

**INTRODUCTION  
TO INVESTMENT  
PRODUCTS**

# STANWICKGROUP INVESTMENT PRODUCTS

STANWICKGROUP product range extends far beyond shares. Every product enables you to express an investment view in line with your objectives while helping you to create a diversified portfolio.

## Helping investors achieve diversification

Most investment products are pooled investment vehicles. Your money is pooled together with other investors and a professional investment manager then buys and sells securities in underlying assets, such as shares or bonds.

Generally, when you buy an investment product, you don't own the underlying investments – you own 'units' or 'shares' in the pooled vehicle. The value of the units or shares will rise and fall with the value of the underlying assets. Income may also be paid out on a periodic basis in the form of dividends or distributions.

Investors typically use investment products to help them achieve diversification and meet their investment goals. Diversification is usually achieved by using a blend of investment products across the following asset classes:

## Investment product approach



### Agriculture

Invests in very low-risk, short/long-term investments. These can include agricultural short/long-term money market deposits of which investors can make profit from cash flow generated from harvested crops, land acquisition and first equity.



### Cannabis Investment

As pioneers in the emerging marketplace, our mission is simple: To play our part in producing high-quality medicinal cannabis available to people and to deliver a strong investment return for our clients.



### Properties

Invests in residential property, commercial property or property developments. You are guaranteed a fixed rate of interest or return.



### Shares

Invests in listed companies in America, overseas or both. These funds offer the potential for higher returns.



### FX Trading

This includes hedge funds, forex/currency trading. It is a decentralized global market where all the world currencies are traded. FX trading is the art of buying and selling currencies. Banks, central banks, cooperations and investors exchange currency for a variety of reasons including balancing the market and facilitating international trade and tourism and making profit.

## Key considerations for choosing between different products



### Investment Cost

Does the Fund's Objectives align with the outcome you are seeking to achieve?



### Disclosure

What information does the fund manager provide about the number of holdings, concentration in particular sectors, companies or geographies, how does this compare to the benchmark?



### Risk

Does the fund match your risk tolerance – investment strategy, liquidity, pricing risk, currency risk, regulatory changes?



### Access

Flexibility entering and exiting, any minimum investments.



### Cost

Cost to access, management costs and performance fee



### Track record

What has been the fund's performance track record over the short, medium and long term?



### Investment Style

Does the fund take a 'passive' index-tracking approach to investing, or is it a more active, stock-picking fund?



# STANWICKGROUP Traded Products

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- **Portfolio of assets in one trade**
- **Exposure to markets that are difficult to access**
- **Can be cost-effective**
- **Range of different investment styles**

## Why chose STPs?

### Diversification

STPs can help you diversify your portfolio across asset classes, sectors and geographies that otherwise could be difficult to access. By diversifying your portfolio, it can help decrease your overall level of risk per dollar invested. ETPs can give you access to a range of domestic and international markets and assets in one transaction.

## Income and growth

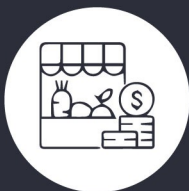
STPs offer returns as:

- Income, paid weekly, quarterly or half yearly, and
- Capital growth.

An STP's pricing is typically in line with its net asset value (NAV), which means investors are generally able to buy and sell around this underlying value of the STP's assets. Investors should be wary that although STPs have formal market making arrangements, the price that they trade may still be impacted by the ordinary forces of supply and demand.

## Lower cost

Traditional STPs, such as Exchange Traded Funds (STFs), usually track an index, which means they aren't trying to outperform the market. This means STFs are typically able to achieve lower operating costs and offer lower management fees (as measured by Management Expense Ratios or MERs) than other forms of professionally managed investments. In addition, you pay one brokerage fee for a transaction.



### Agricultural Traded Funds (ATF)

Agriculture Traded Funds typically seek to track the performance of an index, a currency or a commodity, such as seeds or crops. They allow you to invest in domestic or overseas share markets as a whole – and your returns depend on the broad market performance, rather than the performance of individually selected stocks. For example, in one trade you can get diversified exposure to the entire America food market.



### Cannabis Traded Funds (CTF)

At AXS, high-touch investment expertise is the lifeblood of our investment management style. What's more, our risk-based approach to portfolio construction is specially designed to give you access to a range of carefully constructed investment solutions that are fully aligned with your personal financial objectives. With the legalization of cannabis increasing globally, there is a growing list of CBD-based products entering the market. The global demand makes the industry highly lucrative.



### Forex Exchange Traded Managed Funds (FETMF)

The main mission of AXS Forex Trading is to provide its users with effective ways of earning good returns from the forex market either through our educational system or our experts trading and making good returns on behalf of the users. Our system is a simple Definition of learn and earn.