

MZ INVESTMENTS

TOTAL RETURN INCOME PORTFOLIO SERVICE

PORTFOLIO OBJECTIVES

The primary investment objective of the Total Return Income 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. This portfolio taps into global income-generating bond and equity markets and aims to provide consistent income over the long term. The portfolio invests in 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 Total Return Income 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. Detailed portfolio valuations, including financial market updates, are provided on a quarterly basis.

INDICATIVE DISTRIBUTION RATE

The Total Return Income Portfolio emphasizes interest and dividend income as a component of total return for a given level of investment risk.

The portfolio aims to achieve an indicative distribution rate of 4%.

PORTFOLIO FEATURES

- Active management is a core function of the portfolio, ensuring diversification of traditional asset classes. Exchange-traded funds, direct securities and collective investment schemes are used in the implementation of the portfolio's investment strategy.
- The overall asset allocation of the investment strategy is periodically reviewed and adjusted as necessary in line with the prevailing market conditions, taking into consideration value, solvency, liquidity, and income.
- Cash levels targets vary in line with prevailing market conditions. Currency risk management remains a central consideration for the investment strategy. This enables the portfolio to diversify its global exposure.
- The portfolio has limited exposure to specific investment vehicles to mitigate against concentration risks.
- 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 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.

PRACTICAL INFORMATION

Type of service
Discretionary Portfolio

Launch Date
April 2019

Base Currency
EUR

Indicative Distribution Rate
4% Annualized

Minimum Investment
€50,000

Minimum Top-up
€10,000

Risk
Moderate

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

Entry Fee
1.50%

Exit Fees
Nil

Transaction Charges
0.35% with a minimum fee of EUR 0.25, GBP 0.20, USD 0.30 & a maximum fee of EUR 5.00, GBP 4.00, USD 6.00

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

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