



INCOME DISTRIBUTION PORTFOLIO SERVICE

PORTFOLIO OBJECTIVES

The primary investment objective of the Income Distribution Portfolio is to provide income consistent with prudent investment management with a secondary objective of long-term capital appreciation. This portfolio is designed for investors who seek steady income. The portfolio taps into global income-generating bond and equity markets and aims to provide consistent income over the long term.

The portfolio invests in selected financial instruments which can potentially provide both a dependable income stream 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

The Income Distribution Portfolio is suitable for investors with a medium-risk profile, seeking primarily income and with a medium-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 markets update, is provided on a quarterly basis.

INDICATIVE DISTRIBUTION RATE

The Income Distribution 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 4%.

PORTFOLIO BENEFITS

- The portfolio is actively managed and offers diversification through the investment in global Exchange Traded Funds ("ETFs") (Bonds/Equities) and Collective Investment Schemes (Bonds/Equities), sectors via Euro-denominated structures.
- The asset allocation of the portfolio is periodically reviewed and adjusted as necessary in line with the prevailing market conditions.
- Cash level targets within the portfolio are kept between 0% and 5%, depending on market volatility.
- The portfolio mainly focuses on Euro but offers the investor the opportunity to diversify into GBP and USD Foreign currency, limited to a maximum of 20% of portfolio value.
- 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.
- Portfolio performance is driven by an experienced and dedicated team of portfolio managers.

Fees

* Annual Management Fee is calculated proportionately on the value of total assets held at the end of each day and charged on a semi-annual basis at the end of April and October 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

15th November 2022

Base Currency

EUR

Target Distribution

4%

Minimum Investment

€15,000

Minimum Top-up

€5,000

Risk

Moderate

Trading Frequency

Every 15 Working Days

Income Cut-Off Dates

End April, October

Income Payment Dates

15 May & 15 November

Income Payment Currency

EURO

Annual Management Fee *

1.25% exclusive of VAT

Entry Fee

1.5%

Exit Fees

Nil

Trading 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

+356 2145 3739

mzinvestments.com



IMPORTANT INFORMATION:

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