

STERLING INVEST ETHICAL GLOBAL CAPITAL GROWTH

29 February 2024

OBJECTIVE

This is a high growth flexible global portfolio which invests across global asset classes: equities, fixed income, property and cash. It is aimed at long term investors with a time horizon longer than 7 years, with a high risk appetite who would like to see long term capital growth with offshore exposure. The portfolio is diversified across regions, currencies and sectors with the aim to generate real returns relative to global inflation. The funds used within the portfolio have all been comprehensively researched and rated by Fundhouse and are actively monitored. The portfolio combines both multi-asset and single asset class funds to provide flexibility and efficiency of management.

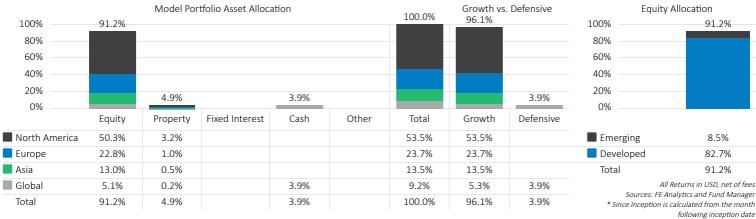
INVESTMENT GUIDELINES

Expected Max Equity	90.00%
Real Return Target	CPI+6%
Income	Low
Drawdown	High
Investment Horizon	7yrs+

RISK PROFILE LOW LOW-MED MEDIUM MED-HIGH HIGH

MODEL ASSET ALLOCATION

31 January 2024



following inception date

** Drawdown is a 10 year calculation (if available)

FUND RETURNS

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns.

Fund Returns	Model %	Rating	3m	6m	YTD	1yr	3yr	5yr	7yr	10yr	SI *	Vol 5y	Draw **
Camissa Islamic Global Equity Fund	35.0%	Tier 3	1.4%	-3.1%	-4.2%	1.6%	-2.1%				-7.8%		
HSBC Islamic Global Equity Index Fund	15.0%	Tier 1	13.1%	14.5%	8.4%	39.7%	11.1%	16.2%			13.1%	18.1%	
Nedgroup Inv Global Property Fund (Resolution)	5.0%	Tier 1	3.7%	3.5%	-3.6%	1.0%	-1.0%	0.7%	2.4%		0.2%	17.8%	
Sands Capital Global Shariah Fund	15.0%	Tier 1	18.0%	19.1%	10.7%	30.5%					14.7%		
Schroder Islamic Global Equity Fund	30.0%		10.1%	11.5%	4.4%	25.7%	7.5%				8.6%		
Sterling Invest Ethical Global Capital Growth			8.5%	7.7%	2.7%	16.2%					18.8%		
Global Long Term Growth (USD) Sector			8.1%	8.8%	3.3%	15.5%	3.4%	7.0%	6.6%	5.8%	6.5%	13.8%	-22.2%
US CPI+6%			2.2%	4.7%	1.6%	9.1%	11.7%	10.2%	9.5%	8.8%	5.4%		

Sterling Invest Ethical Global Capital Growth inception date: 17 July 2023 | Returns shown may represent a fee class different to the actual return received by the investor.

MODEL FEES

Base Fee (ex vat): 0.63%
Performance Fee and other costs (ex vat): -0.09%

Total Model TER: 0.53%

Discretionary Management Fee (ex vat): 0.350%

These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes and rebates.

Sterling Invest

Portfolio Managers: Ebrahim Moola and Faheem Paruk Email: info@sterlinginvest.co.za Web: www.sterlinginvest.co.za

Phone: +27 31 309 7861 For more information:

www.sterlinginvest.co.za/sterling-invest-model-

portfolios

This factsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchases, sell or otherwise deal with any particular investment. A model portfolio is not a unit trust, it is a collection of Collective Investment Scheme/Unit Trust funds held under a single account with an administrative FSP. Model portfolios are only available to clients of authorised FSPs. There are risks associated with the underlying investments and past performance is not guaranteed and therefore an investor may not get back the initial amount invested. A model management fee will be charged by Fundhouse, in addition the underlying Collective Investment Schemes will levy their own charges. No commission or incentives may be paid to Fundhouse. This document is protected by copyright and may not be copied, reproduced, sold or distributed without prior written consent.

