



Pandemic Portfolio Management

What do we do?

Financial Services:

- Online Trading
- Advisory Stockbroking
- Managed Portfolios
- Structured Products
- Offshore Transfers
- Wealth Management
- Tax Free Savings Accounts
- Network and partnership with major local and international banks



Agenda

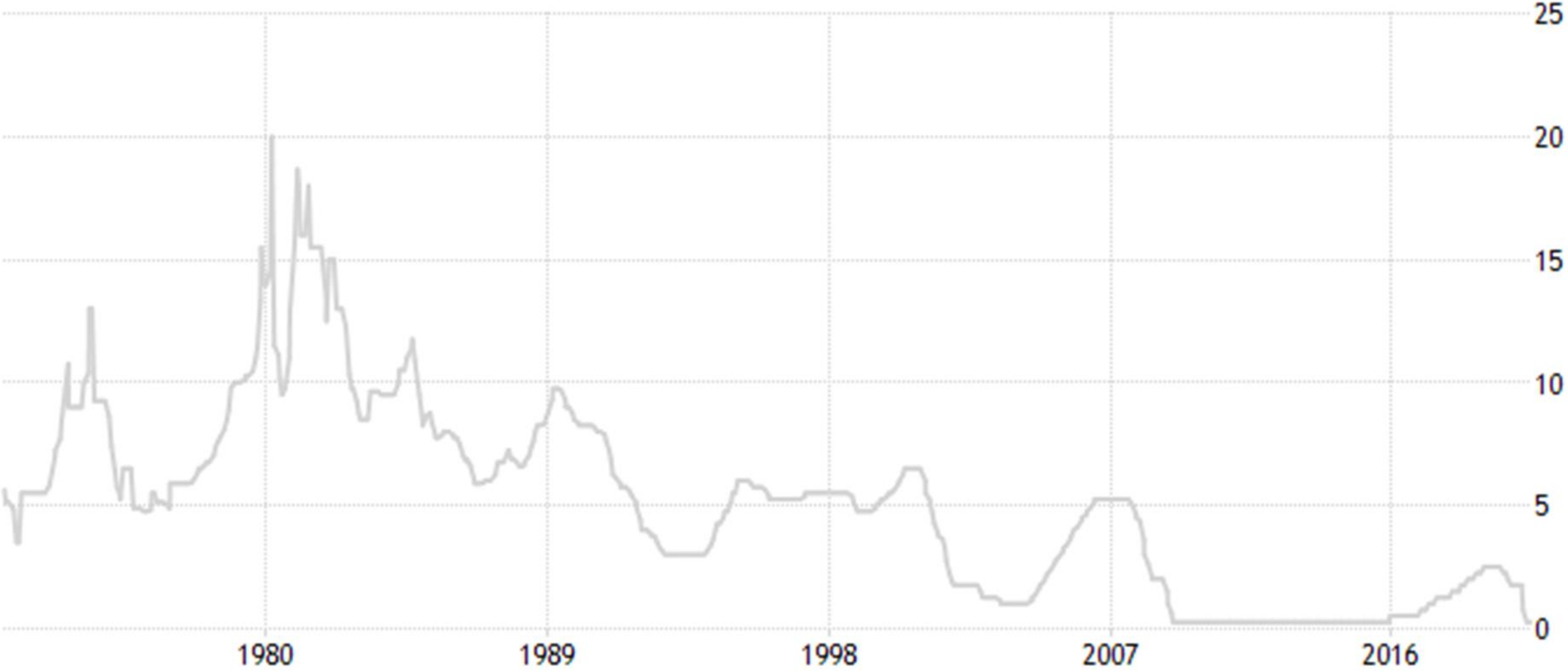
Topic: How to manage your portfolio during a pandemic

1. Review current market conditions
2. Discuss your pandemic investment strategy
3. Three actionable ideas on how to position your portfolio
4. The next level pricing for TFSA's



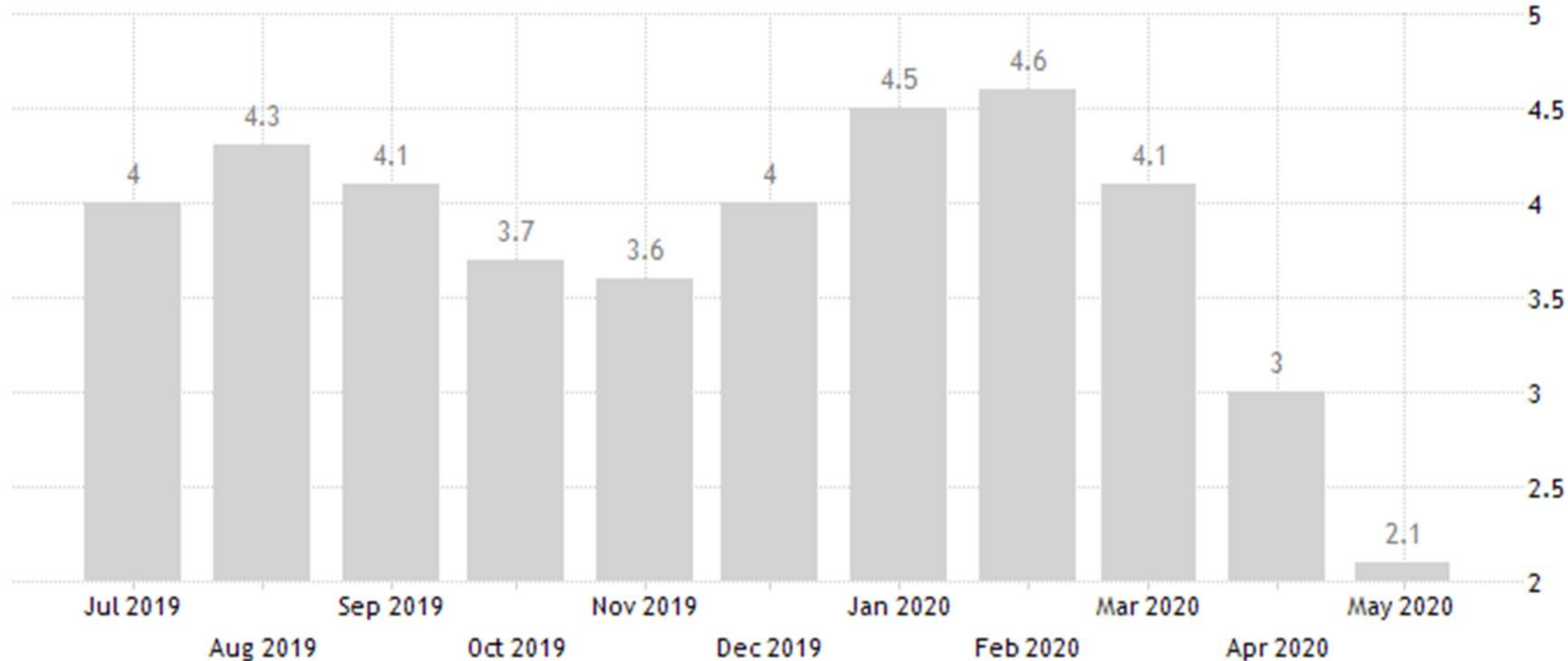
1. Current market conditions



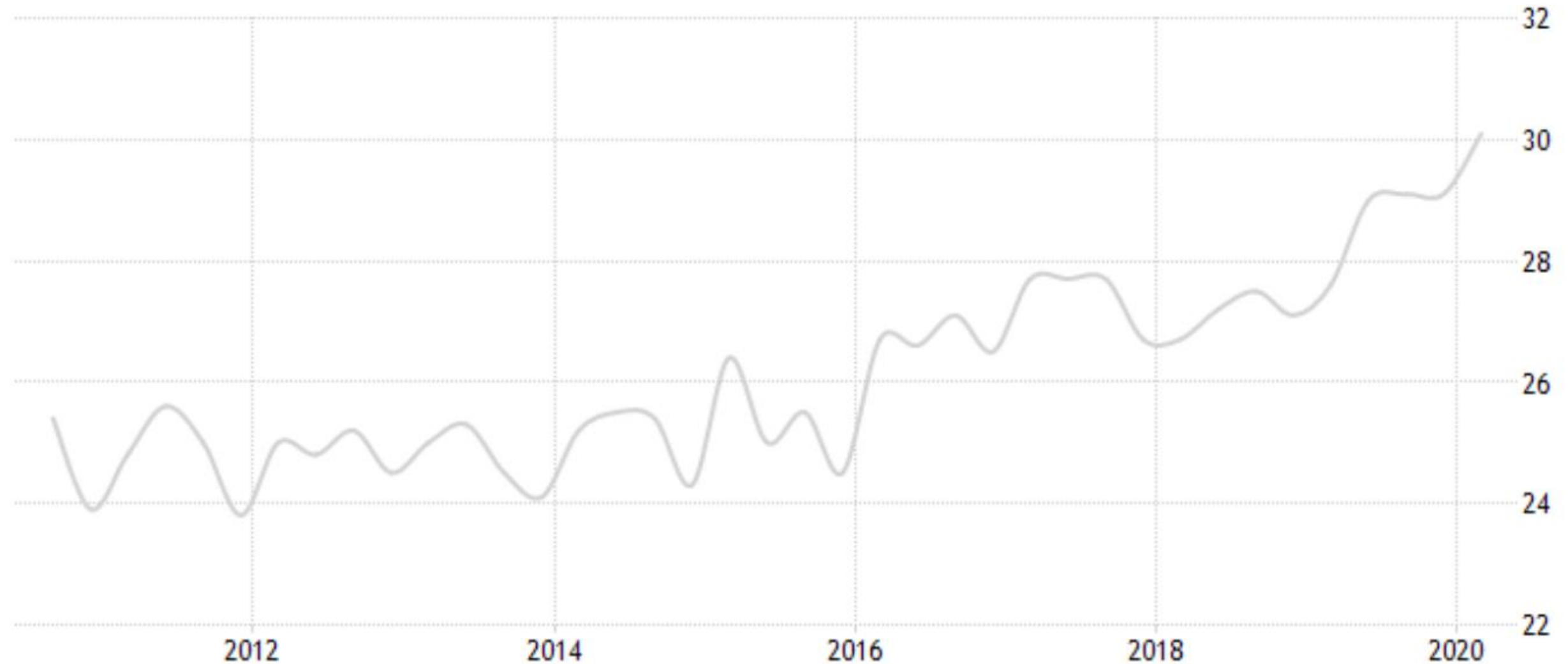


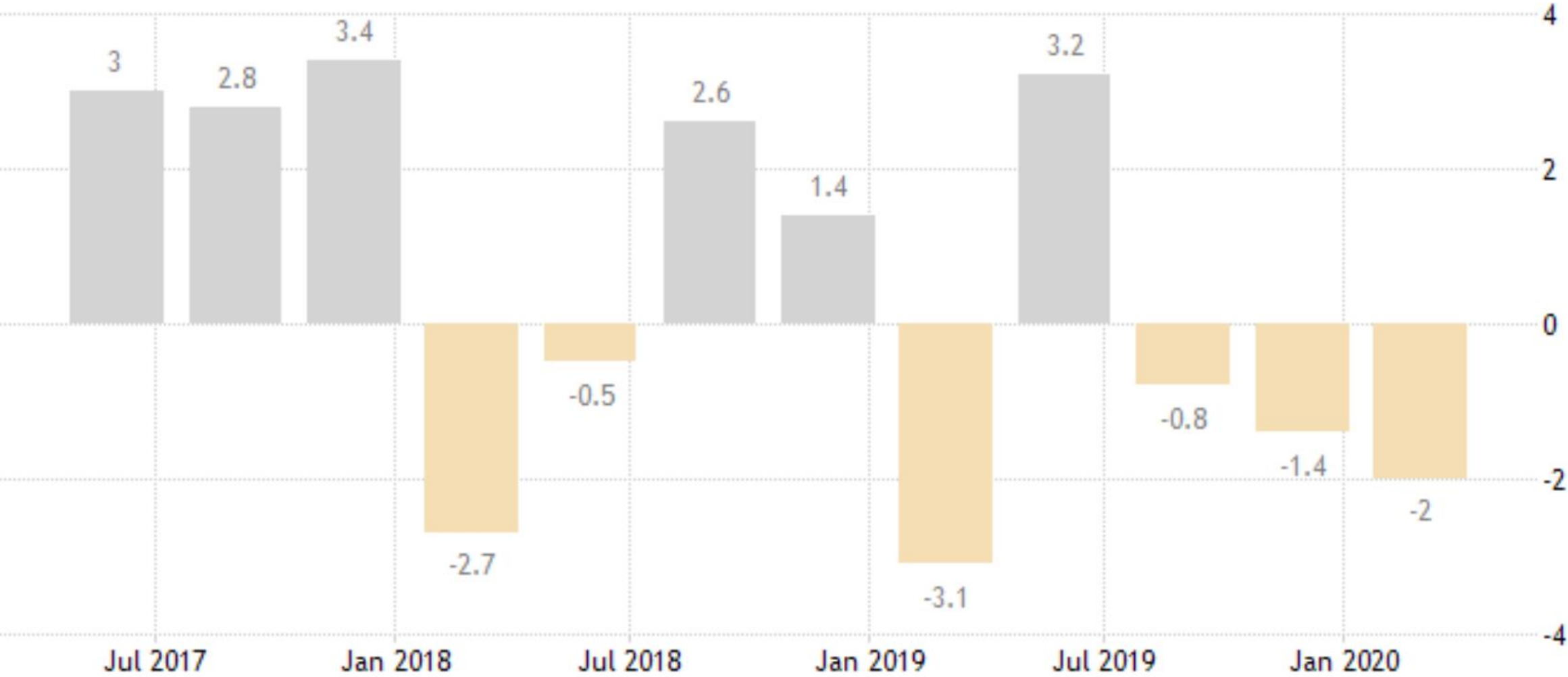


Current Market Conditions – South Africa CPI

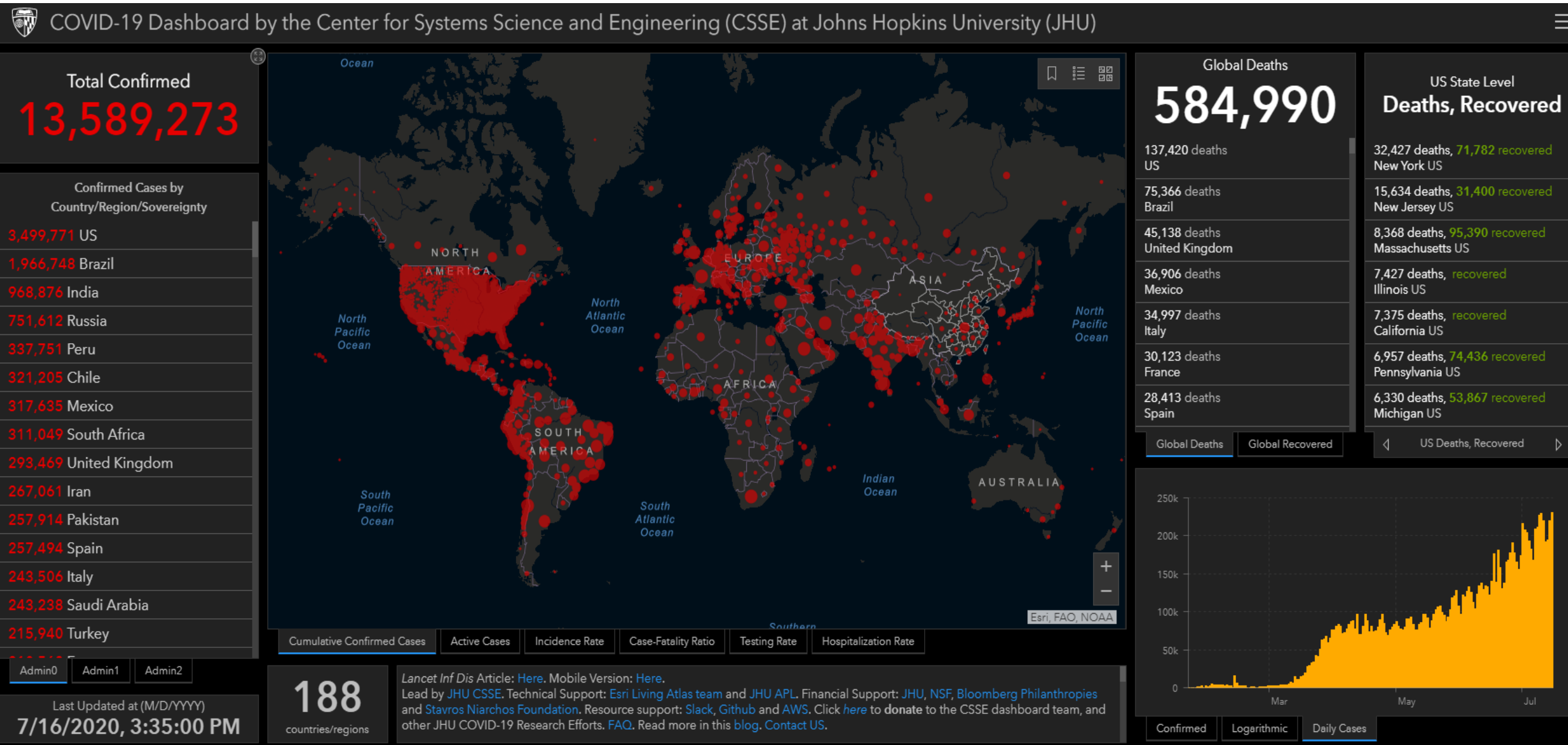


Current Market Conditions – South Africa Unemployment

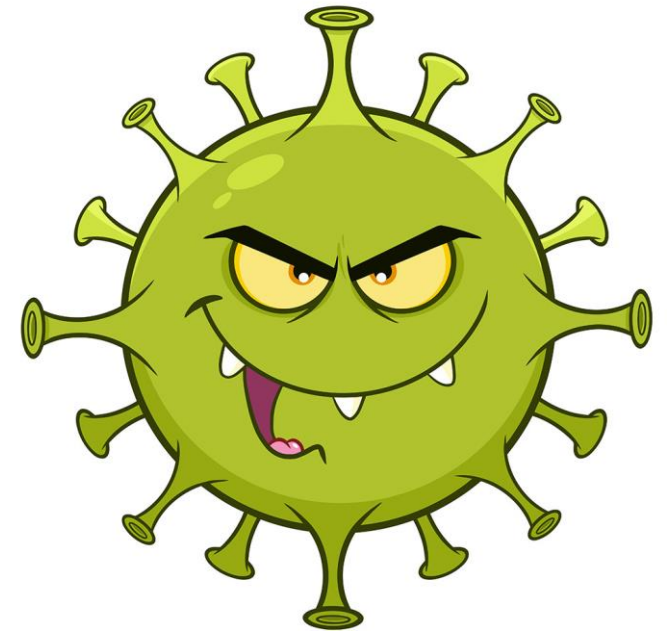




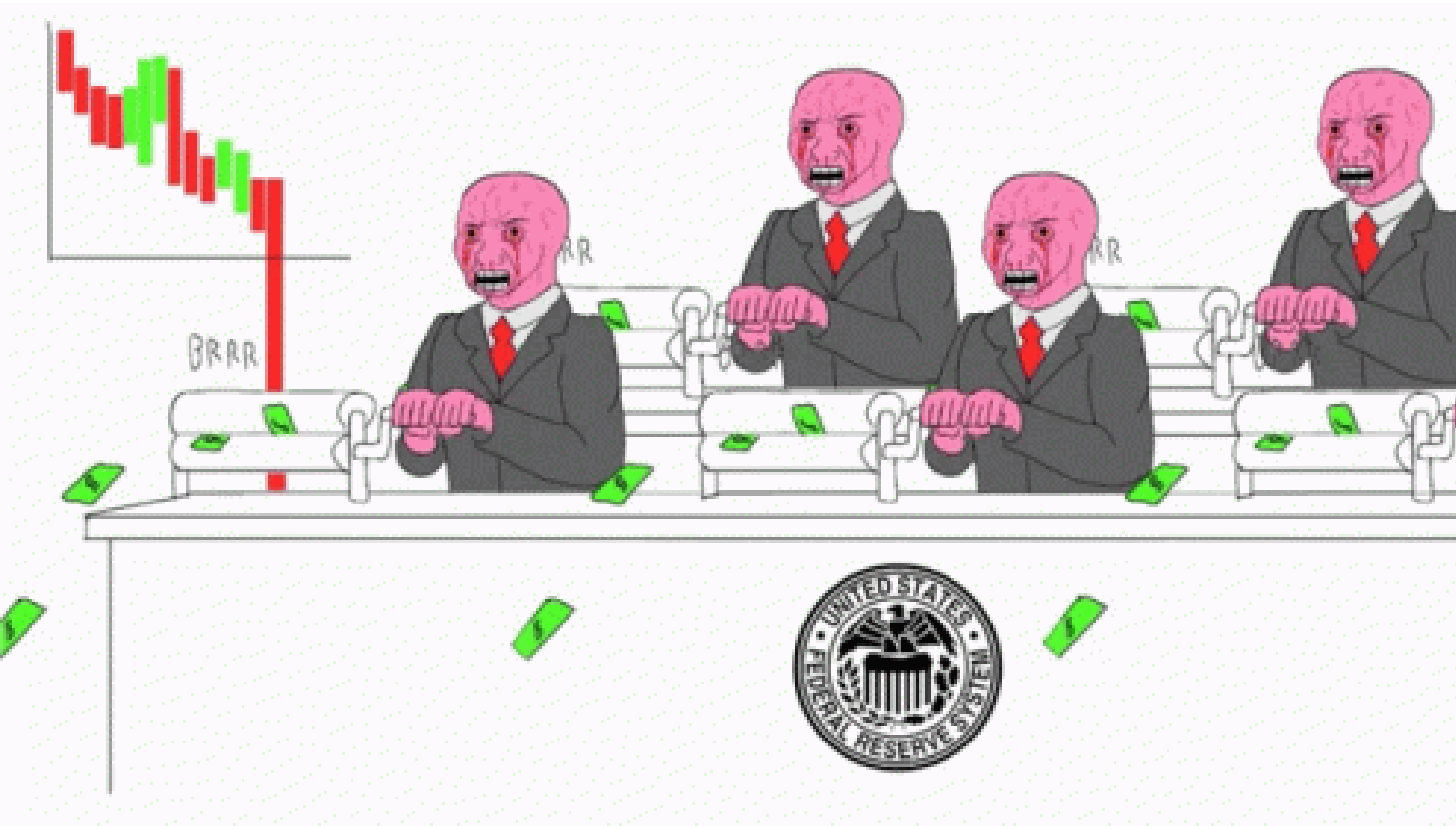
Current Market Conditions – The Covid19 World



Current Market Conditions



Current Market Conditions – Central Bankers



“Not even thinking
about thinking about
raising rates” - J
Powell

Money Printer Go BRRR

RAND**SWISS** 

Current market conditions

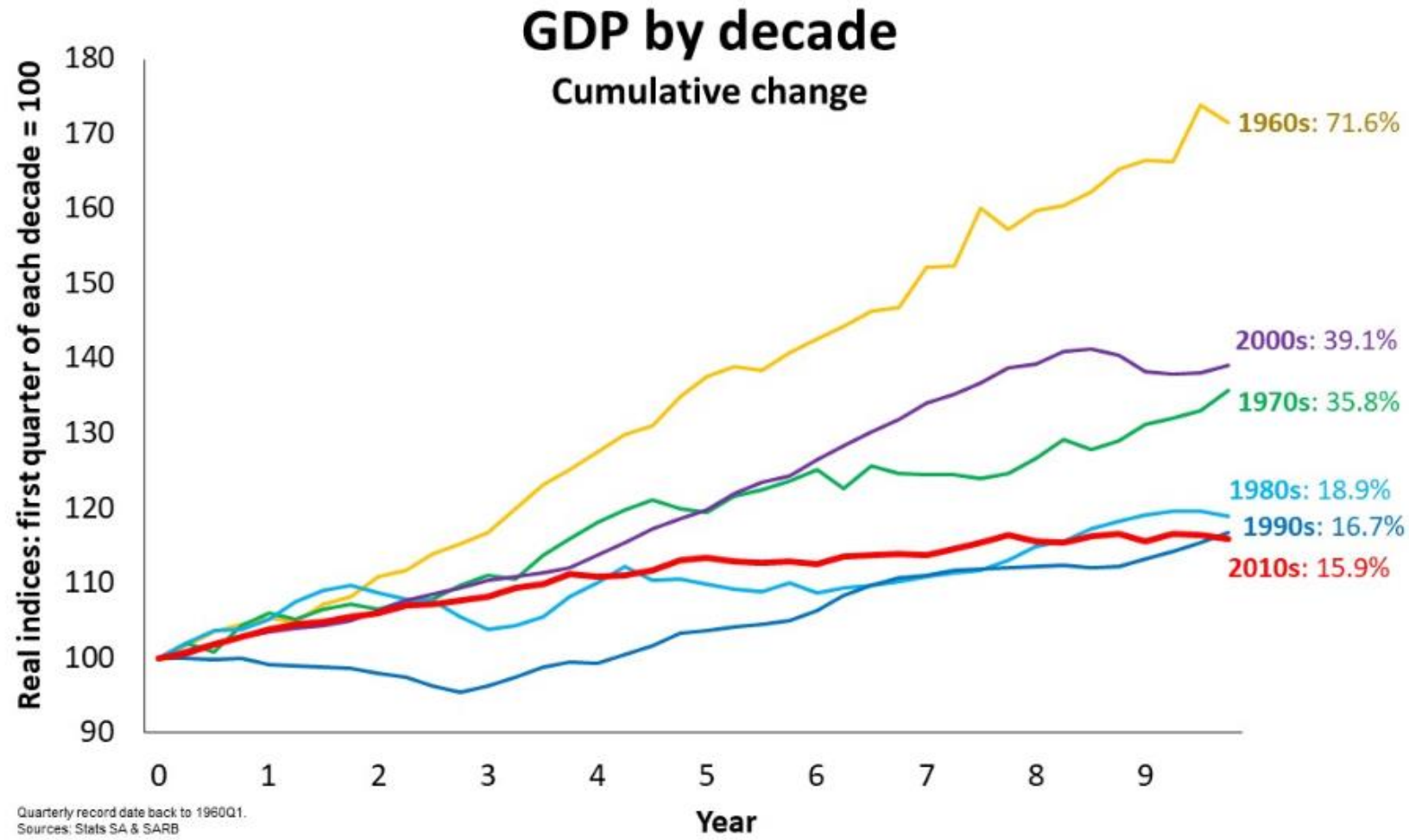
QE1: Dec 2008 to Jun 2010 → JSE Top 40 +32% in 577 days

QE2: Nov 2010 to Jun 2011 → JSE Top 40 +3% in 212 days

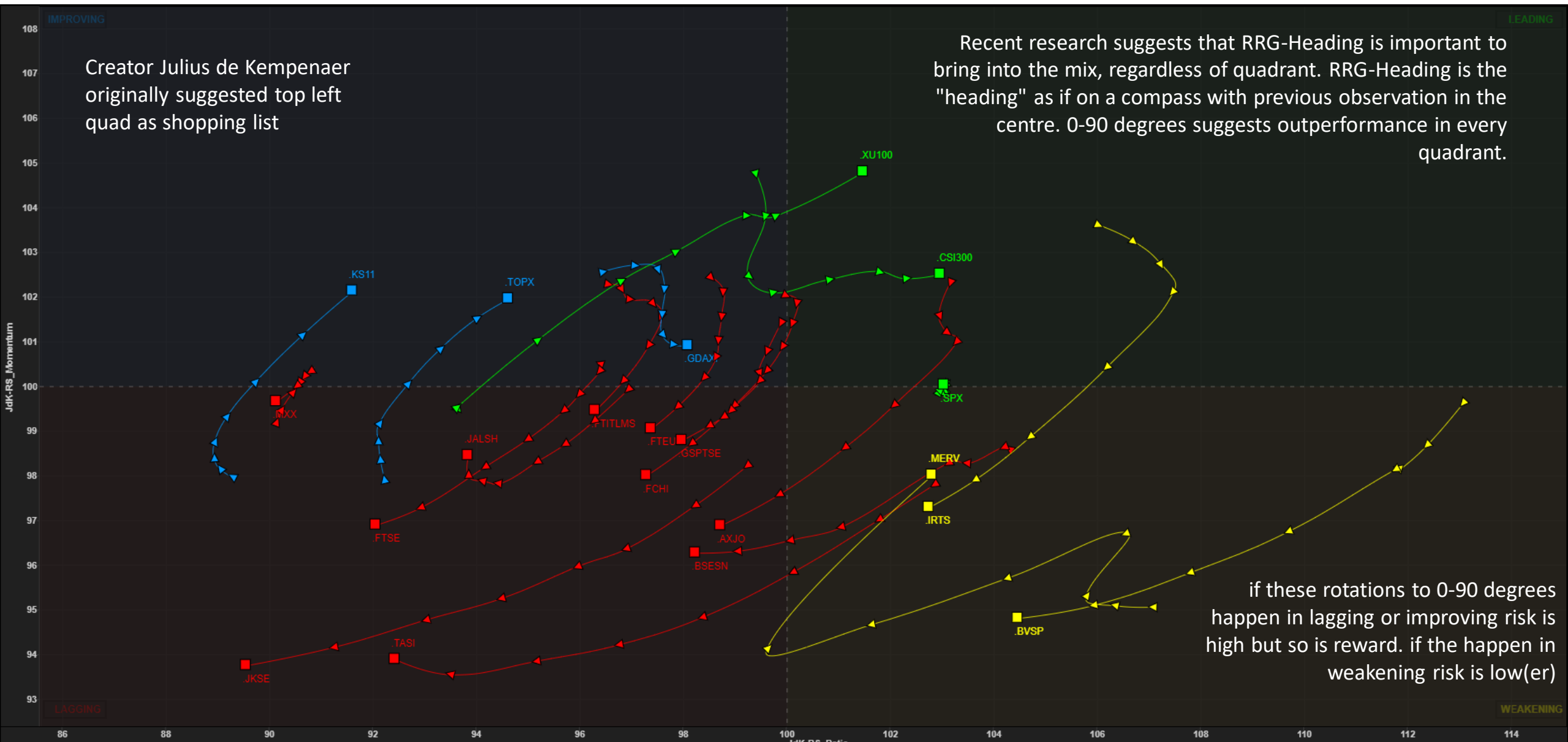
QE 3/4: Sep 2012 to Oct 2014 → JSE Top 40 +38% 776 days

But be careful – Things can still get a lot worse...

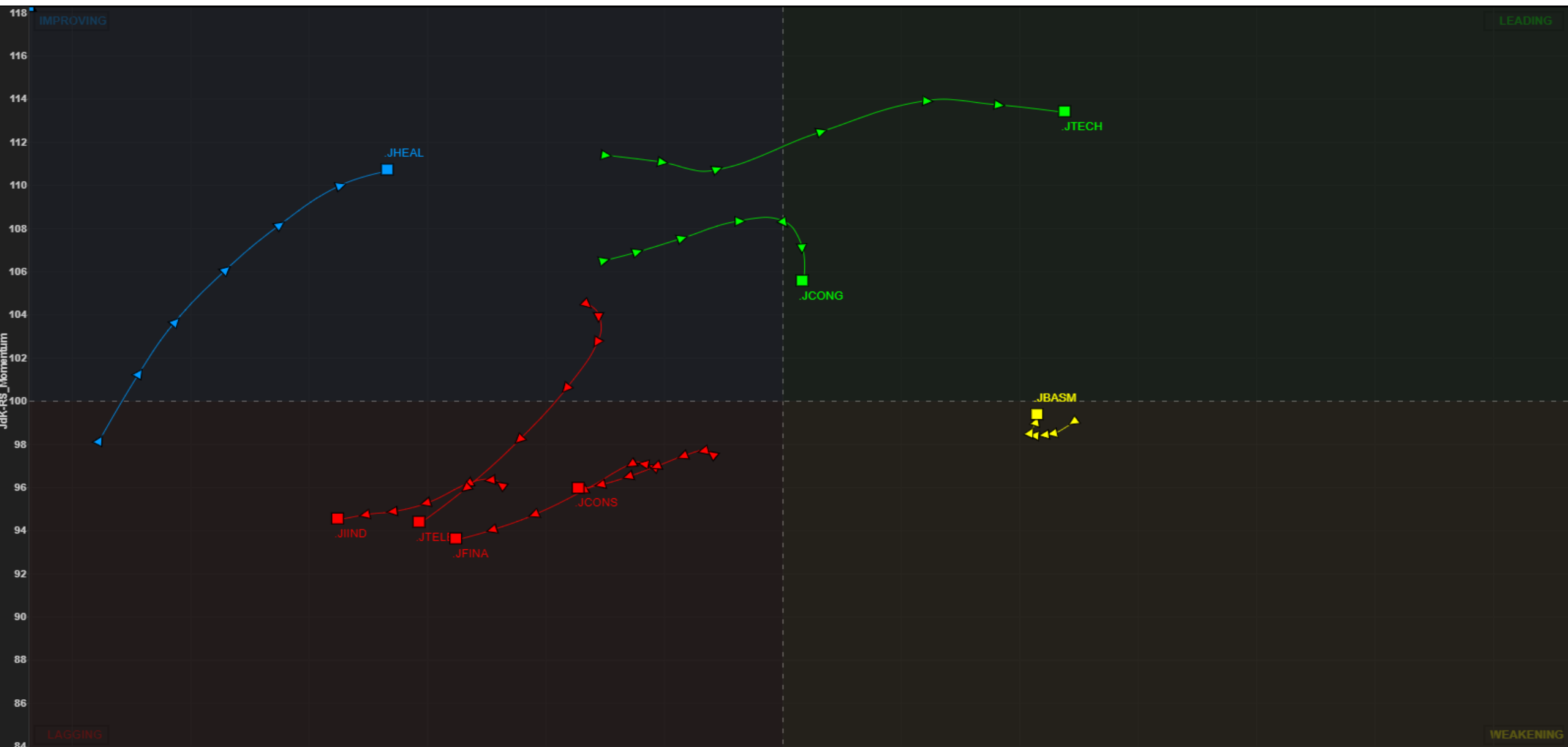
Current market conditions



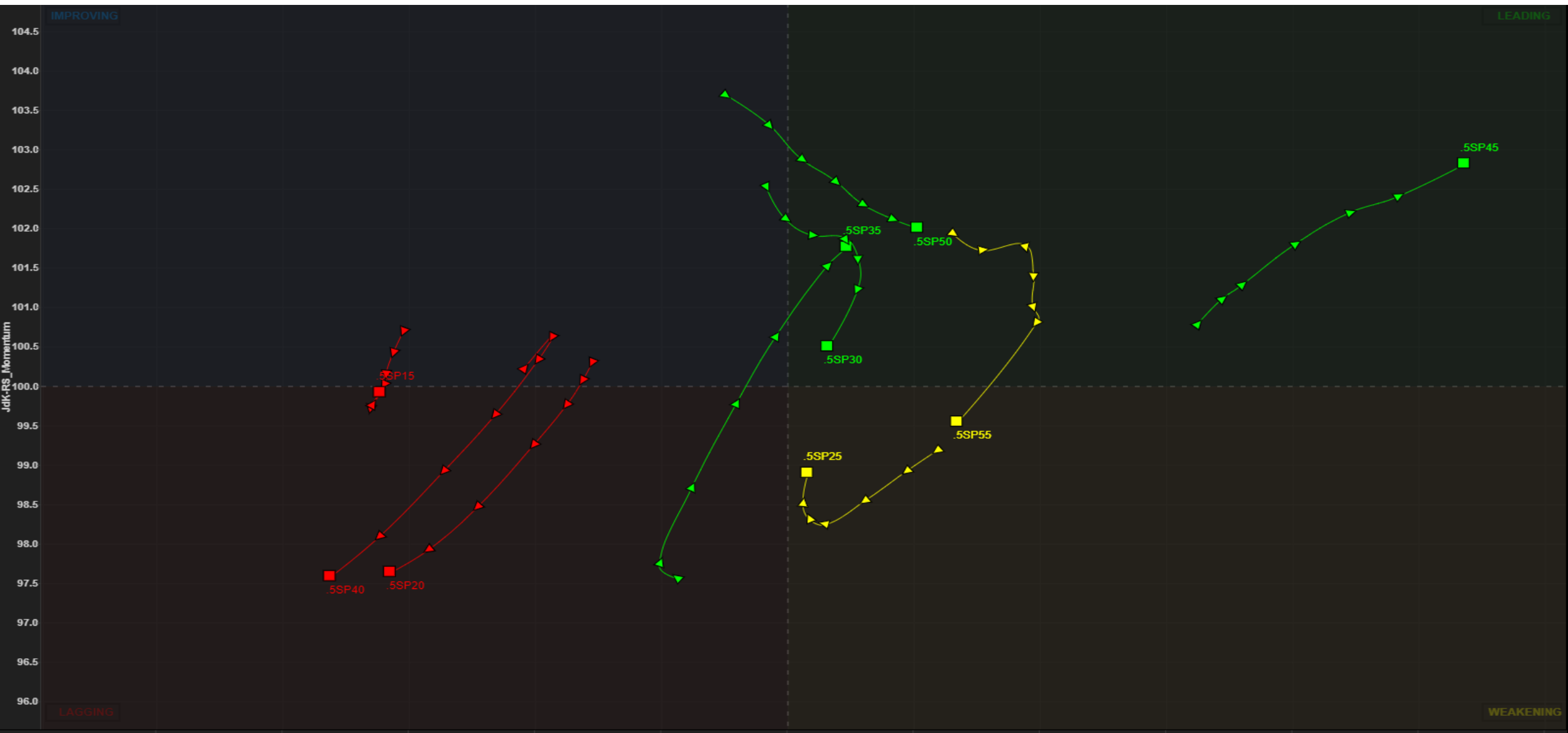
Current market conditions – RRG – MSCI vs G20



Current market conditions – RRG – JSE Sector Rotation



Current market conditions – RRG – S&P500 Monthly Sector





2. Your Investment Strategy

Investment Strategy



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Asset Name	Primary Exchange Ticker	Year-to-Last Day Performance (Fund Currency)		Year-to-Last Day Performance (US Dollar)		Total Expense Ratio		Asset Name	Primary Exchange Ticker	Year-to-Last Day Performance (Fund Currency)		Year-to-Last Day Performance (US Dollar)		Total Expense Ratio	
		Value ▼	Currency	Value	Currency	Value	Date			Value ▲	Currency	Value	Currency	Value	Date
1InvestRhodium ETF	ETFRHO	54.60	ZAR	20.48	USD	0.75	2019-06-30	Satrix Property ETF A	STXPRO	-49.64	ZAR	-60.75	USD	0.29	2019-05-31
NewGold ETF	GLD	48.95	ZAR	16.07	USD	0.40	2016-09-30	CoreShares SA Property Income ETF	PTXTEN	-48.17	ZAR	-59.61	USD	0.46	2019-10-31
1InvestGold ETF	ETFGLD	48.83	ZAR	15.98	USD	0.25	2019-06-30	1Invest SA Property ETF	STPROP	-44.65	ZAR	-56.87	USD	0.30	2019-09-30
Krugerrand Custodial Certificate	KCCGLD	48.70	ZAR	15.88	USD	0.00	2017-07-12	Satrix FINI ETF A	STXFIN	-36.69	ZAR	-50.66	USD	0.45	2020-01-16
Satrix Nasdaq 100 Feeder ETF A	STXNDQ	41.13	ZAR	9.98	USD	0.48	2019-06-30	Ashburton MidCap ETF A	ASHMID	-30.60	ZAR	-45.92	USD	0.61	2020-03-31
STANLIB S&P500 Info Tech Index Feeder ETF	ETFSIT	40.49	ZAR	9.48	USD	0.28	2018-06-30	NewFunds Equity Value ETF	NFEVAL	-29.14	ZAR	-44.78	USD	0.50	2018-03-22
New Palladium ETF	NGPLD	38.53	ZAR	7.95	USD	0.40	2016-09-30	NewFunds Volatility Managed High Growth Equity ETF	NFEHGE	-25.63	ZAR	-42.04	USD	0.50	2019-06-30
1InvestPalladium ETF	ETFPLD	36.41	ZAR	6.30	USD	0.35	2019-06-30	NewFunds Low Volatility Equity ETF	NFEVOL	-25.61	ZAR	-42.03	USD	0.50	2018-03-22
STANLIB Global Government Bond Feed ETF	ETFGGB	34.35	ZAR	4.70	USD	0.28	2018-06-30	CoreShares DiviTrax ETF	DIVTRX	-24.11	ZAR	-40.86	USD	0.46	2018-06-30
Ashburton World Government Bond ETF A	ASHWGB	32.39	ZAR	3.17	USD	0.65	2018-10-31	CoreShares Preftrax ETF	PREFTX	-22.33	ZAR	-39.47	USD	0.63	2019-12-31
Satrix S&P 500 Feeder ETF	STX500	20.47	ZAR	-6.13	USD	0.25	2018-06-30	Satrix DIVI ETF A	STXDIV	-19.57	ZAR	-37.33	USD	0.41	2020-01-16
STANLIB S&P500 Index Feeder ETF	ETF500	20.44	ZAR	-6.14	USD	0.28	2018-06-30	CoreShares SciBeta Multi Factor ETF	SMART	-18.73	ZAR	-36.67	USD	0.38	2018-06-30
Sygnia Itrix 4th Industrial Revolution GI Eq ETF	SYG4IR	20.23	ZAR	-6.31	USD	0.64	2018-09-30	Satrix RAFI 40 Total Return Portfolio A	STXRAF	-16.75	ZAR	-35.13	USD	0.49	2020-01-16
Sygnia Itrix MSCI US ETF	SYGUS	18.88	ZAR	-7.36	USD	0.86	2020-03-31	Satrix Quality South Africa ETF	STXQUA	-16.34	ZAR	-34.81	USD	0.40	2018-09-30
Sygnia Itrix S&P 500 ETF	SYG500	18.60	ZAR	-7.58	USD	0.21	2018-09-30	Satrix Momentum ETF A	STXMMT	-15.86	ZAR	-34.43	USD	0.40	2019-06-30
STANLIB MSCI World Index Feeder ETF	ETFWLD	16.17	ZAR	-9.48	USD	0.28	2018-06-30	NewFunds S&P GIVI SA Top 50 Index	GIVISA	-12.12	ZAR	-31.52	USD	0.30	2020-03-31
Satrix MSCI World Equity Feeder ETF	STXWDM	16.03	ZAR	-9.58	USD	0.35	2018-06-30	NewFunds Equity Momentum ETF	NFEMOM	-10.74	ZAR	-30.44	USD	0.52	2019-09-30
Sygnia Itrix MSCI World ETF	SYGWD	14.55	ZAR	-10.73	USD	0.69	2020-03-31	NewFunds Shari'ah Top 40	NFSH40	-10.07	ZAR	-29.92	USD	0.40	2019-09-30
Sygnia Itrix MSCI Japan ETF	SYGJP	14.32	ZAR	-10.91	USD	0.86	2020-03-31	NewFunds Volatility Managed Moderate Equity ETF	NFEMOD	-9.85	ZAR	-29.75	USD	0.50	2019-06-30
Ashburton Global 1200 Equity ETF	ASHGEQ	13.69	ZAR	-11.41	USD	0.56	2018-09-30	CoreShares Top50 ETF	CTOP50	-8.57	ZAR	-28.75	USD	0.24	2019-12-31
New Plat ETF	NGPLT	12.21	ZAR	-12.56	USD	0.40	2016-09-30	Cloud Atlas AMI RealEstate ex-SA ETF	AMIRE	-7.59	ZAR	-27.98	USD	0.75	2018-02-28
1InvestPlatinum ETF	ETFPPLT	9.77	ZAR	-14.46	USD	0.30	2019-06-30	STANLIB Global REIT Index Feeder ETF	ETFGRE	-7.27	ZAR	-27.74	USD	0.28	2018-06-30
Satrix MSCI Emerging Markets Feeder ETF	STXEMG	8.29	ZAR	-15.61	USD	0.39	2018-06-30	Sygnia Itrix SWIX 40 ETF	SYGSW4	-5.91	ZAR	-26.68	USD	0.16	2018-09-30
CoreShares Global Dividend Aristocrats ETF	GLODIV	6.52	ZAR	-16.99	USD	0.70	2018-03-31	Satrix SWIX TOP 40 Portfolio A	STXSWX	-5.74	ZAR	-26.55	USD	0.43	2020-01-16
Satrix Capped INDI ETF A	STXIND	3.97	ZAR	-18.98	USD	0.44	2020-01-16	NewFunds MAPPS Growth ETF	MAPPSG	-4.33	ZAR	-25.45	USD	0.41	2019-09-30
Sygnia Itrix Global Property ETF	SYGP	2.71	ZAR	-19.96	USD	0.25	2018-09-30	Satrix 40 Portfolio A	STX40	-4.05	ZAR	-25.23	USD	0.10	2020-01-16
NewFunds TRACI 3 Month ETF	NFTRCI	2.67	ZAR	-19.99	USD	0.25	2018-03-31	Sygnia Itrix Top 40 ETF	SYGT40	-3.91	ZAR	-25.12	USD	0.16	2018-09-30
Cloud Atlas AMI Big50 ex-SA ETF	AMIB50	1.00	ZAR	-21.29	USD	0.96	2019-08-31	Ashburton Top 40 ETF A	ASHT40	-3.83	ZAR	-25.06	USD	0.13	2020-03-31
<div> <div>Everyone loves “passive”</div> <div>but ETF selection is</div> <div>becoming more tricky!</div> </div>								1Invest TOP 40 ETF	STAN40	-3.83	ZAR	-25.06	USD	0.28	2019-09-30
								STANLIB SA Bond ETF	ETFBND	-3.09	ZAR	-24.48	USD	0.24	2019-06-30
								Sygnia Itrix FTSE100 ETF	SYGUK	-2.86	ZAR	-24.31	USD	0.86	2020-03-31
								Ashburton Inflation ETF A	ASHINF	-2.75	ZAR	-24.21	USD	0.44	2018-09-30
								NewFunds ILBI ETF	NFILBI	-2.71	ZAR	-24.19	USD	0.35	2019-09-30
								NewFunds MAPPS Protect ETF	MAPPSP	-2.65	ZAR	-24.14	USD	0.41	2019-09-30
								1Invest SWIX 40 ETF	STANSX	-1.88	ZAR	-23.54	USD	0.30	2019-09-30
								NewFunds GOVI ETF	NFGOVI	-1.10	ZAR	-22.93	USD	0.34	2019-09-30
								Sygnia Itrix Eurostoxx50 ETF	SYGEU	-0.85	ZAR	-22.73	USD	0.86	2020-03-31
								Satrix RESI Portfolio A	STXRES	-0.81	ZAR	-22.70	USD	0.44	2018-06-30
								Satrix ILBI ETF	STXILB	-0.48	ZAR	-22.45	USD	0.25	2019-05-31
								NewFunds Volatility Managed Defensive Equity ETF	NFEDEF	-0.36	ZAR	-22.36	USD	0.50	2019-06-30



Risk



Instrument



Risk



Instrument





Risk



Instrument

How do you choose a guide?

PEOPLES CHOICE AS VOTED BY CLIENTS

Rank	Firm	Score
1	Rand Swiss	94.3%
2	Afrifocus Securities	91.8%
3	EasyEquities	91.2%
4	IG	90.5%
5	GT247.com	90.5%
6	Sharenet	90.2%
7	PSG Wealth	87.8%
8	Investec Wealth & Investment	86.9%
9	FNB Stockbroking & Portfolio Management	86.4%
10	Momentum Securities	86.4%

TOP ADVICE-BASED BROKERS

Rank	Firm	Total
1	Rand Swiss	9.28
2	Afrifocus Securities	9.15
3	PSG Wealth	9.04
4	FNB Stockbroking & Portfolio Management	8.74
5	Unum Capital	8.69

OVERALL RANKINGS: THE TOP 10 OF 2019

FIRM	RANK	TOTAL
Rand Swiss	1	27.14
Standard Bank OST/ Stockbroking	2	26.82
PSG Wealth	3	25.20
Sharenet	4	24.95
FNB Stockbroking & Portfolio Management	5	24.71
EasyEquities	6	24.68
Absa Stockbrokers & Portfolio Management	7	24.63
GT247.com	8	24.31

Who are we and why should you listen to us?

Financial Mail
**Investors
MONTHLY** SA's **TOP**
STOCKBROKERS

Available to Financial Mail readers on the last Thursday of the month, and on www.bdlive.co.za/investorsmonthly

intellidex 
Researching Capital Markets & Financial Services



Our actions speak louder than words:

- SAs Top Stockbroker
- SAs Top Advice Stockbroker
- Peoples Choice Award

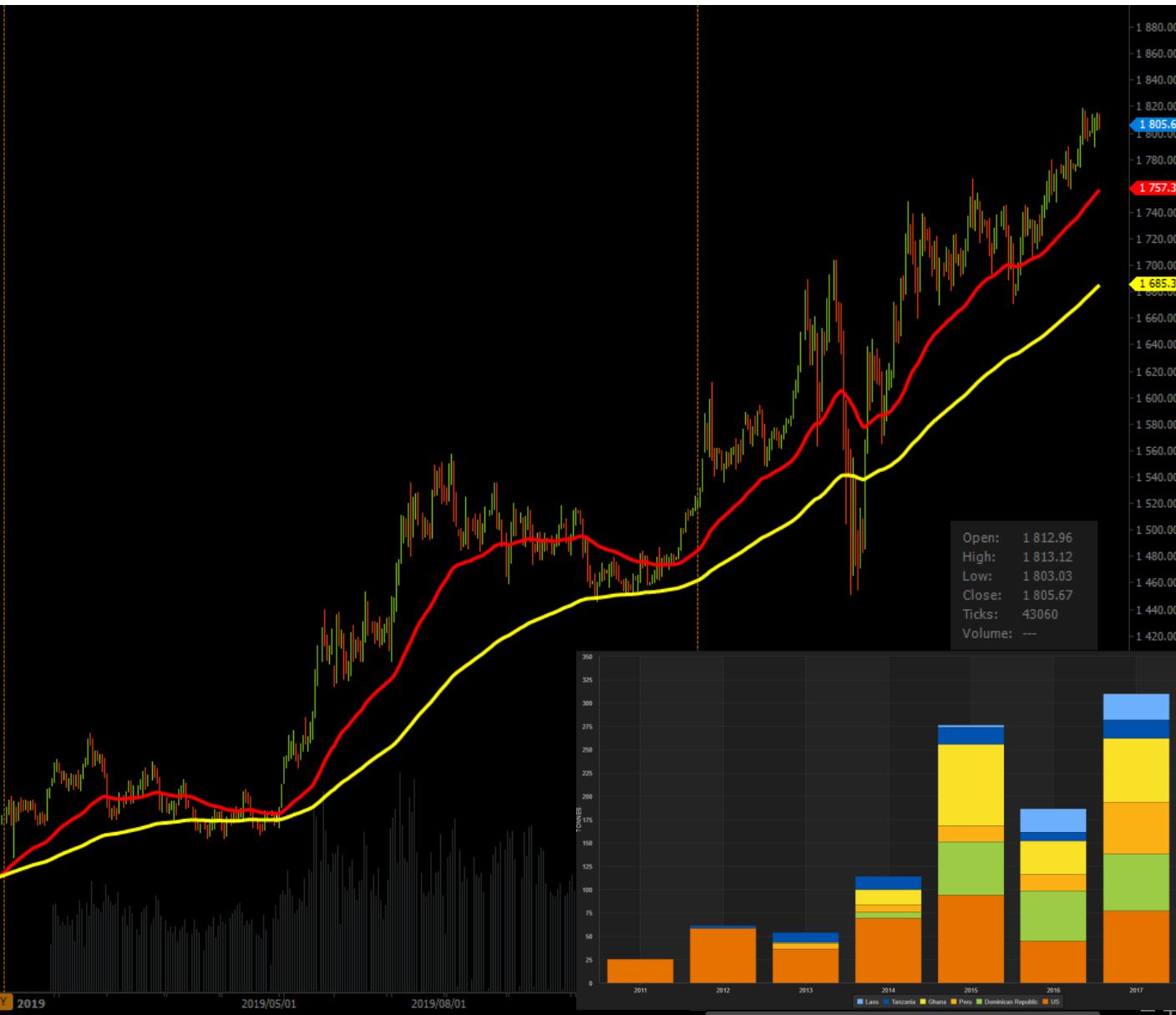
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3. Three Actionable Ideas

(Low, medium and high risk)

Idea #1: Gold - Thinking about gold as “cash” not as a “commodity”



Low Interest Rates

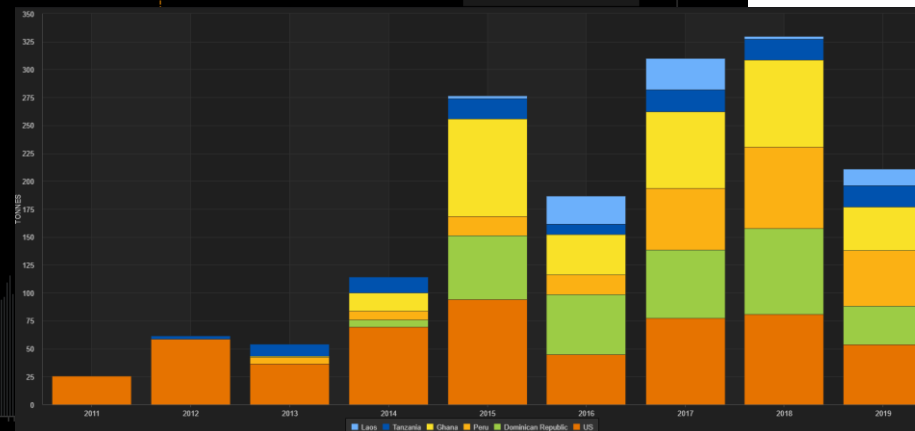
- Gold pays no interest
- The lower the interest rate less missed opportunity cost

Safe Haven

- ZAR Hedge
- Weakening currency means higher rand gold price

Fear versus Love Trade

- Rising prices with rising Asian income levels
- Rising prices with fall Western sentiment



Fear & Greed Index

What emotion is driving the market now?



Last updated Jul 15 at 5:10pm

Idea #1: Gold via Krugerrands

\$1805/oz

R16.65/\$

R30,053.26

Numismatics dealer

Lockdown Level 3 – Notice

Please be aware of a backlog in Krugerrand production.

Please expect significant delays of Krugerrand Bullion delivery.

~~Shop Krugerrand Proofs here.~~

R30,500/R32,500

KR



KRHT



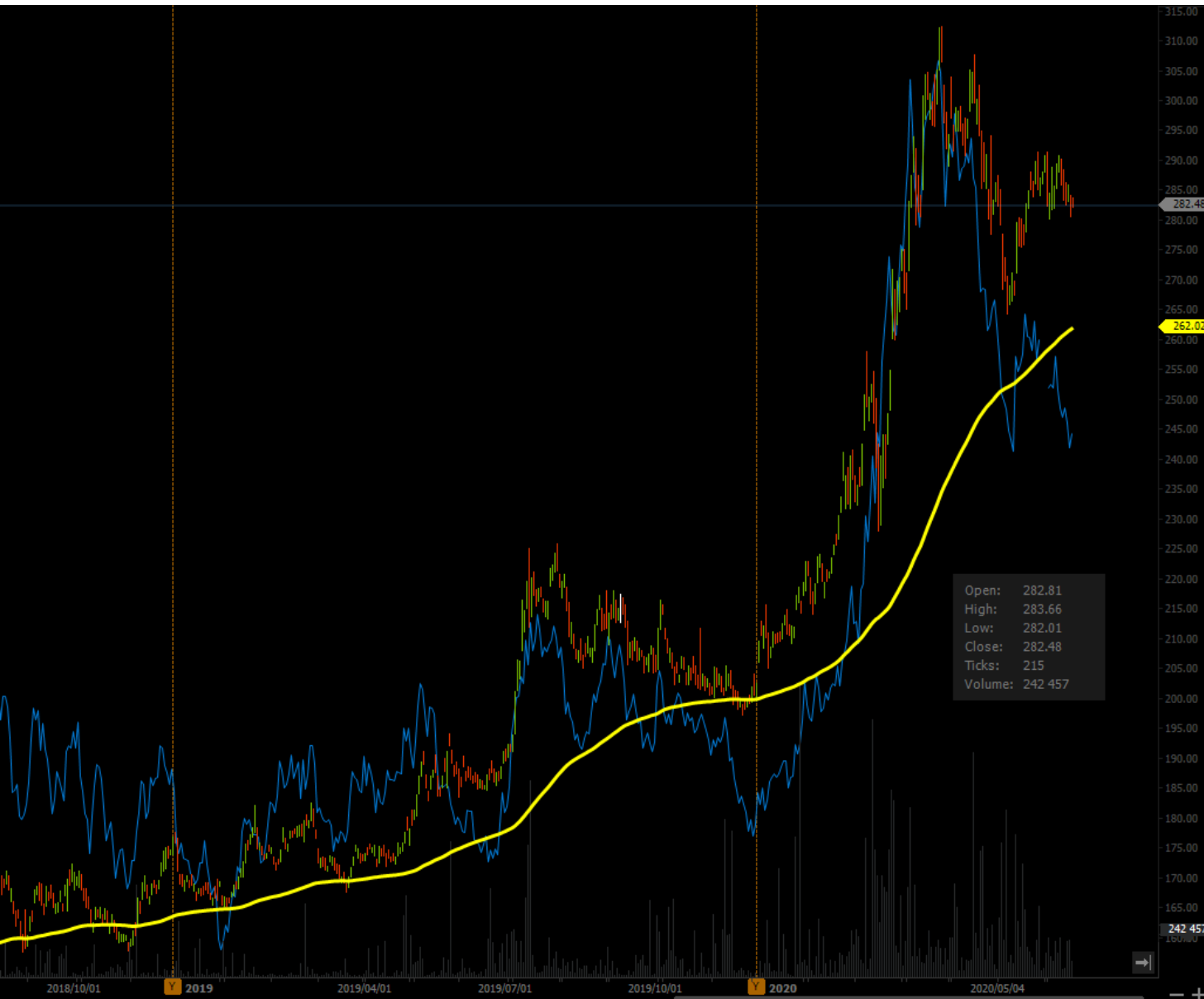
KRQT



KRTT

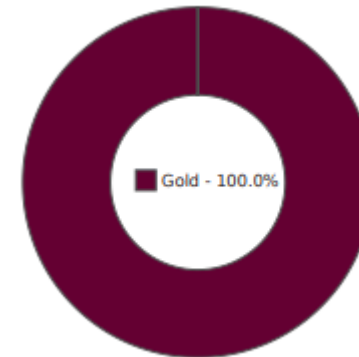
KR.JSE									
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Open High Low Close VWAP									
3280000 3280000 3280000 3280000 3280000									
Volume Value									
4 131.2k									
Last 20 Trades									
Price Volume Time DS									
3280000 4 14:14:09 JSE									
DS BidVol Bid Ask AskVol DS									
JSE	8	3200000	3390000	-	2	JSE			
JSE	7	3170000	-	-	-				
JSE	5	3150000	-	-	-				
JSE	4	3150000	-	-	-				
JSE	5	3145000	-	-	-				
JSE	20	3040000	-	-	-				
JSE	10	2805000	-	-	-				
JSE	1	2800000	-	-	-				
JSE	20	2500000	-	-	-				

Idea #1: Gold via the ETF



Risk statistics

Statistic	ETF (%)
Risk (Ann.)	20.42
Max. Drawdown	-28.58
Best Month	22.61
Worst Month	-15.36
Best Annual Return	68.89
Worst Annual Return	-17.82



Period	ETF (%)
3 Months	31.61
YTD	46.44
1 Year (Ann.)	68.89
3 Years (Ann.)	22.25
5 Years (Ann.)	16.75
Full Period (Ann.)	16.85

Portfolio details

Manager	NewGold Managers (Pty) Ltd
Issuer	NewGold Issuer Ltd
Primary Market Maker	Absa Capital Securities (Pty) Ltd
Exchange	JSE
JSE Code	GLD
ISIN	ZAE000060067
Benchmark Index	Gold Spot
Listing Date	01 November 2004
Net Asset Value (ZAR)	21 293 532 983
Securities Issued	72 777 939
NAV per share (ZAR)	292.58
Annual Management Fee ³	0.30%
Quantity of Commodity Held (tons)	21.37
Quantity of Commodity Held (oz)	683 988

Idea #2: S&P500 Enhanced Structured Product

PRODUCT NAME: Rand Swiss US Dollar
Enhanced S&P 500

ISSUER: Investment grade offshore bank,
to be determined on strike date

INVESTMENT CURRENCY: US dollars

MINIMUM INVESTMENT: \$10,000

UNDERLYING INDEX: S&P500 Index -
Bloomberg Code (SPX Index)

INVESTMENT TERM: The investment will
mature after 5 years.

INVESTMENT RETURN: If, on the maturity
date, the index is higher than its initial level,
investors will receive their capital back plus
105% participation on any index growth. If
the index has fallen by 30% or less, investors
will still receive their full investment amount
back, but no additional returns. Capital is
only at risk if the index has fallen by more
than 30% and in this instance no returns are
payable and capital repayable will be
reduced by the percentage fall in the index.

IMPORTANT DATES:

Closing date for applications: To be
confirmed. Note: This investment is supply-
limited, when capacity is reached
applications will close. This will be a date
not exceeding 20 August 2020.

Strike date: The investment will be
implemented no later than two days
following the closing of applications. The
date of implementation will be considered
the strike date and the initial index level of
the S&P 500 Index measurement will be
taken as its closing level on this date.

Maturity date: The investment will mature
five years from the strike date. The final
index level of the S&P 500 Index
will be taken as its closing level on this
maturity date.

PLEASE NOTE: All of the above dates are
subject to adjustment in accordance with
the 'following business day' convention.



**US DOLLAR
S&P 500
ENHANCED
STRUCTURED
NOTE**

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Exchange Square, 2 Gwen
Lane, Sandton, 2196

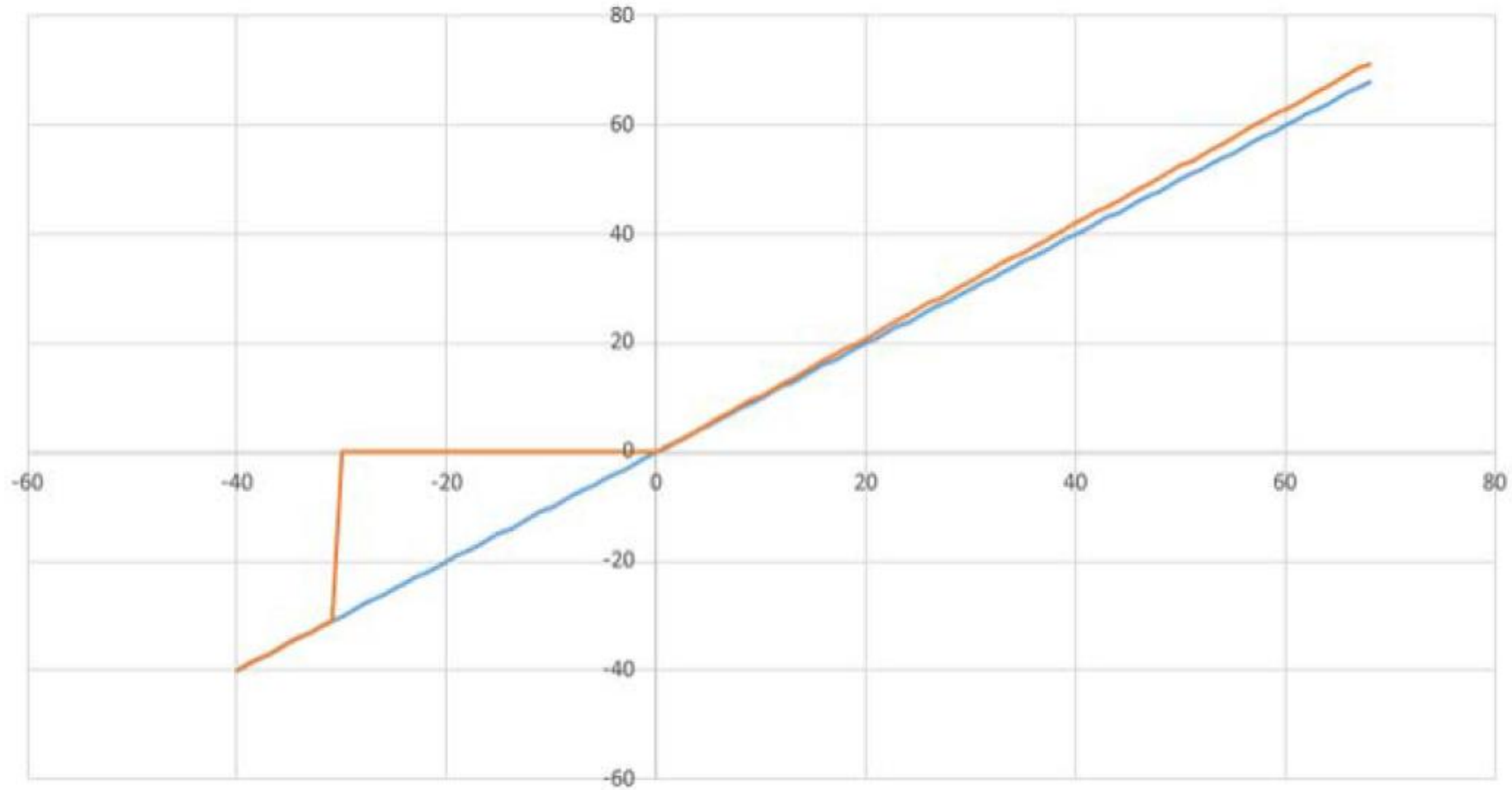
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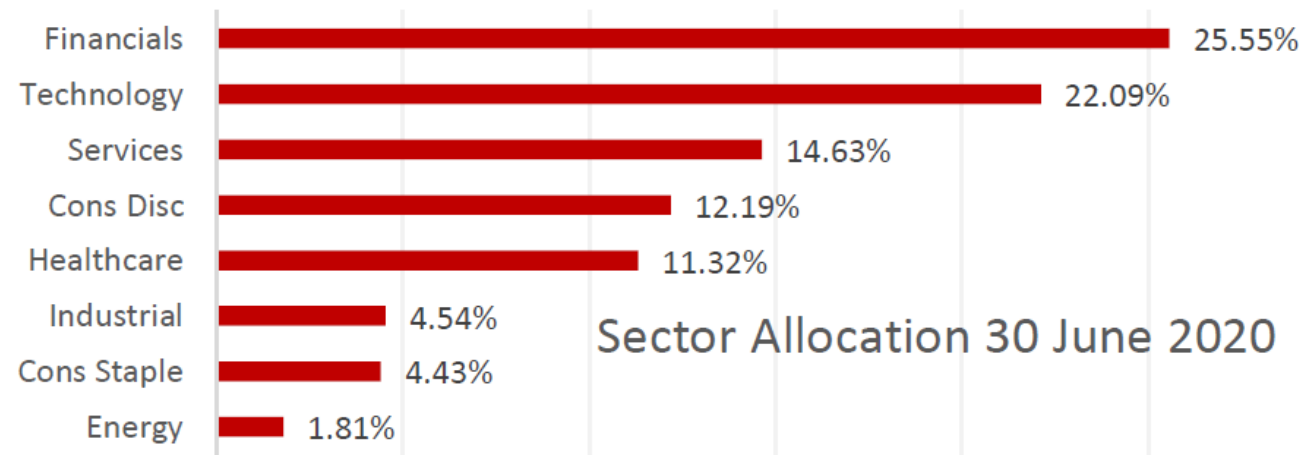
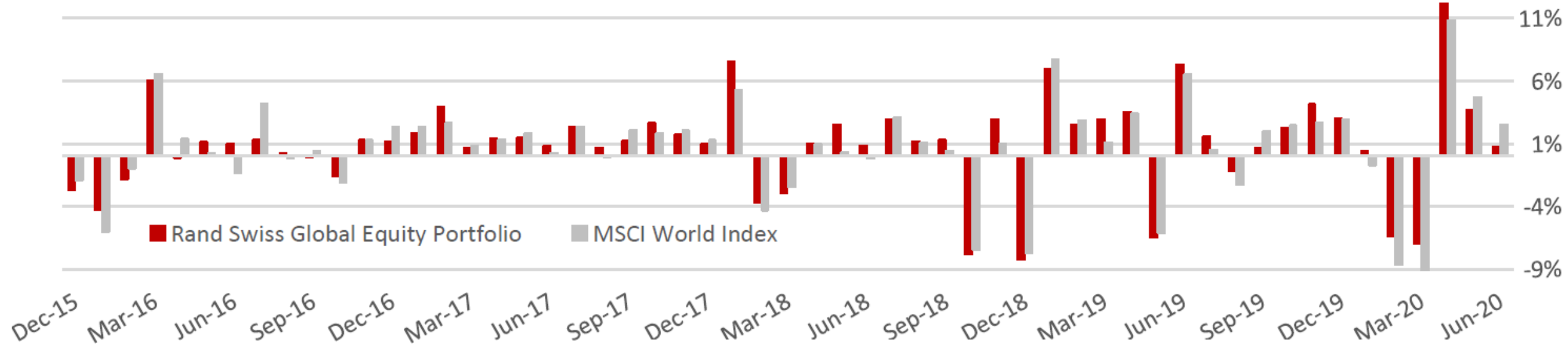
Idea #2: S&P500 Enhanced Structured Product

INDEX PERFORMANCE
RETURN ON RAND SWISS US DOLLAR
ENHANCED STRUCTURED NOTE



Idea #3: A Managed Portfolio

Monthly Performance

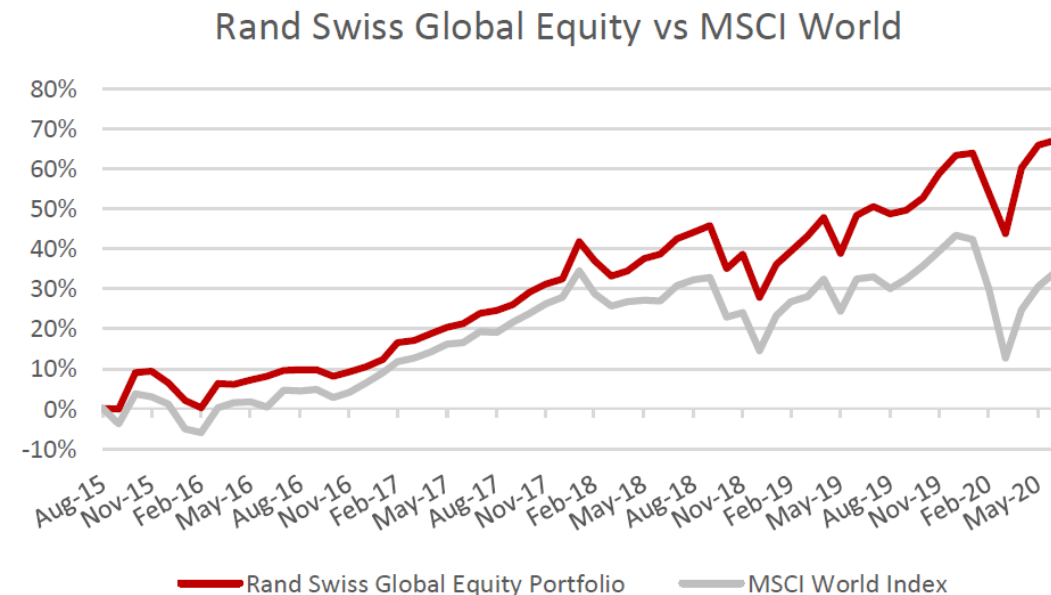


Sector Allocation 30 June 2020

Idea #3: A Managed Portfolio

Performance	Benchmark	Portfolio
Year-to-date	-5.48%	+2.40%
3 Months	+19.54%	+17.07%
6 Months	-5.48%	+2.40%
1 Year	+3.40%	+13.22%
3 Years	+23.50%	+40.15%
Inception	+33.81%	+68.57%

Portfolio Statistics	Portfolio	Benchmark
Beta to benchmark	0.86	1.00
Sharpe ratio	0.196	0.081
Maximum monthly gain	+12.13%	+10.80%
Maximum monthly drawdown	-8.249%	-13.469%
Positive months	72.73%	65.45%



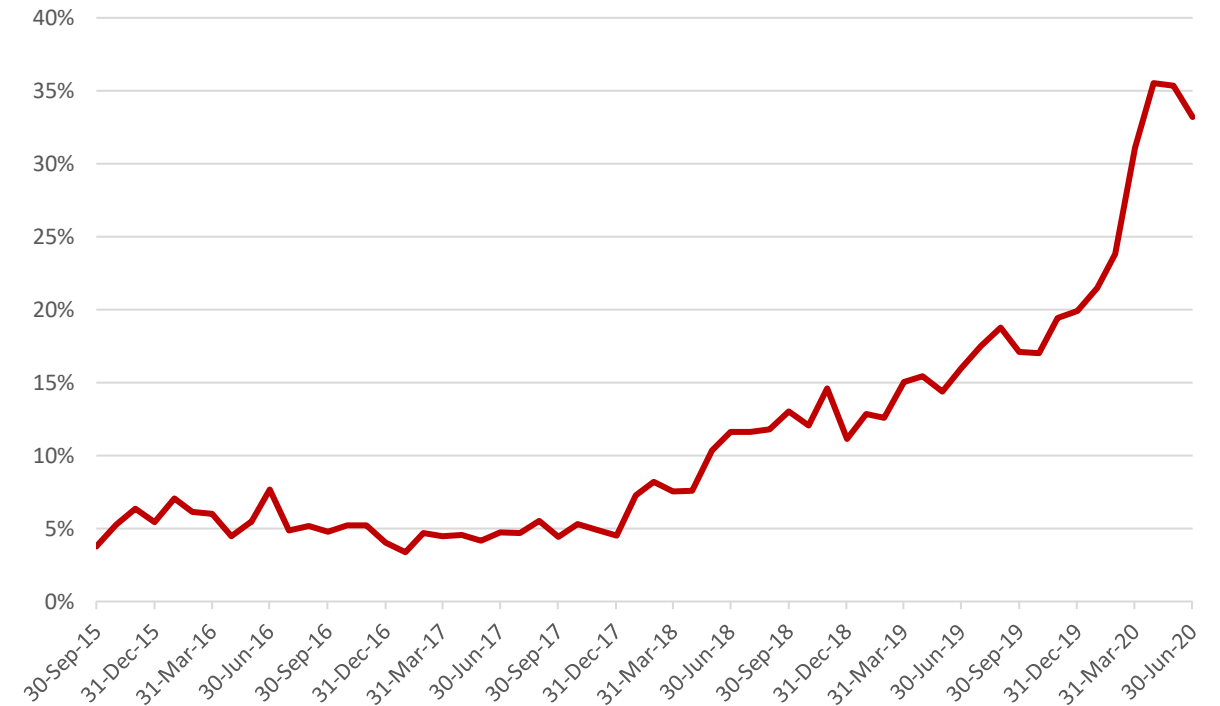
Idea #3: Hey, where are my stock picks!

Top 5 Holdings as of 30 June 2020

Visa	V	7.50%
Alphabet Inc.	GOOG	6.21%
Amazon	AMZN	6.06%
NVidia	NVDA	5.29%
BlackRock	BLK	5.18%



Rand Swiss Global Equity Portfolio - Relative Outperformance





4. New TFSA pricing

TFSA Pricing

With a Tax-Free Savings Account (TFSA) you can save up to R36 000 a year without paying tax on any of the growth your money earns. Plus, it offers you flexibility on how much you want to save monthly, with the option to withdraw your money at any time.

WHY CHOOSE RAND SWISS?

It's not just enough to invest in a TFSA, in order to maximise your returns you need to invest in the right TFSA. At Rand Swiss, we offer a range of highly-vetted TFSAs. These products have been carefully selected to ensure you only invest in a product that delivers superior growth and maximises the value of your lifetime tax benefit.

When you invest in a TFSA through Rand Swiss, you'll get:

- Access to a range of carefully-selected TFSA products at the lowest possible cost and in one convenient place.
- Access to a suite of tax-free index funds that span the major asset classes and market sectors, locally and offshore.
- A dedicated broker to help you select the TFSA that's right for you, as well as guide you through the account opening process – from start to finish.

New Pricing

- You Only pay 0.25% brokerage + STRATE, IPL, VAT

You Get

- Zero admin fees
- Zero management fees
- Zero deposit and withdrawal fees
- Online access
- Full control to switch
- A wide ETF universe

Important Note

- You only qualify if you have one other Rand Swiss product

Three Easy Steps

Step 1: Complete the online application form

- To do so, click <https://www.randswiss.com/account>

Step 2: Send us your FICA/KYC docs

- A certified copy of your ID
- Proof of residential address (Utility bill, lease agreement, etc.)
- Proof of bank account (Statement no older than three months.)
- Proof of a tax number (Any letter from SARS with your tax number.)

Step 3: Fund your account

- Once we have all your documents and know your risk level, you'll receive an approval email and details on how to fund your account



THANK YOU

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You are cautioned to ensure that you have made an independent decision in accordance with your own objectives, experience, operational and financial resources and any other appropriate factors including independent professional advice. Remember: Never invest more than you can afford to spare. The value of any investment and the income derived from it can go down as well as up.

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