

STERLING INVEST GLOBAL CAPITAL GROWTH

31 July 2025

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	100.00%
Real Return Target	CPI+6%
Income	Low
Drawdown	High
Investment Horizon	7yrs+

RISK PROFILE

LOW

LOW-MED

MEDIUM

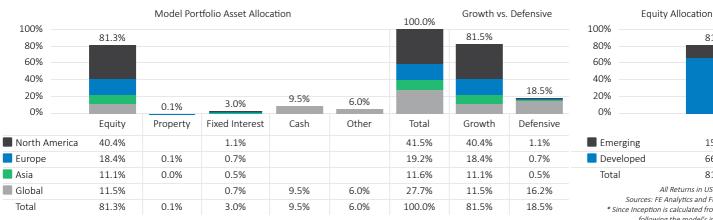
MED-HIGH

HIGH

MODEL ASSET ALLOCATION

30 June 2025

81.3%



15 3% 66 1% 81.3% All Returns in USD, net of fees

Sources: FE Analytics and Fund Manager * Since Inception is calculated from the month following the model's inception date ** Drawdown is a 7 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.

		maniada dient retains may aine monimodel portion											
Fund Returns	Model %	Rating	3m	6m	YTD	1yr	3yr	5yr	7yr	10yr	SI *	Vol 5y	Draw **
Artisan Global Value Fund	8.0%	Tier 1	7.7%	9.9%	18.3%	17.7%	17.9%	15.9%	9.6%	9.3%	11.9%	15.9%	-29.3%
Baillie Gifford Worldwide Discovery Fund	3.0%	Tier 2	22.2%	6.4%	12.0%	17.0%	1.2%	-7.5%	0.5%		-11.6%	26.7%	-66.2%
Baillie Gifford Worldwide Long Term Global Growth Fund	9.0%	Tier 1	20.0%	7.2%	16.0%	36.8%	21.2%	7.3%	14.2%		-0.7%	25.9%	-53.2%
BNY Mellon Long Term Global Equity Fund (Walter Scott)	5.0%	Tier 1	6.9%	1.1%	5.0%	4.8%	10.3%	9.0%	8.9%	9.4%	4.5%	16.4%	-28.9%
Dodge & Cox Global Stock Fund	16.0%	Tier 1	7.4%	6.8%	13.2%	9.2%	12.5%	14.9%	8.8%	8.9%	9.6%	17.7%	-31.1%
Fidelity Emerging Markets Fund	6.0%	Tier 2	13.9%	14.8%	16.6%	12.7%	8.4%	2.6%	3.4%	4.8%	-2.5%	16.8%	-44.9%
iShares World Equity Index Fund	13.0%	Tier 1	15.1%	7.1%	11.1%	16.8%	16.3%	13.8%	11.3%	10.5%	9.0%	15.4%	-24.9%
Ninety One Global Franchise Fund	5.0%	Tier 1	5.2%	7.1%	10.6%	12.0%	10.7%	8.7%	9.4%	9.5%	5.6%	15.8%	-26.5%
Orbis Global Equity Fund	8.0%	Tier 2	15.3%	15.4%	21.1%	16.6%	18.1%	13.8%	8.8%	9.8%	11.7%	16.9%	-26.2%
Schroder ISF Global Recovery Fund	10.0%	Tier 2	9.2%	9.6%	14.3%	10.7%	13.3%	15.8%	7.3%	7.4%	9.4%	19.1%	-36.2%
Coronation Global Strategic USD Income Fund	8.0%	Tier 2	1.2%	2.6%	3.2%	5.3%	5.3%	3.4%	3.1%	2.6%	3.9%	1.7%	-4.4%
iShares Global Government Bond Index Fund	2.5%	Tier 1	-0.7%	4.6%	5.0%	3.2%	0.3%	-3.7%	-0.8%	0.1%	-4.0%	7.9%	-27.4%
Orbis Optimal SA Fund (USD)	6.5%	Tier 2	3.8%	7.9%	8.6%	7.5%	8.4%	9.5%	3.5%	3.7%	9.6%	5.6%	-17.5%
Sterling Invest Global Capital Growth			9.5%	7.8%	12.5%	14.5%	13.3%				7.4%		
Global Long Term Growth (USD) Sector			8.7%	4.7%	7.6%	10.2%	10.0%	8.3%	7.0%	6.8%	4.9%	12.0%	-22.2%
US CPI+6%			2.1%	4.2%	5.1%	8.7%	8.9%	10.6%	9.6%	9.1%	10.2%		
Starling Invest Global Capital Growth incontion data: 16 November 2021 Potu			oo alaaa diff	arant to th			d but the inc	ootor.					

Sterling Invest Global Capital Growth inception date: 16 November 2021 | Returns shown may represent a fee class different to the actual return received by the investor.

MODEL FEES

Base Fee (excl VAT): 0.65% Performance Fee and other costs (excl VAT): 0.25% Model Total Expense Ratio (excl VAT): 0.90% Discretionary Management Fee (excl VAT): 0.35%

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-modelportfolios

This factsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchase, sell or otherwise deal Inis Tactsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchase, sell or otherwise deal with any particular investment. A model portfolio is not a unit trust, it is a collection of Collective Investment Schollective Profile 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 necessarily an indication of future performance. 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.

