

## Granate is a people business.

We don't do cookie-cutter. We do things our way, with **purpose** and **authenticity**. We strip away the noise and focus on what truly matters, **protecting and growing your savings**.



+27 (0)21 276 3450



First Floor, Josephine Mill, 13 Boundary Road, Newlands, Cape Town 7700



info@granate.co.za

## Granate Global Fund

B-BBEE Level 1 Contributor  
[www.granate.co.za](http://www.granate.co.za)

A experienced team of **multi-asset specialists**:



### Paul Bosman

Investment Analyst and Portfolio Manager



### Henno Vermaak

Investment Analyst and Portfolio Manager



### Tyron Green

Investment Analyst



### Catherine Blersch

Investment Analyst



### Georgia Hinckley

Investment Analyst



### Bronwyn Blood

Investment Analyst and Portfolio Manager



### Melanie Stockigt

Investment Analyst and Portfolio Manager



### Vaneshen Naidoo

Investment Analyst and Portfolio Manager



### Alida Malherbe

Investment Analyst



### Caroline Webber

Investment Analyst



### Nsovo Muzambi

Investment Analyst

## How we work

Thorough security selection process

Detailed process across the asset curve

High conviction but diversified across different return drivers

We reduce repricing risk by not overpaying

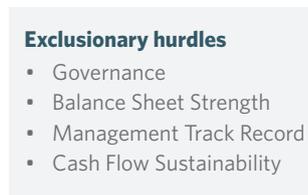
- **Happy people make good long-term decisions.** We are obsessed with happiness.
- Predicting is hard. Knowing when to enter and exit the market on the back of predictions is even harder. We rather **build portfolios that have good odds in many different states** of the world.
- We look for companies that are run by **capable, aligned people**, have **durable competitive advantages** and are operating in **growth industries**.
- We believe that using our **collective wisdom and skills** across all asset classes significantly increases the odds of consistent long-term returns.

## Our three investment truths and philosophy

A rational approach designed to fight temptation

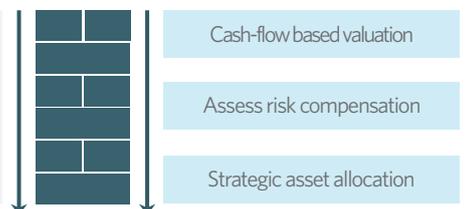


First...Truth 1 and 2



Environmental & Social evaluations threaded through these hurdles

Then...Truth 3



## Investment Objective

The Fund aims to achieve an annualised return of US inflation plus 6% measured over a rolling seven year period. It aims to provide a balance between capital preservation and capital growth over the full investment cycle. The fund will invest globally in a wide range of asset classes including cash, fixed income, equities, property, commodities. The fund will have maximum flexibility in terms of asset allocation.

| Fund                      |  |
|---------------------------|--|
| Launch date               | September 2025   |
| Fee breakdown             | Class A<br>USD \$ denominated 0.85%<br>Granate management fee 0.05%<br>Custody fee: max 0.25% admin fee = max fee 1.15% pa |
| Minimum investment amount | \$10,000.00  |
| Mandate                   | Global flexible equity mandate   |

| Structure          |  |
|--------------------|--|
| Cell Company       | IPFM Guernsey ICC Limited, open ended company incorporated in Guernsey and is an Apex Group company. |
| Investment Manager | IP Fund Managers Guernsey Limited  |
| Cell Manager       | Granate Asset Management   |
| Administrator      | Apex Administration (Guernsey) Ltd   |
| Auditor            | BDO Guernsey   |
| Custodian          | Butterfield Bank Guernsey  |

Granate Asset Management (Pty) Ltd ('Granate') is an authorised Category II financial services provider in terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002 ('FAIS Act'), with FSP number 46189. The information contained in this brochure should not be construed as advice as defined in the FAIS Act, neither does it constitute an investment recommendation. Investors should take cognisance of the fact that there are risks involved when buying, selling or investing in any financial product. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions. Past returns may not be indicative of future returns and an investor should seek independent professional financial, legal and tax advice relevant to their individual circumstances before making any investment decision.