

# Pr**o**digy

Invest | Retire | Offshore

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Prodigy Asset Management (Pty) Ltd

An Authorised Services Provider | FSP Number: 21095 | Registration Number 2004/018433/071

Directors: G. Algeo, H Rademeyer





## ABOUT PRODIGY ASSET MANAGEMENT

**Prodigy is a specialist Investment Management firm established in 2004. Privately owned and run by a group of investment professionals with extensive experience in financial markets.**

We strive to provide simple effective solutions based on individual circumstances to small and medium businesses, entrepreneurs and high-income earners or self-funded investors.

Our chosen solutions are based on a clear understanding of a client's objectives and life stage planning. We have developed suitable investment profiles which can be used to build suitable solutions and have the skills to create unique proposals as required.

Our range of solutions include:

- Investment Advisory
- Segregated Share Portfolios
- Endowments and Wrapped solutions
- Retirement Annuities, Pension and Provident Fund
- Post-retirement: Living Annuities and Guaranteed Annuities.
- Self-Invested Retirement savings and Investments
- Offshore Investment Portfolios
- Structured Products

We can also assist clients with; Unit Trusts, Hedge Funds, Life Policies and Tax Planning.

The Prodigy difference can be found in simple, transparent solutions based on plans that allows us to bring clarity to long-term investment objectives and deliver strategies to meet expectations.



## THE MANAGEMENT TEAM

**Our management team has more than 50 years combined market experience. With a diverse yet complimentary skill set, our management team are able to approach your individual requirements from these unique vantage points, providing you a solution tailored to your individual needs.**



**Hempas Rademeyer**  
**Executive Director**

Hempas has 25 years of experience in financial markets, previously a director of PLJ Financial Services and Head of Private Clients at Thebe Stockbroking. In 2014 he acquired a substantial shareholding in the company and his strong client relationships have been a catalyst for the recent growth in clients.



**Guy Algeo**  
**Executive Director**

A unique background and reputation for innovative business development is behind Guy's passion to provide clients with the best solutions. For 20 years he built new businesses for larger investment firms. Guy has worked for Alexander Forbes, BoE, Imara and Momentum.

Now under his leadership, Prodigy has developed a well-rounded range of solutions using the best technology and service providers. His passion to assist clients to derive the best from their investment capital is infectious and meticulous.



**Roché Kilian,**  
**Chief Operating Officer**

Roché, brings 17 years of investment experience to Prodigy, and heads our operational functions. He has a keen eye for the markets and a diligent approach to client service. In his role as COO, Roché is responsible for ensuring that our investment professionals receive the support they need to advise and service our clients.





## INVESTMENT MANAGEMENT (SA)

**All our investment services follow a disciplined investment approach and are subjected to rigorous review. We are mindful of costs, particularly layered costs in many CIS Funds.**

### Share portfolios

We primarily make use of listed investments in segregated portfolios which are constructed based on client objectives and risk profiles.

- **Direct Share Portfolios:** as a licensed FSP, we provide clients with access to all listed shares on the JSE and a wide range of globally listed stocks, bonds, mutual funds and ETFs.
- **Bespoke Managed Portfolio:** Many clients have unique preferences, and as such we provide private individuals with personal service and tailored investment solutions which address a client's specific requirements, balanced with their tolerance for risk and personal preferences.
- **Discretionary Portfolios:** Our flagship funds have been designed to cater for specific investor profiles. We aim to outperform the markets over any three-year period and we can customise the recommended proposal for each investor by balancing between the Growth, Income and Capital Preservation.

### Endowments

Investments placed in an endowment can be advantageous if you have a high tax rate (above 30% marginal rate) and are investing in growth assets for the long-term (more than 5 years). Endowments will reduce the tax payable on income and capital. Using a share portfolio or any other CIS investment funds you can invest in growth assets and be relatively active in the

management of the underlying portfolio, but still enjoy the benefits of a Tax Efficient investment vehicle.

### Exchange Traded Funds

ETF's provide a useful mechanism to invest, at low cost. This is often a good starting point for investors as it immediately achieves diversification. Prodigy can include ETF's in a bespoke portfolio for you, or you can access ETF's directly through our SIPP platform. ([www.retireplan.co.za](http://www.retireplan.co.za))

### Structured Products

Prodigy offers clients a range of structured products which are designed to provide specific payoff profiles based on predetermined expectations. These can include Capital Guarantees for reduced risk and or geared returns on specific assets:

- **ETN's:** Exchange Traded Notes offer a vast array of investment options, designed to provide specific payoff profiles. They can be used to enhance returns on assets or markets or reduce the risk associated with such investments
- **Zero Cost Collars:** If you have significant exposure to a listed company, a collar structure manages the risk this investment poses to your entire portfolio.
- **Options Trading:** through our association with Safex Members we provide options trading strategies and portfolio protection.



# RETIREMENT PLANNING

**It is well known that most South Africans do not have adequate savings when they retire. Several factors contribute to this problem, but the four main elements are: Investment Discipline, Investment Returns, Inflation and Costs.**

Three of these factors are in our direct control. You can speak to us about the best solution for you. We offer:

## **Retirement Annuities and Preservation Funds**

- **Retirement Annuities:** Using a segregated Share portfolio within your RA is one of the most significant developments in the retirement savings environment. By comparison to legacy savings vehicles segregated RA's offer significantly lower costs, full transparency, better management of the tax benefits and flexibility to design the portfolio around the needs of the client.
  - *RA's are an important tool to preserve wealth when changing jobs, as a top up to company sponsored pension and provident schemes, or as an outright savings vehicle for entrepreneurs and employees without a company sponsored retirement scheme.*
  - *Prodigy can provide other Retirement Annuities using CIS Funds or investment Fund of Funds and advise on your existing RA.*
  - *Our portfolios comply with the prudential requirements of Regulation 28.*
- **Preservation:** Funds allow you to keep some of the benefits of your Pension or Provident fund when changing employment.

## **Post Retirement**

When you retire your retirement savings need to be used to purchase an approved annuity:

- **Living Annuities:** Prodigy manages a model retirement portfolio which can be personalized based on your unique circumstances. This typically achieves a lower total expense ratio and attractive income yield, (above 5%).



- **Guaranteed Annuities:** Provide certainty of income for the life-time of the retiree. Speak to us if you are looking for a Guaranteed Annuity during your retirement.

## **Corporate Retirement Solutions**

Prodigy is the first Financial Service Providers to offer Self-Invested Personal Pension (SIPP) solutions to clients. SIPP is a savings model similar to the superannuation funds in the UK and 401(k) funds in the USA.

- **Employees:** we place the employee in full control of his/her retirement savings and provide life-stage investment options within accepted guidelines. SIPP provides a simple and effective retirement planning tool to all employees based on their personal information.
- **Employers:** benefit from a simple solution and discharge of their obligations, but maintain oversight of their employee's choices.
- **SIPP:** a simple and transparent and significantly cheaper to administer for small to medium sized companies.

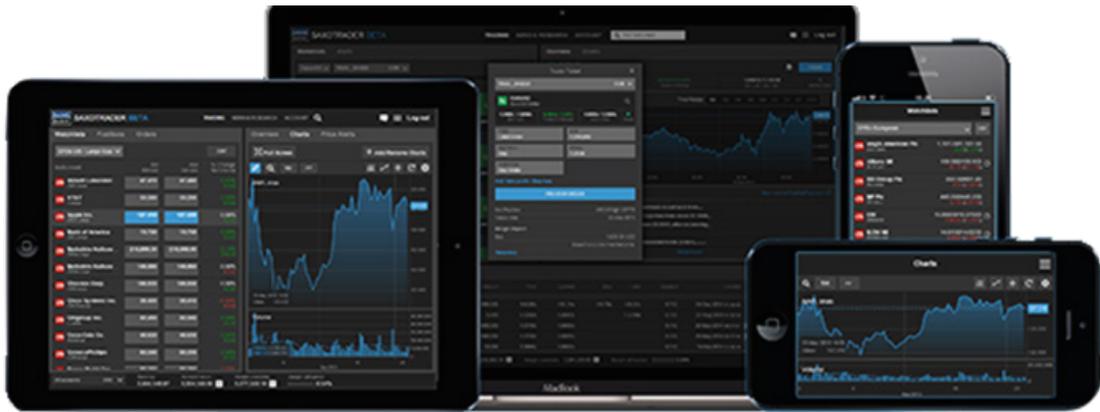


## OFFSHORE

**The future is uncertain and diversification is one of the most powerful tools available to investors. While cognisance should be taken of financial requirements at home, access to Global Markets provides several important advantages, particularly in reducing risk.**

Our extensive network of partners allows us to provide you with direct exposure to offshore markets, either through locally listed Exchange Traded Funds, Rand Hedge segregated portfolios in SA or direct offshore account invested in companies, ETF's or investment Funds

- Rand Hedge Account: We use Prodigy's offshore model for an investment portfolio made up of predominately Rand Hedge shares.
- Offshore Investment Account: A direct offshore account allows you to access the world's developed investment markets. Our core Offshore Portfolio makes use of a selection of key ETF's and geographically diversified conglomerates to establish a stable and secure offshore investment portfolio.
- Structured Products: Provide a useful option to people looking for offshore exposure with limited risk and or enhanced returns



## VALUE ADDED SERVICES

**Prodigy offers several services over and above the typical financial services offerings of our competitors.**

### Online Trading

All our solutions include online access and reporting on your investments through the internet.

For clients with specific online trading requirements, Prodigy has partnered with the best technology providers. We can offer a wide range of state of the art trading platforms, specifically designed to access the instruments that you want to trade.

- ProTrade is a dedicated trading platform for new investors in the South African market. It includes:
  - Access to a wide range of instruments, Shares, ETF's Derivatives, Forex and Commodities as well as selected international companies.
  - Advanced Charting, Stop Losses, Take Profit and real-time pricing with market depth.
  - DMA (Direct Market Access) on any device.

**[www.protrade.co.za](http://www.protrade.co.za)**
- SwordFish Online: SA's most advanced platform for trading Safex listed Instruments. DMA Access, Built in charts and lightning quick execution
- Global Trading: Prodigy can provide trading platforms with some of the most reputable investment companies for direct access to your international share portfolio.

### Collateralized Lending Facility (Margin / Carry Accounts)

Did you know that your investment portfolio can be used to access a lending facility at short notice?

This is useful to provide liquidity to your existing investments. The lending ratio is dependent on the holdings in a diversified portfolio and typically ranges from 30% to 70%.

The interest rates are very attractive particularly when compared to the administration and time involved in establishing other facilities.

A Carry account / facility can provide you the liquidity needed to fund large purchases and/ or plan for CGT expenses.

### Treasury Management Solution

Prodigy offers a treasury management solution that focuses on the following:

- **Currency hedging:** Hedging currency exposure of imports and exports. This helps the importer/exporter manage his/her cash flow and prevents any "blow-out" from any large sudden move of the currency that is being managed.
- **Cash management solutions:** Managing cash in the most optimal way via investing in various money market instruments that offer the highest yields.
- **Paying debtors offshore:** Prodigy will facilitate paying offshore debtors, making it easy and seamless. We will handle the paperwork and do all the administration.
- **Offshore Transfers:** in terms of your R1m discretionary allowance or your R10m annual investment allowance, Prodigy will assist with the administration of getting transfers done.

