



WELCOME
OUR STORY AND A TOOL
EXERCISE
LUNAR CAPITAL



OUR STORY AND A TOOL

Lunar Capital

Sabir

IT & financial markets

- Business models
- Investing for 25 years
 - Hgain
- Continuously learning to push the boundaries
 - Dept. of Basic Educ.
- Family man

Our Vision

To build a world-class wealth management business servicing families and communities

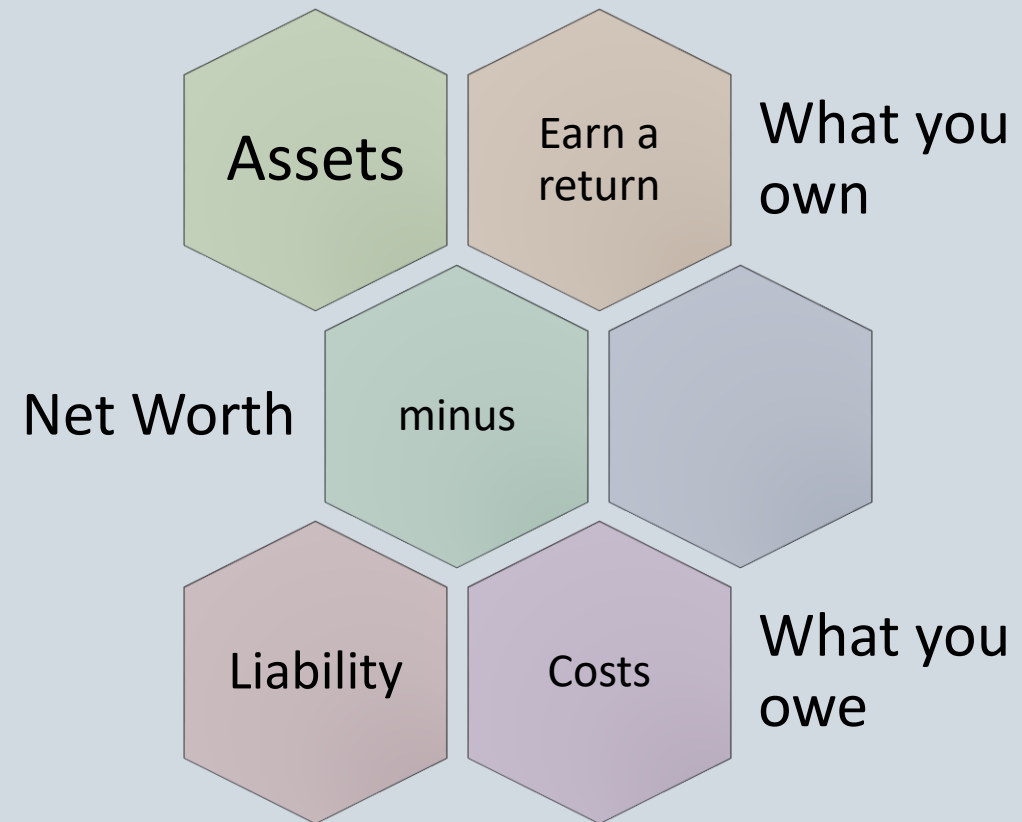
- Long-term investment orientation
- Encouraging a learning culture
- Leaving a legacy

100% BEE, 26% Black Women Owned

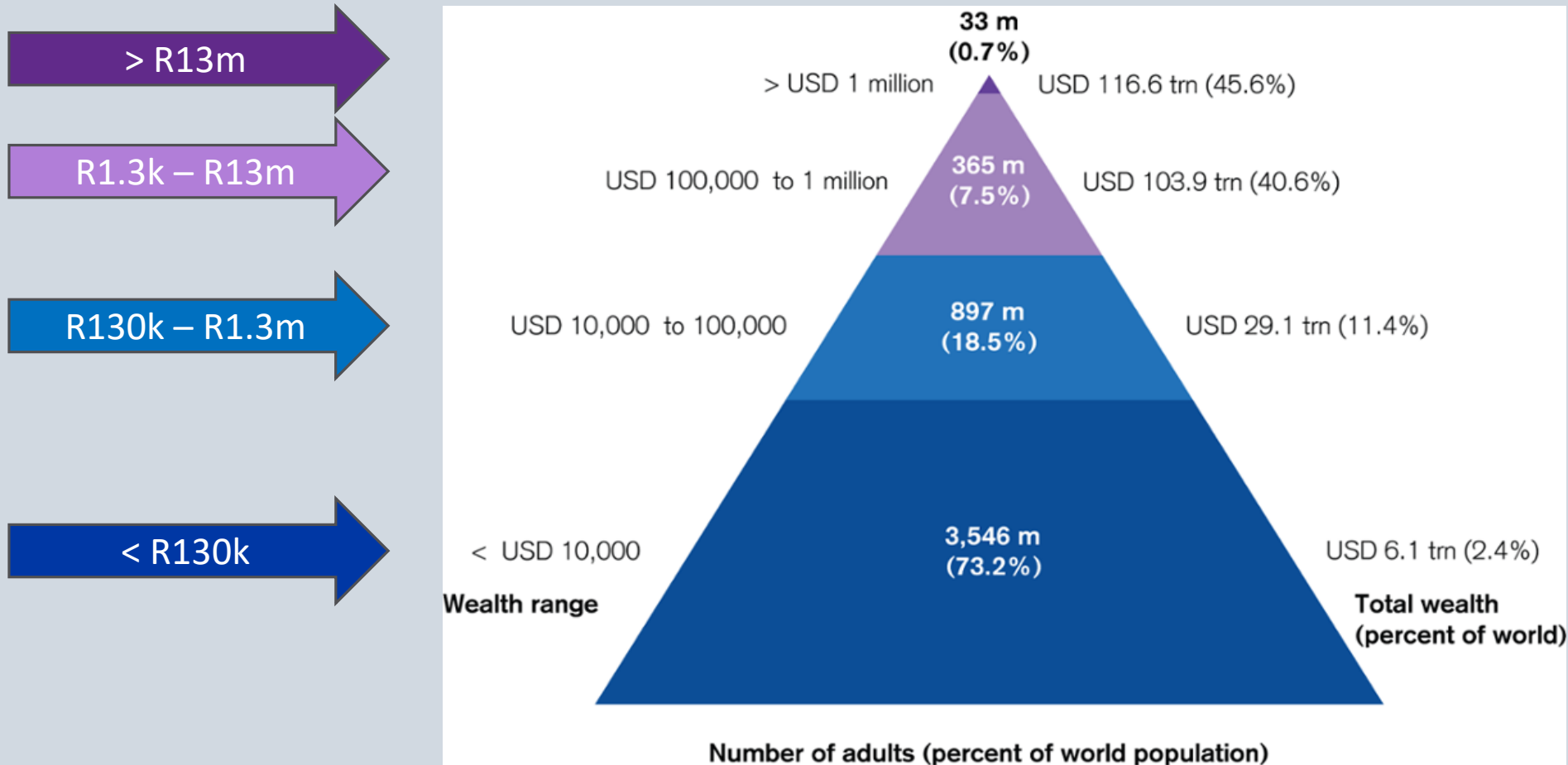
Healthcare, Technology, Finance professionals

LEARN. INVEST. ENJOY.

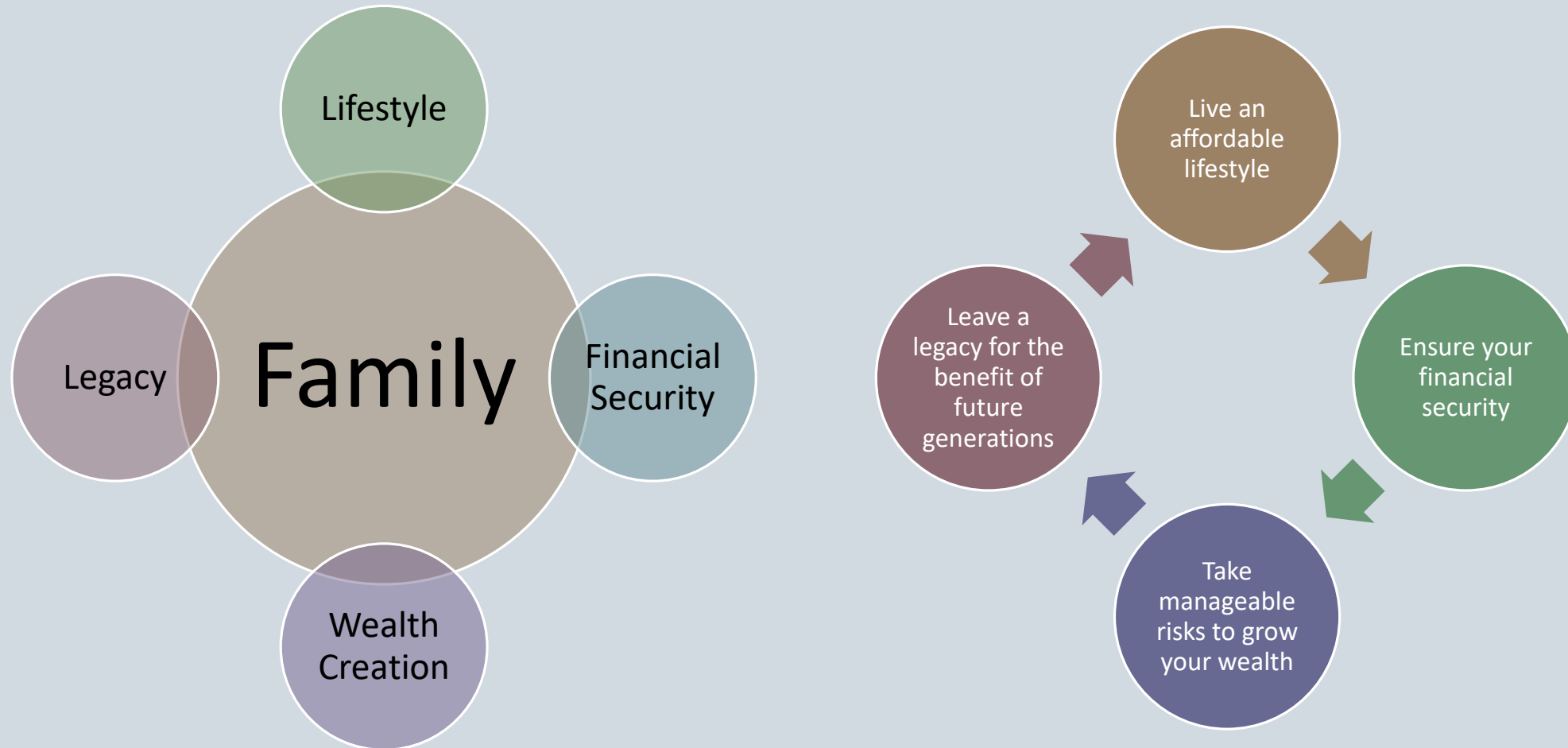
Wealth = Net worth



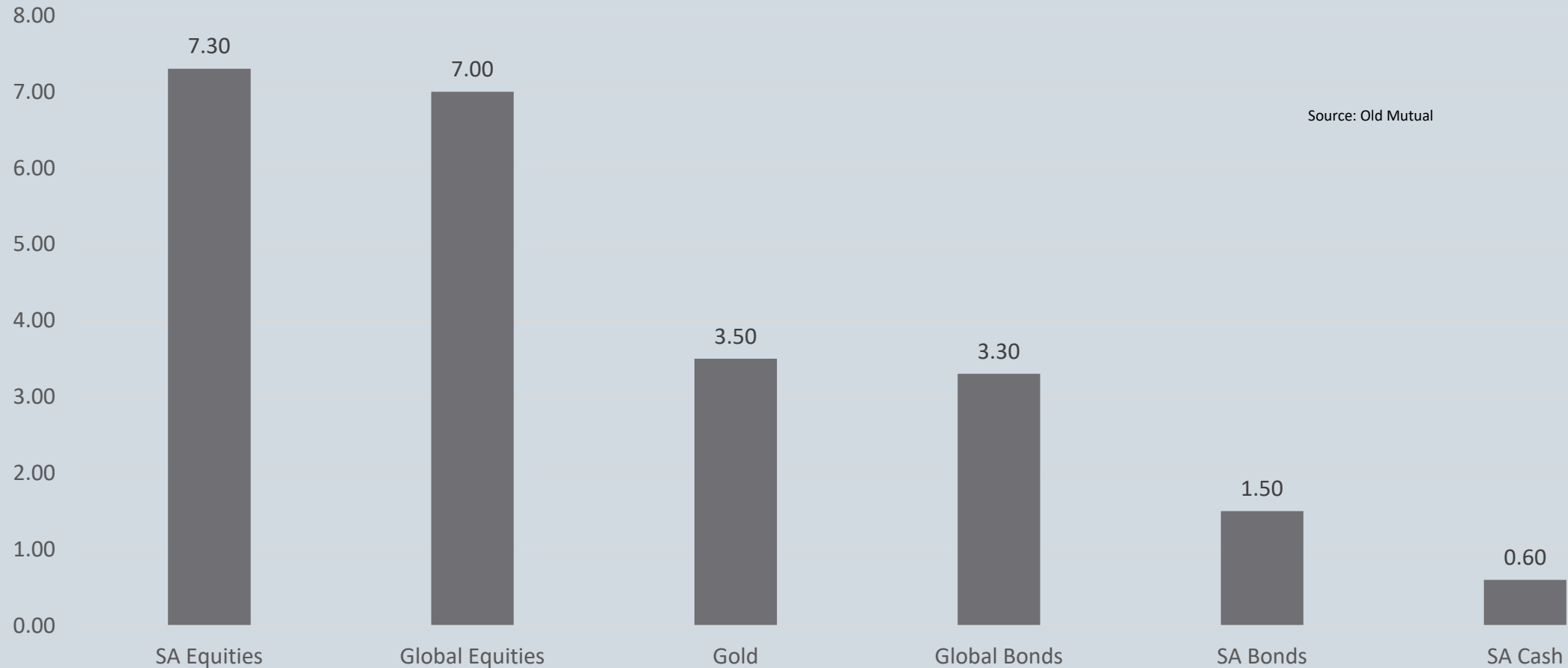
The Wealth Pyramid



How can you build your family wealth?



Annualised REAL Returns: 1929 - 2016



Investing is the best way to build and protect wealth.

1. Have an Investment Strategy

- Envision where you want to be in 10-20 years
- Understand your risk tolerance
- Find the right asset mix for you
- Review and rebalance your portfolio regularly, but not too often

2. Limit costs

- Management fees, advisory fees
- Taxes

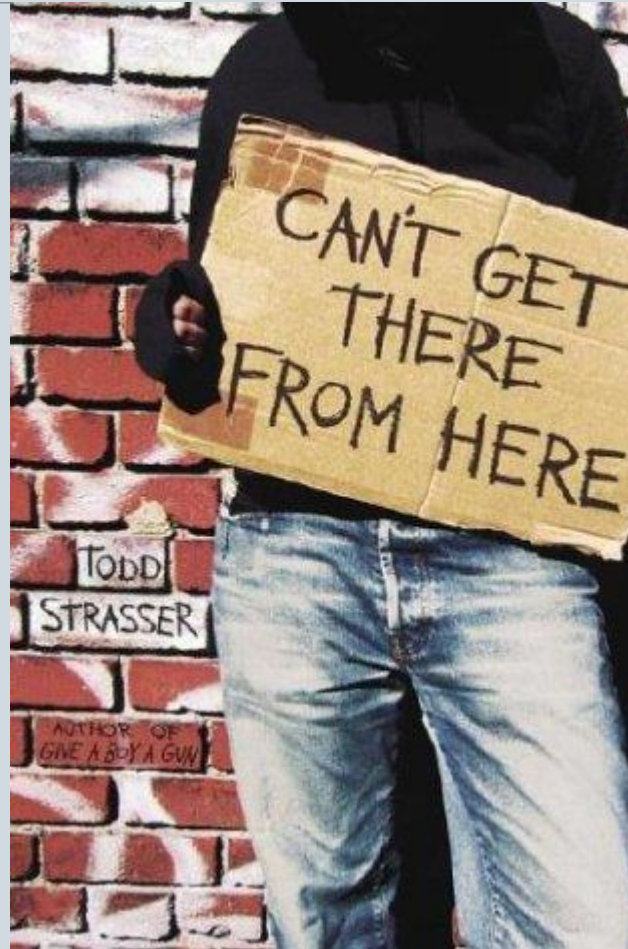
3. Be disciplined

- Stick to your investment plan
- Allow your strategy time to work for you
- Find the right balance between sleeping well and taking sufficient risk

4. Keep learning

- Encourage all in your family to learn about investing

You can't get there from here, if you don't know where you are



We've designed a simple tool to help you design your wealth building strategy.

Assets	Liability	Net Worth
<ul style="list-style-type: none">• Lifestyle Assets• Investment Assets	<ul style="list-style-type: none">• Funding a lifestyle• Adding risk	<ul style="list-style-type: none">• Current mix• Security for family

Start with knowing what you have:

- What is your net worth?
- Too much debt?
- Lifestyle and Investment Assets?
- Will you/r family cope in a crisis?

Is your Investment Asset mix right?

Are your ownership documents, policies and account numbers easily available?

Investment Assets

- Property
- Equity
- Bonds
- Cash
- Other

Local

- Security
- Growth
- Risk

Offshore

- Rule of thumb 30%

Everything Should Be Made as
Simple as Possible, But Not Simpler
Albert Einstein

Take Action, Build Wealth



Exercise

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Key Observations

- Debt
 - Should we reduce or pay off expensive debt? Or gear-up a little more?
 - How much is this costing?
- Holiday Home
 - Do we need this? Should we rent out and which is the best time to do so?
- Offshore
 - We should probably increase this. How can we do this?
- Life cover
 - Is this enough? What about disability cover?
- Retirement Funds
 - Are we on track to meet retirement objectives? Should we increase our monthly contributions?
- Asset Mix
 - How does this fit in with our risk appetite? Too much Equity?
 - Cryptocurrencies?

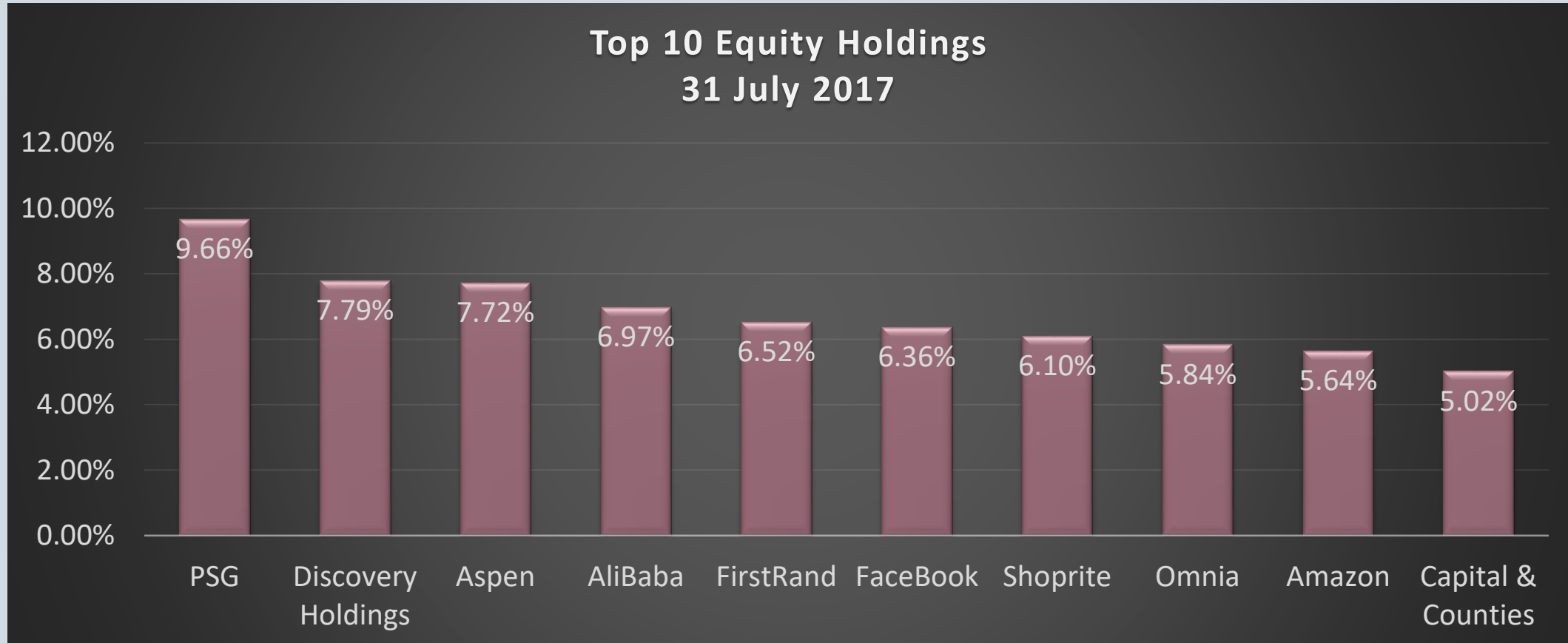
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FUND OVERVIEW

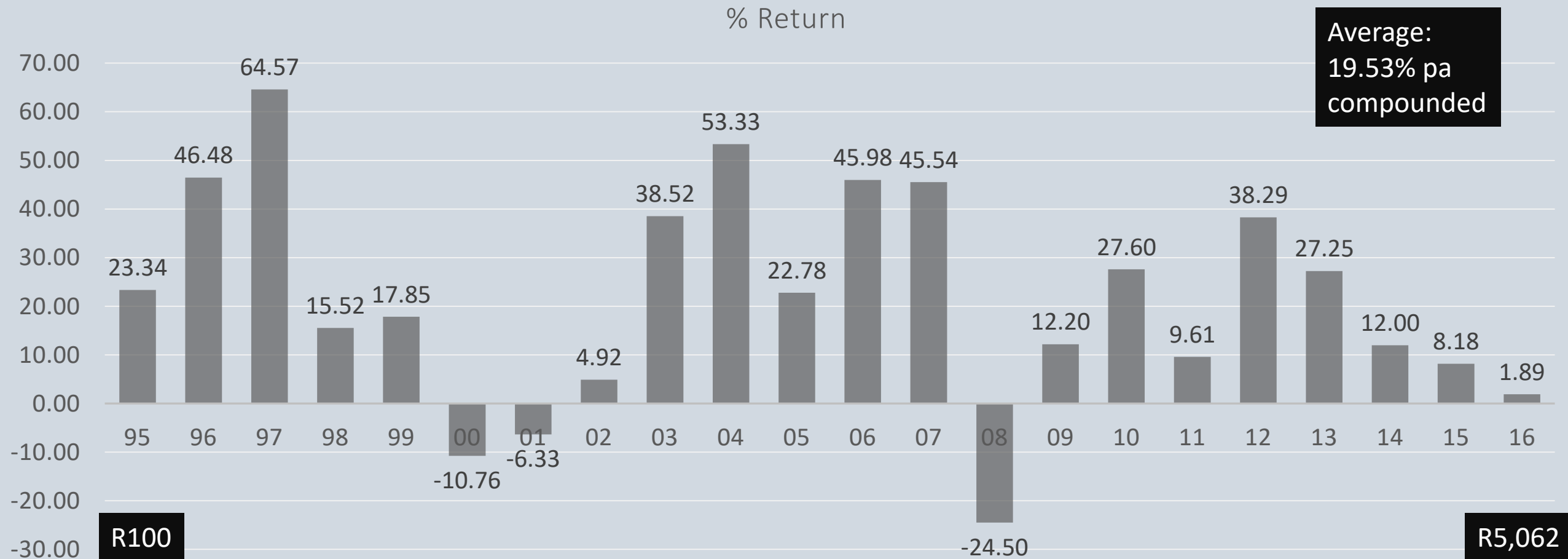
Lunar BCI Worldwide Flexible Fund

- Driven by a purpose to meaningfully impact the investment culture of the communities and people whose lives we touch
 - Insights on Investing and Wealth building
 - Tools:
 - Balance Sheet management
 - Investment Club set-up
 - Family Wealth Management
 - Understanding fundamentals of investing
- Unit Trust
 - FSB regulated, liquid
- Founders and Managers have significantly invested their own wealth (R50m) into the fund
- Provides you with the opportunity to invest in innovative and quality businesses of which a portion can be offshore
 - We buy quality and innovative businesses at fair prices;
 - We focus on IT and biotechnology businesses in our offshore portfolio

Lunar BCI Worldwide Flexible Fund



Higain Historical Returns



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INVESTMENT OPTIONS

Lunar BCI Worldwide Flexible Fund

- Be part of our journey
 - Our vision is to build a world-class wealth management business servicing families and communities.
- Co-invest with us and benefit from the Higain experience gained over more than 25 years of investing
- Our Fees
 - 1% per annum plus VAT, calculated daily and included in the Daily price (NAV)
 - 20% of the outperformance over the benchmark, capped at a maximum of 2%pa
 - Benchmark = 5% + SA Consumer Price Index
 - i.e. performance fees only charged if investor earns a real return of 5%
 - Illustration: R1m invested = R10,000pa in fixed fees

How you can invest?

- Minimum investment size:
 - R25,000 Once off
- OR
- R1,000 per month debit order

Option 1

R25,000 +

R1,000pm

Option 2

R50,000 +

R2,000pm

Option 3

R100,000
+

R5,000pm

Option N

Any
Combo

*Our Purpose is to
meaningfully
impact the
investment culture
of the communities
and people whose
lives we touch.*

*We believe that an
investment culture
will not only
positively impact
individuals and
their families but
also our
communities and
the country as a
whole.*



Be part of our Journey

www.lunarcapital.co.za

Disclosures

Lunar Capital (Pty) Limited (FSP 46567) is the Investment Manager of the Fund and earns a portion of the management and performance fees, where applicable.

Collective Investment Schemes in securities are generally medium to long term investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future. The Manager does not guarantee the capital or the return of a portfolio. Collective Investments are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges and maximum commissions is available on request from Boutique Collective Investments (RF) Pty Ltd. Performance fees are calculated and accrued on a daily basis based upon the daily outperformance, in excess of the benchmark, times the share rate and paid over to the manager on a monthly basis.

Investments in foreign securities could be accompanied by additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. Additional information, including application forms and annual or quarterly reports can be obtained from the Manager, free of charge. Boutique Collective Investments (RF) Pty Ltd is a registered Manager of the Boutique Collective Investments Scheme, approved in terms of the Collective Investments Schemes Control Act, No 45 of 2002 and a full member of the Association for Savings and Investment SA. Boutique Collective Investments (RF) Pty Ltd retains full legal responsibility for the third party named portfolio.

Additional Disclosure information can be obtained at www.lunarcapital.co.za.

Appendix 1

30 – Year estimated future value of R1,000 given Average **real** long-term returns

SA Equities	7.30%	R1 294 706	R360 000
Global Equities	7.00%	R1 219 971	R360 000
Gold	3.50%	R635 413	R360 000
Global Bonds	3.30%	R613 666	R360 000
SA Bonds	1.50%	R454 297	R360 000
SA Cash	0.60%	R394 327	R360 000