

**NEW INVESTMENT  
SEMINAR**



**Calamatta Cuschieri**  
YOUR PARTNER IN FINANCIAL SERVICES

# HOW TO BUILD A FUND PORTFOLIO

## DIVERSIFY YOUR PORTFOLIO WHILST GENERATING POSITIVE RETURNS



**WHERE**  
Grand Hotel  
Excelsior, Malta



**WHEN**  
Saturday 24<sup>th</sup> June  
9am-12.30pm



**LEVEL**  
Beginners to  
Intermediates



8:45AM - 9:15AM  
**REGISTRATION**



9:15AM - 9:30AM  
**WELCOME SPEECHES :**

**Alex Cuschieri** - Chairman, Calamatta Cuschieri  
**Steffen Hölscher** - Director, UBS Europe



9:30AM - 11:00AM  
**PART 1**

**What is an 'Investment Fund'?**

An understanding of what constitutes a fund

**Different Types of funds**

The different styles of funds available for shareholders

**Who holds the assets of a fund?**

Appreciating the different institutions involved

**How regularly does a fund trade?**

Understanding how easy it is to buy/sell the fund

**4 common approaches to investing**

The different ways managers choose to manage their funds

**Advantages of investing in funds**

The pros of why an investor should opt to invest in the fund

**Disadvantages of investing in funds**

The cons of investing in funds

**Difference between an ETF and a Fund**

Understanding the differences between these two investment vehicles

**The advantage of investing in a UCITS fund**

Understanding better the benefits of investing UCITS funds

**Limits imposed by a UCITS fund**

Criteria in place to limit the manager from taking on excessive risk

**Who makes sure the managers are trading in line with limits?**

Understanding who makes sure the manager is trading within the guidelines imposed

**What is the NAV of a fund?**

Understanding who and how the price of a fund is determined

**What are the fund's costs?**

What investors have to pay when buying a fund

**How risky is the fund?**

Appreciating the risks involved when investing in a particular fund

**Do all funds pay out interest/dividends to shareholders?**

What funds pay out to shareholders



11:00AM - 11:30AM  
**COFFEE BREAK**



11:30AM - 12:30PM

## **PART 2**

### **What to look out for when investing in a fund**

The key points investors should get clarity on when they are searching for a fund

### **Why are there different share classes?**

How to choose which share class to buy

### **Model Portfolios**

What a typical fund portfolio looks like

### **What return should an investor expect?**

The most important question of all – what return to expect from the fund

### **Documents available for shareholders**

Where to find all the information in order to make an informed decision

### **Which fund is right for you?**

Getting down to deciding which fund to buy

### **The Calamatta Cuschieri Fund Selection Model**

An explanation of how we choose the best performing funds

### **CC Discretionary Portfolio Management**

A personalised service offered to CC clients

### **CC Savings Plan**

Saving for retirement

### **The winners in H117**

Looking back at the best performers so far this year

### **The losers in H117**

Looking back at the worst performers so far this year

### **Outlook**

What we expect from the markets going forward



12:30PM

## **Q&A - TAKING QUESTIONS FROM THE FLOOR**

### **ABOUT THE SPEAKER: KRISTIAN CAMENZULI**



Mr. Kristian Camenzuli is an Investment Manager (IM) at Calamatta Cuschieri. Kristian earned the CFA charter in 2015 and is a member of the CFA society, UK. He graduated with Honours in Economics from the University of Malta in 2005. Kristian specialises in blue-chip equities. He co-manages Calamatta Cuschieri's Euro Equity Fund and carries out in depth analysis on international equities. He is also an IM for other funds for which Calamatta Cuschieri Investment Management is appointed IM and sits on a number of investment committees.



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