



Smartvest Wealth Managers

Providing the smart investment solutions.

Smartvest Wealth Managers is an independent asset management company that is fully licensed by the Securities and Exchange Commission of Zimbabwe (SECZ). We have over 29 years of experience in creating wealth for institutional, corporate, and individual investors.

Our Vision

To build stakeholder value by delivering SMART solutions.

Our Mission

To be a top quartile asset manager that offers opportunities for wealth creation by committing to deliver the full range of our capabilities and resources to empower our clientele.



CONTACT US NOW



71 Selous Avenue, Harare, Zimbabwe



info@smartvest.co.zw
www.smartvest.co.zw



+263 (242) 253 114



UNIT TRUSTS FUNDS

Investing Smart

Smartvest
Wealth Managers



Unit Trust Funds

These investments have different pre-set objectives and risk tolerance levels designed to suit the various investor profiles. For the protection of investors the funds' assets are overseen and kept by a third party trustee and custodial bank, Stanbic Custodial Services.

High Interest Fund

This is a money market unit trust fund in which the underlying assets are fixed income securities such as Treasury Bills (TBs), Negotiable Certificate of Deposits (NCDs), Bankers Acceptances (BA), and Bonds.

Target Market

➤ **Individuals, Schools, Corporates, NGOs**

This product is best for investors who are risk averse and with a desire to save part of their income for future use. Parents with children at schools should find this product attractive as they can put away some money monthly during the term and not worry about loss of principal.

Smartvest High Income Fund

The Smartvest High Income Fund provides an innovative investment designed to delivering high attractive returns. The fund achieves this by investing in short term secured money market instruments backed by quality loan portfolios advanced to Small and Medium Enterprises sponsored by a microfinance institution.

Benefits of money market funds to the customer

- Earn competitive interest rates.
- Safe to invest in and there is no loss of principal.
- Products provide disciplined approach to saving as the first withdrawal can only be done after 30 days.

Growth and Stability Fund

This is a mixed fund that invests in both the money and equity markets.

The objective of the fund

To provide competitive returns with the objective of beating inflation over the medium term. The exact investments mix will vary depending on market conditions of the equities and money markets and the need to maximize returns for unit holders.



Wealth Fund

The fund offers investors the opportunity of investing in a comprehensive range of shares consisting mainly of blue chip shares traded on the Zimbabwe Stock Exchange.

Type

Stock market fund targeting stocks with good long term prospects & track record.

Objectives

Beat inflation over the medium to long-term.

Suitable for investors who want to:

- Create wealth
- Invest with a long time horizon in mind e.g. a child's school fees
- Reinvest income or have little need for investment income

Advantages of Unit Trust Funds

- A professional fund manager does all the work for you
- A unit trust exists for every financial goal and risk tolerance level
- A unit trust gives you instant diversification
- Transaction costs are much lower
- You can invest and disinvest from a unit trust fund easily
- Minimum initial investment amount is **\$100**
- Minimum additional deposit is **\$50**
- Minimum investment periods:
 - High interest Fund is **30 days**
 - Smartvest High income Fund is **3 months**
 - Growth and Stability Fund is **3 months**
 - Wealth Fund is **6 months**