



LIBERTY
In it with you

**Envision a
new world
of investing.**

Multi-Strategy Investing



Envision a
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of investing.

Goals are important. We want to **help you** **reach** them.

Never have there been more asset classes and opportunities on offer for investors to choose from. But going at it alone can be overwhelming; choosing what to invest in and when without truly understanding the possible outcomes can be scary when you're investing for your future.

We know that planning for your future should be taken seriously. We want to help you to achieve your goals, whether short or long term, by guiding you on your journey with personalised financial coaching.



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We've made goals-based investing **simple, transparent, and easy to understand.**

We have built a goals-based investing tool that is simple and that creates easy-to-understand investment proposals. It includes five Multi-Strategy investment portfolios. Powered by STANLIB, each portfolio has been designed to deliver on performance and combines a diversified set of carefully selected **uncorrelated strategies to ensure the best outcomes for you.**



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Goals-based investing is as simple as **1,2,3.**

Step 1: Start with the end in mind

Your adviser will help you identify and match your goals and objectives. By understanding what you need (or want) your money to achieve, your adviser will create a personalised plan to help you reach your goals.

Start

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Agree client's
GOALS

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Step 2: A portfolio that matches a goal

Your adviser will match a Multi-Strategy portfolio to each of your goals.



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Your adviser will match a Multi-Strategy portfolio to each of your goals.

Step 3: Review, report, adjust

Life doesn't follow a straight line. By regular goal reporting and feedback, you can adjust your investments accordingly. The benefit of this process is that, should your goals or circumstances change, let your adviser know so they can change the choice of portfolio by simply switching to a portfolio more aligned to your revised goals.



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It's that easy



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The 5 Multi-Strategy investment portfolios:

MS **1** Income Generation

This portfolio is designed for investors with a low appetite for risk and focuses on capital preservation

MS **2** Stable Performance

Designed for investors with a low to moderate risk appetite, this portfolio includes offshore diversification

MS **3** Medium Term Moderate Growth

This portfolio also includes offshore diversification and is designed for investors with a moderate risk appetite and focuses on stable capital growth

MS **4** Long Term Capital Growth

Designed for investors with a moderate to aggressive risk appetite, this growth-orientated portfolio is regulation 28 compliant with offshore diversification

MS **5** Long Term Capital Growth

This portfolio is growth orientated with offshore diversification and is designed for investors with an aggressive risk appetite



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The 5 Multi-Strategy investment portfolios:

MS 1

Income Generation

This portfolio is designed for investors with a low appetite for risk and focuses on capital preservation

Target: CPI + 1 - 2%

Time: 0 - 2 Years

Profile: Conservative

MS 2

Stable Performance

Designed for investors with a low to moderate risk appetite, this portfolio includes offshore diversification

Target: CPI + 1 - 3%

Time: 2 - 3 Years

Profile: Moderately conservative

MS 3

Medium Term Moderate Growth

This portfolio also includes offshore diversification and is designed for investors with a moderate risk appetite and focuses on stable capital growth

Target: CPI + 3 - 4%

Time: 3 - 5 Years

Profile: Moderate

MS 4

Long Term Capital Growth

Designed for investors with a moderate to aggressive risk appetite, this growth-orientated portfolio is regulation 28 compliant with offshore diversification

Target: CPI + 4 - 6%

Time: 5 - 7 Years

Profile: Moderately aggressive

MS 5

Long Term Capital Growth

This portfolio is growth orientated with offshore diversification and is designed for investors with an aggressive risk appetite

Target: CPI + 6%

Time: 5+ Years

Profile: Aggressive



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Understanding Our Investment Approach.

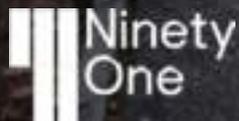
The Multi-Strategy investment portfolios are actively managed and reviewed by top professionals whose specific mandate is to deliver performance during any market cycle. We include the top performing brands in each portfolio all the while keeping you informed.

Exposure to **external managers***, including but not limited to:

FAIRTREE

JPMorgan

STANLIB



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5 Reasons to **stay invested.**

Seasoned investors know it's important to stay invested through all cycles. Investing is a long-term commitment that requires patience and discipline to experience the true benefits.

Whatever your age, you have a long journey ahead of you and as South Africans, we all need to take a collective breath, join hands and work together towards securing our futures.

Here are **five reasons** to stay invested:

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5 Reasons to **stay invested.**

Stay positive, and hold a long-term perspective

To reap long-term rewards, we have to muster great patience. When you invest for retirement or other goals, the stable growth opportunity that investments offer is essential to maintain your lifestyle in the years to come.

If you contribute a certain amount to your portfolio each month, keep doing that.

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5 Reasons to **stay invested.**

Don't let fear feed your decisions

It's challenging to stay positive and hold a long-term perspective, by staying the course with your long-term investment strategy means keeping your eye on the prize and not letting emotions like fear change your course of action.

The 2008 crisis was followed by a period of strong global economic growth, starting in June of 2009, which led to the longest Bull Market in U.S. Stock Market history, and the S&P 500 produced 13% annualised earnings growth in U.S. Dollar terms during this 11-year period (Source: CNN Business, Matt Egan)

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5 Reasons to **stay invested.**

Time in the market is better than timing the market

Trying to time the markets is a dangerous strategy when you're looking to satisfy long-term goals. Missing a few days of market performance can substantially reduce your overall investment return. If you give in to the temptation to disinvest as soon as the market goes through a rough patch, you may just miss the crucial number of large positive months typically following a bear market.

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5 Reasons to **stay invested.**

Hang in there, times will change

Just as ocean tides naturally rise and fall, a sharp decline is not a reason to disinvest. Countless financial market failures have preceded periods of unprecedented economic growth and wealth creation. Selling during this time is only betting against the odds.

The market's performance should be judged over relevant time horizons of five years and longer. It's imperative to stay hopeful through the inevitable cycle through bull and bear markets.

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5 Reasons to **stay invested.**

Let's ride this wave together

Liberty is built on resilience: Sir Donald Gordon, founder of Liberty, saw his father endure financial hardship and was inspired to create a business that now serves thousands.

Although there are no guarantees that the future will resemble the past, history tends to favour long-term investors. Our Multi-Strategy portfolios have been designed to deliver on performance and combine a diversified set of carefully selected uncorrelated strategies to ensure the best outcomes for you.

Trust that when the cycle is right, the solutions will be there. New opportunities could even surface amidst the chaos and crisis. Your future self will thank you.

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Speak to your adviser today to start your journey to reaching your goals with our simple, transparent, and easy to understand investment solutions.

Join us as we remain
Invested Together.

** Please note that external manager allocations may vary over time.*

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