

Creating Wealth

Investing with STANLIB

 **STANLIB**

the art and science of investing

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STANLIB was established in 2002 through the merger of Liberty Asset Management and Standard Corporate and Merchant Bank Asset Management. The two companies shared a vision to create a company that would turn possibilities into a far better reality for all its clients. STANLIB is wholly-owned by the Liberty Group, of which the Standard Bank Group is a major shareholder, together with a diversified spread of BEE organisations dedicated to the advancement of the previously disadvantaged. STANLIB has over 400 000 clients and R345 billion of assets, making us the third largest manager of investments in South Africa and the largest unit trust company in the country. We have a presence in eight African countries.

What we do

STANLIB has developed a proud track record as one of South Africa's top investment managers, particularly in fixed interest and property investments. We also offer top fund management in a broad range of other asset classes both locally and globally. Our fund managers are able to tap into one of the most respected economic think tanks in the country.

We offer one of South Africa's oldest unit trust funds, the STANLIB Equity Fund which has provided solid and reliable wealth creation opportunities to our clients since 1970.

What We Offer

STANLIB provides access to one of the most comprehensive ranges of unit trusts in the country. We also offer our clients the opportunity to invest in a wide range of linked products, retirement vehicles and funds from other companies in order to satisfy our clients' diverse needs.

Selecting an investment portfolio can be a daunting task. A skilled financial adviser will assist you in finding the right combination of funds or vehicle to suit your goals. These goals may include saving for a deposit on a house, saving for education or retirement, a holiday, future funeral expenses or unexpected health care expenses which are not covered by your medical aid. STANLIB has a range of nearly 80 funds on offer which you can invest in directly. Alternatively you can invest through any of our products that allow you to hold a portfolio of funds. Again you can make the choice of whether you wish to add to our in-house unit trusts in the portfolio with funds from other respected fund managers.

Retirement saving is key to any individual's long term wealth creation plans and management. STANLIB offers cost and tax effective ways of saving for retirement through our retirement annuity, preservation funds. These flexible vehicles give clients access to the wide range of funds available at STANLIB. Our investment linked life annuity is the ideal and most tax effective way to make the most of your accumulated retirement savings.

Our Investment Approach

STANLIB's skills lie in a proactive, valuation driven asset management approach. We believe that we can add value through our superior research and a rigorous investment process, with a specific focus on asset valuation. We actively seek out assets which trade at levels below their intrinsic value.

It is our view that each investment area requires different skills and approaches and hence we create small teams, each with a dedicated focus. These multi-asset teams allow us to appoint talented and passionate people with the specific skills to deliver the best potential outcome for our clients, backed by our rigorous process. We follow the same philosophy in our approach to offshore investing but where necessary, we complement our own in-house skills by carefully selecting experienced asset managers who share the same valuation driven approach.

Our People

All STANLIB's investment professionals have special talents. But what sets STANLIB apart from its competitors has been the early adoption of a culture of diversity in every way. The flat management structure creates an environment that allows our talented and diverse teams to operate with energy and specialist focus. We encourage initiative and rigorous debate because this ensures robustness of opinion and depth of conviction. Our staff are encouraged to fully develop their talent but in a focused manner that will be to the ultimate benefit of our clients.

Our Social Initiatives

Your investment in STANLIB also assists us in making a difference in the lives of thousands of disadvantaged South Africans. STANLIB stands behind one of the most innovative financial services industry projects, FundiSA, which aims to encourage savings for tertiary education by offering a bonus to investors. STANLIB has an investment academy for previously disadvantaged students and provides financial aid to learners through bursaries.

Disclaimer and statutory disclosure

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STANLIB Collective Investments Limited

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