

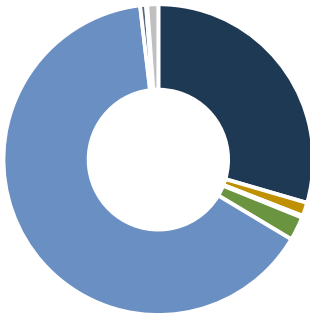
Investment strategy

The objective of this solution is to deliver long term capital growth through equity centric investments. The solution aims to generate a return of CPI + 6% p.a. over any rolling 7-year period. The solution maintains a high-risk profile.

Investment suitability

This solution is suitable for investors requiring long-term growth, normally associated equity investing. By being diversified across different growth assets, the solution however has the potential to deliver a lower level of volatility than normally associated with equity investing. Given the bias towards growth assets, the solution will be exposed to short-term negative returns, and the recommended holding period for investors is at least 7 years.

Asset allocation



Asset allocation is one month lagged.

- Equity 29.5%
- Property 1.4%
- Bonds 0.2%
- Cash 2.5%
- Foreign Equity 64.5%
- Foreign Property 0.6%
- Foreign Bonds 0.1%
- Foreign cash 1.2%

Underlying holdings

Ci Engineered Equity Core	15.00%
Satrix MSCI World Equity Index FF	15.00%
Old Mutual Global Equity	13.00%
Coronation Global Opportunities Equity FF	10.00%
Fairtree Equity Prescient	10.00%
Nedgroup Inv Global Emerging Markets Equity FF	10.00%
Ninety One Global Franchise FF	10.00%
Coronation Global Emerging Markets Flexible	10.00%
Coronation Top 20	5.00%
Money Market	2.00%

Top 10 equity exposures

1. Prosus NV	6. Sasol
2. Microsoft	7. Anglo American
3. Impala Platinum Holdings	8. Taiwan Semiconductor
4. Apple	9. Glencore
5. Visa	10. JD.com

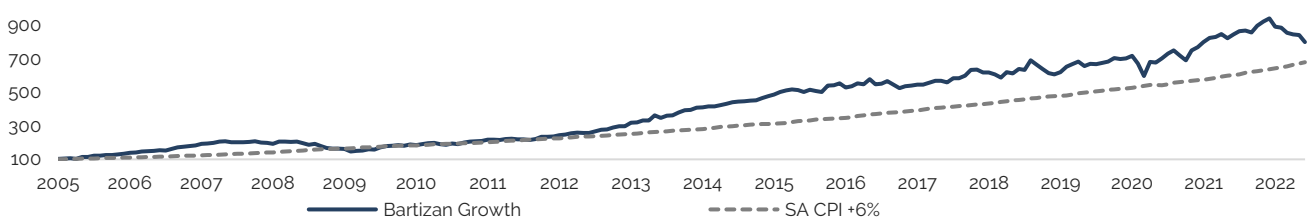
Latest available Top 10 holdings as disclosed by Morningstar as at Jun 2022.

Annual fees (incl. VAT)

Weighted average cost of underlying funds**	114%
Annual Consulting fee	0.23%

Long-term growth*

From: 01/01/2005 to 30/06/2022



*Returns are net of Total Investment Charges (TIC) and for periods greater than one year the returns have been annualised. Returns prior to launch of the portfolio are simulated based on the returns of the underlying funds at their initial weightings. Post launch returns are simulated based on the current weightings of the initial investment on the selected Platform, where applicable.

**The weighted average cost of underlying funds is calculated using the latest available Total Investment Charges (TIC) of the underlying funds and their static weightings at month end on the selected Platform. This will vary daily as the actual weightings of the underlying funds fluctuate. The abovementioned fees include VAT but exclude Investment manager, Financial Advisor, Consulting and Platform fees.

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