



HIGH INCOME PORTFOLIO SERVICE

PORTFOLIO OBJECTIVES

The primary investment objective of the High-Income Portfolio is to provide high returns consistent with prudent investment management. This portfolio taps into global income-generating bond and equity markets and employs in-house capabilities and expertise to achieve targeted returns over the medium to long term. The portfolio invests in selected financial instruments which can potentially achieve both dependable and real growth in income and capital. It is our core belief that long-term income and growth, rather than short-term yield, will deliver a better outcome for investors.

TARGET MARKET

This High-Income Portfolio is suitable for investors with a high-risk profile and long-term investment horizon, primarily seeking high income.

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 markets update, is provided on a quarterly basis.

INDICATIVE DISTRIBUTION RATE

The High-Income Portfolio emphasises interest and dividend income as a component of total return for a given level of investment risk.

The portfolio aims to achieve a target distribution of 5%.

PORTFOLIO FEATURES

- The portfolio is actively managed and offers diversification through investments in global Exchange Traded Funds (Bonds/Equities) and Collective Investment Schemes (Bonds/Equities).
- The asset allocation of the portfolio is periodically reviewed and adjusted as necessary in line with the prevailing market conditions, taking into consideration value, solvency, liquidity, and income.
- The investment strategy has sufficient flexibility to manage cash levels depending on prevailing market conditions. The portfolio achieves return via geographical and sectorial diversification and can be exposed to a diversified foreign exchange (FX) exposure to take advantage of investment opportunities.
- Active portfolio management by a team of dedicated and experienced portfolio managers ensuring diversification and risk management.
- 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, September and December and pro-rata if funds are withdrawn in between payment periods. This charge is deducted from cash levels held within the portfolio.

** Performance Fee is calculated 10% of any return, that subject to a High-Water Mark, the portfolio achieves over the target return will be charged on a quarterly basis, at the end of March, June, September and December and pro-rata if funds are withdrawn in between payment periods. The performance up to target return is not subject to any performance fee. The charge is deducted from cash levels held within the portfolio.

PRACTICAL INFORMATION

Type of service

Discretionary Portfolio

Launch Date

November 2019

Base Currency

EUR

Indicative Distribution Rate

5%

Minimum Investment

€50,000

Minimum Top-up

€10,000

Risk

Moderately Aggressive

Trading Frequency

Every 15 Working Days

Income Cut-Off Dates

End March, June, September, December

Income Payment Dates

15 January, 15 April, 15 July, 15 October, or next working day

Income Payment Currency & Method

EURO – Paid Out

Annual Management Fee *

1.25% exclusive of VAT

Performance Fee **

10% on the excess return above the target returns

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:

This brochure is intended for marketing purposes and does not provide sufficient information on which a potential investor can make an informed investment decision. This brochure does not constitute and may not be relied upon as constituting investment advice or an inducement to invest. The information contained in this document has been compiled in good faith, but no representation or warranty, expressed or implied, is made as to its accuracy, completeness, or correctness, and MZ Investments, its directors and employees accept no liability for the consequences of your acting upon the information contained in this brochure. Potential investors must seek advice from their professional advisor before investing. Past performance is not indicative of future performance and the value of the investments and income derived from them may fluctuate and investors may not receive back the amount they originally invested. This service may be affected by changes in currency exchange rates. Target distribution, where applicable, is indicative and the actual amount distributed can be less or more than the indicated amount.

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