in equities. The other 30% is invested in fixed income, commodities or kept as cash depending on prevailing market conditions.
- The portfolio can invest up to 60% of the total assets into high-yield or unrated fixed income and up to 40% of total assets in investment-grade bonds.
- Foreign currency exposure (major currencies) is limited up to a maximum of 60% of the portfolio value.
- The portfolio is not leveraged and does not use derivatives.
- Detailed valuation reports are provided on a quarterly basis.
- The performance of the portfolio can be monitored daily via the secure area of the Company's Website.

FEES

* Annual Management Fee is calculated proportionately on the value of total assets held at the end of each day and charged on a Quarterly basis at the end of March, June, October and December and pro-rata if funds are withdrawn in between payment periods. This charge is deducted from cash levels held within the portfolio.

PRACTICAL INFORMATION

Type of service

Discretionary Portfolio

Launch Date

October 2016

Base Currency

EUR

Minimum Investment

€25,000

Minimum Top-up

N/A

Risk

Moderately Aggressive

Trading Frequency

Every 15 Working Days

Income

Income re-invested in the portfolio

Annual Management Fee *

1.25% exclusive of VAT

Entry Fee

1.5%

Exit Fees

Nil

Transaction Charges

€5, £4, US\$6

Other Fees

As per latest Schedule of Fees issued by the Company and which is available on the website www.mzinvestments.com



IMPORTANT INFORMATION:

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