

Introduction

The Harmony Portfolios are a multi-asset, multi-manager range of funds designed specifically to provide a medium to long-term core holding for investors. The fund range consists of eight portfolios, each risk profiled and with a specific geographical focus. The funds employ an investment strategy that provides investors with a choice of regional focus and risk/return profile best suited to their particular circumstances. This can include a blend of both active and passive strategies where appropriate.

Target outcome

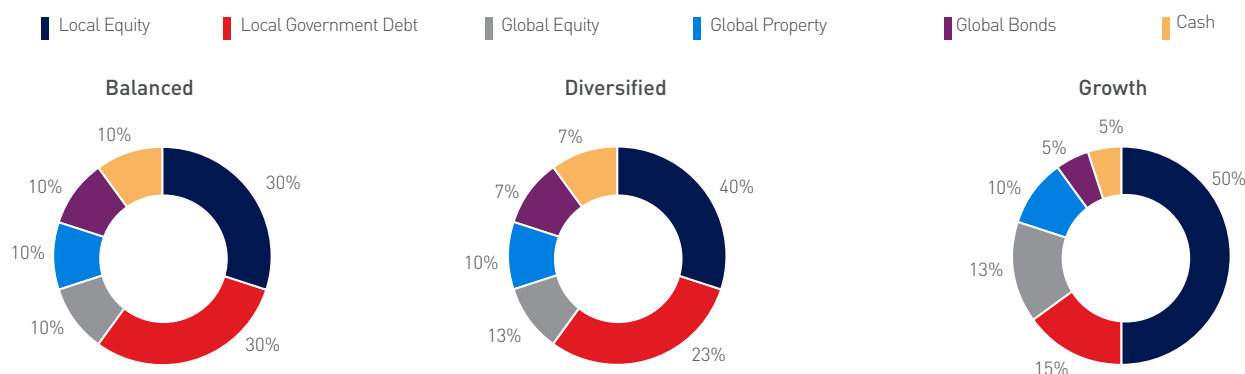
The aim of the funds is to deliver an appropriate mix of growth and capital protection over the medium to long term.

| | Balanced | Diversified | Growth |
|--|--|---|---|
| Objective | To balance capital preservation and capital growth, with a reduced level of volatility | To provide capital growth with a degree of capital preservation, with a reduced level of volatility | To provide capital growth, with a reduced level of volatility |
| Investment timeframe | 3 years plus | 4 years plus | 5 years plus |
| Standard management fees / distribution fees | 1.5% p.a. | | |
| Minimum initial investment | Share Class A, B, C & D: USD 7,500, Class E: USD 250,000 (or USD equivalent) | | |
| Inception date | 12 August 2011 | | |
| Structure | Single priced, unitised UCITS IV fund structure | | |

*Please note Share Class D is not available to Hong Kong investors. Prior to the funds' inception as a sub fund of the Momentum Global Funds SICAV on 12 August 2011, the funds were managed within the Momentum Mutual Fund ICC Limited.

Asset allocation

The strategic asset allocation for the Harmony balanced, diversified and growth funds can be seen below. The funds are actively managed on an ongoing basis where the fund management team make technical decisions depending on the current market environment.



The Harmony Portfolios offer:

- **Regional choice** – decide from a range of five geographical investment biases. The funds have a strong regional focus complemented by global diversification.
- **Risk/return choice** – decide from a balanced, diversified or a growth risk profile.
- **Choice of currency** – decide from a range of currencies depending on your preference (USD, GBP, AUD, EUR, SGD).
- **Daily dealing** – highly liquid underlying investments.
- **Easy access** – available on a wide range of global investment platforms including regular premium products.

Key differentiators:

- Unique range of risk profiles, regional focus and currency bases
- Combination of strategic and tactical asset allocation
- Dynamic use of best in class underlying managers
- Independent operational due diligence on underlying managers
- Use of active and passive funds including ETFs.

The Harmony Portfolios are available on a wide range of platforms. For further information please contact us:

Distribution:
Newport Distribution Limited
Cameron Knox
cknox@npdistribution.net

Simon Marriott
smarriott@npdistribution.net

Operational and service queries:
Emma Clift
Head of Distribution Services
emma.clift@momentum.co.uk
T: +44 (0)207 618 1803

www.harmonyportfolios.com
harmony@momentum.co.uk

For direct dealing:
Momentum Global Funds
6 Route de Treves
Senningerberg, L-2633
Luxembourg

Risk Considerations

- A Fund's value may be affected by exchange control regulations and changes in exchange rates.
- A Fund and any underlying scheme may use financial derivative instruments. The use of these strategies may involve enhanced risks, due to imperfect correlation between movements in the securities or currencies on which the derivative instrument is based.
- The Fund's or an underlying scheme's investment in illiquid securities may reduce the returns because, in times of extreme illiquidity, the Fund or an underlying scheme may be unable to sell the illiquid securities within a suitable time at reasonable price or at any price.
- A Fund's value may go up or down rapidly or unpredictably. The market values of securities owned by a Fund or those owned by any of the underlying funds will tend to fluctuate due to factors affecting individual issuers or as a result of general market conditions.
- Investment in the Funds involves risks which may result in loss of part or entire amount of your investment.
- Before you decide to invest, you should make sure that any intermediary involved has explained to you that the Fund is suitable to you.
- Investors should not base their investment decisions on this marketing material alone.

Important notes

Momentum Global Investment Management is the trading name for Momentum Global Investment Management Limited. This document does not constitute an offer or solicitation to any person in any jurisdiction in which it is not authorised or permitted, or to anyone who would be an unlawful recipient, and is only intended for use by original recipients and addressees. The original recipient is solely responsible for any actions in further distributing this document, and should be satisfied in doing so that there is no breach of local legislation or regulation. The information is intended solely for use by our clients or prospective clients, and should not be reproduced or distributed except via original recipients acting as professional intermediaries. This document is not for distribution in the United States.

Prospective investors should inform themselves and if need be take appropriate advice regarding applicable legal, taxation and exchange control regulations in countries of their citizenship, residence or domicile which may be relevant to the acquisition, holding, transfer, redemption or disposal of any investments herein solicited.

Any opinions expressed herein are those at the date this material is issued. Data, models and other statistics are sourced from our own records, unless otherwise stated herein. Unless otherwise provided under UK law.

We caution that the value of investments in discretionary accounts, and the income derived, may fluctuate and it is possible that an investor may incur losses, including a loss of the principal invested. Past performance is not generally indicative of future performance. Investors whose reference currency differs from that in which the underlying assets are invested may be subject to exchange rate movements that alter the value of their investments.

Investment inherently involves an element of risk. It cannot be guaranteed that the performance of any fund mentioned henceforth will generate a return and there may be circumstances whereby no returns are generated or the principle invested is lost or eroded. As a result investors may not get back the original amount invested. Investors should ensure that they fully understand the risks associated with the Fund and should consider their own investment objectives and risk tolerance levels.

Prior to investing in a fund it is suggested that all potential investors read the prospectus and Key Financial Statement (KFS) in tandem with the offering documentation. Investors are advised to seek professional investment advice before making any investment decisions.

This disclosure has not been reviewed by the Securities and Futures Commission (SFC) of Hong Kong.

Our investment mandates in alternative strategies and hedge funds permit us to invest in unregulated funds that may be highly volatile. Although alternative strategies funds will seek to follow a wide diversification policy, these funds may be subject to sudden and/or large falls in value. The illiquid nature of the underlying funds is such that alternative strategies funds deal infrequently and require longer notice periods for redemptions. These investments are therefore not readily realisable. If an alternative strategies fund fails to perform, it may not be possible to realise the investment without further loss in value. These unregulated funds may engage in the short selling of securities or may use a greater degree of gearing than is permitted for regulated funds (including the ability to borrow for a leverage strategy). A relatively small price movement may result in a disproportionately large movement in the investment value. The purpose of gearing is to achieve higher returns associated with larger investment exposures, but has concomitant exposure to loss if positive performance is not achieved. Reliable information about the value of an investment in an alternative strategies fund may not be available (other than at the fund's infrequent valuation points).

Under our multi-management arrangements, we selectively appoint underlying sub-investment managers and funds to actively manage underlying asset holdings in the pursuit of achieving mandated performance objectives. Annual investment management fees are payable both to the multimanager and the manager of the underlying assets at rates contained in the offering documents of the relevant portfolios (and may involve performance fees where expressly indicated therein).

Momentum Global Investment Management Limited (Company Registration No. 3733094) registered office at The Rex Building, 62 Queen Street, London, EC4R 1EB. Momentum Global Investment Management Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom, and is an authorised Financial Services Provider pursuant to the Financial Advisory and Intermediary Services Act 37 of 2002 in South Africa.

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