

# Sustainable Investment beyond 2017

# Why invest?

- ▶ Leaving funds idle is a wasted opportunity.
  - ▶ Money is another one of your resources that should be working for you.
  - ▶ Alternative investments diversify and protect your portfolio.
  - ▶ By refusing to **invest** in something that at least keeps pace with inflation, you are actually losing money. Its purchasing power decreases every year
- ▶ The current environment of low or negative interest rates have changed the “true value” of money.
  - ▶ While having cash at the bank used to be an asset, it is now more of a liability, actually costing you.

# But it is not that easy

- ▶ Many people find it difficult to generate profitable returns in the market. Because:
  - ▶ They lack the experience.
  - ▶ They lack the time.
  - ▶ They lack the resources.

So, as a solution they seek the services of a professional.  
However, this can be a disaster

# Most professional managers are inadequate

- ▶ They do not have the clients interests at heart and take advantage of the client.
  - ▶ By charging the clients excessive management fees, transaction fees and a share of all revenues, they get paid whether the client generates a return or whether they lose the clients money.
  - ▶ For vanity, egotistical or even gambling reasons, they are willing to take big risks with the clients money. If they are right, they get paid. If they are wrong, they get paid. All of the risk is on the client.
  - ▶ Naturally, they are not concerned, as many of their business models revolve around having an endless supply of new clients to replace the ones who left.

Clearly this model of clients paying for failure is not sustainable or moral.

# So how does investment management become sustainable?

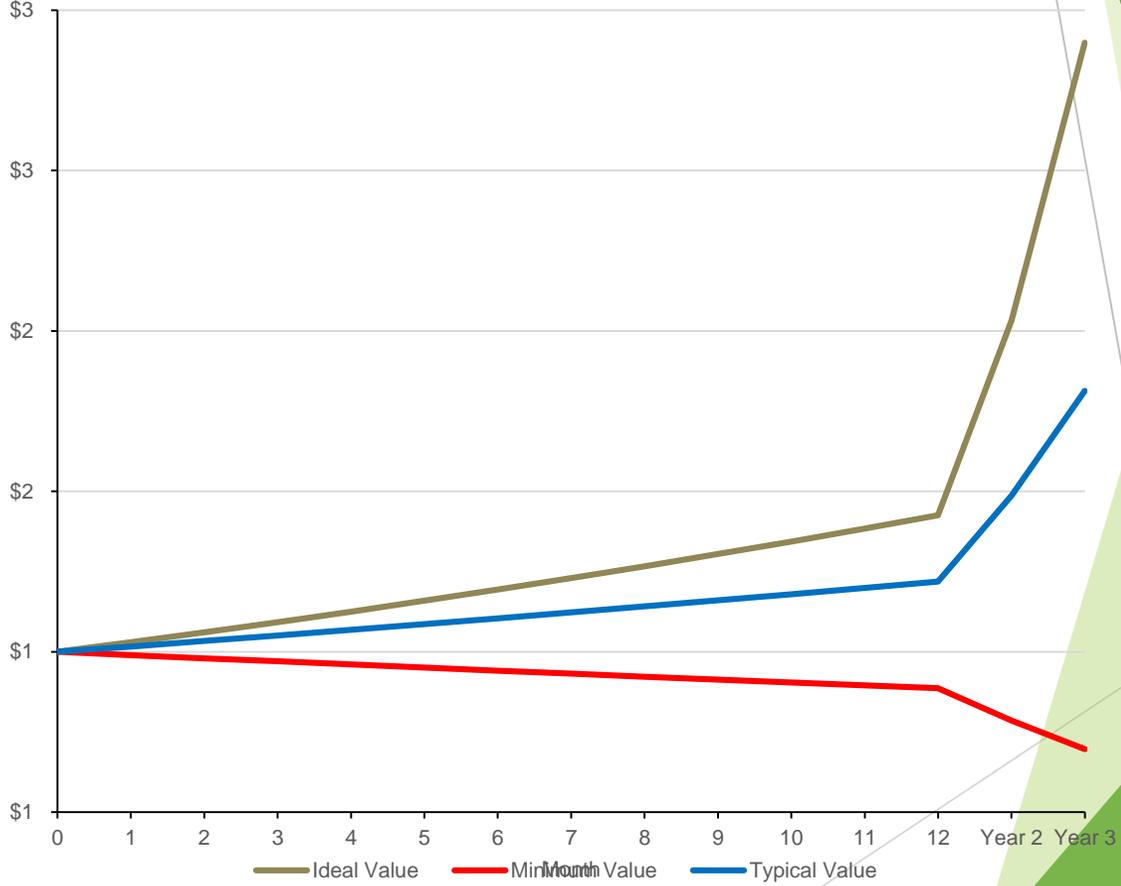
- ▶ For investment management to be sustainable and profitable, it needs to meet the following requirements.
  - ▶ Operate within strong regulated frameworks.
  - ▶ Have professional management.
  - ▶ Have management who have their own funds invested.
  - ▶ Have high client flexibility.
  - ▶ Invest in highly liquid assets.
  - ▶ Have strong risk management philosophies.
  - ▶ Have daily and real time reporting on investments.
  - ▶ Have a transparent fee structure that only charge clients for success.

# Tजारaz has all these advantages

- ▶ Investment specialists with institutional level experience at the worlds largest banks.
- ▶ Transparent affordable free structure where clients only pay for success.
- ▶ Use of ASIC (Australian) regulated entities for all investment transactions.
- ▶ High flexibility and liquidity means clients remain in possession of their money at all times and can withdraw or deposit at a moments notice.
- ▶ Shared risk between clients and investment management.
- ▶ Reasonable joining requirements.
- ▶ Platforms to view investments status in real time.
- ▶ Daily confirmation via third party ASIC regulated entity on transactions and account.
- ▶ Expert risk management philosophies,

# Expectations of risk vs reward (\$1,000,000 starting investment)

Month	Ideal Value	Minimum Value	Typical Value
0	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
1	\$ 1,030,000	\$ 990,000	\$ 1,016,667
2	\$ 1,060,900	\$ 980,100	\$ 1,033,611
3	\$ 1,092,727	\$ 970,299	\$ 1,050,838
4	\$ 1,125,509	\$ 960,596	\$ 1,068,352
5	\$ 1,159,274	\$ 950,990	\$ 1,086,158
6	\$ 1,194,052	\$ 941,480	\$ 1,104,260
7	\$ 1,229,874	\$ 932,065	\$ 1,122,665
8	\$ 1,266,770	\$ 922,745	\$ 1,141,376
9	\$ 1,304,773	\$ 913,517	\$ 1,160,399
10	\$ 1,343,916	\$ 904,382	\$ 1,179,739
11	\$ 1,384,234	\$ 895,338	\$ 1,199,401
12	\$ 1,425,761	\$ 886,385	\$ 1,219,391
Year 2	\$ 2,032,794	\$ 785,678	\$ 1,486,915
Year 3	\$ 2,898,278	\$ 696,413	\$ 1,813,130



# For further information

- ▶ For further information, we look forward to hearing from you at our website:

<http://www.tajaraz.com>

Thank you.