

OVERVIEW

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 me 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 Investment Solutions and are actively monitored. The portfolio combines both multi-asset and single asset class funds to provide flexibility and efficiency of management.

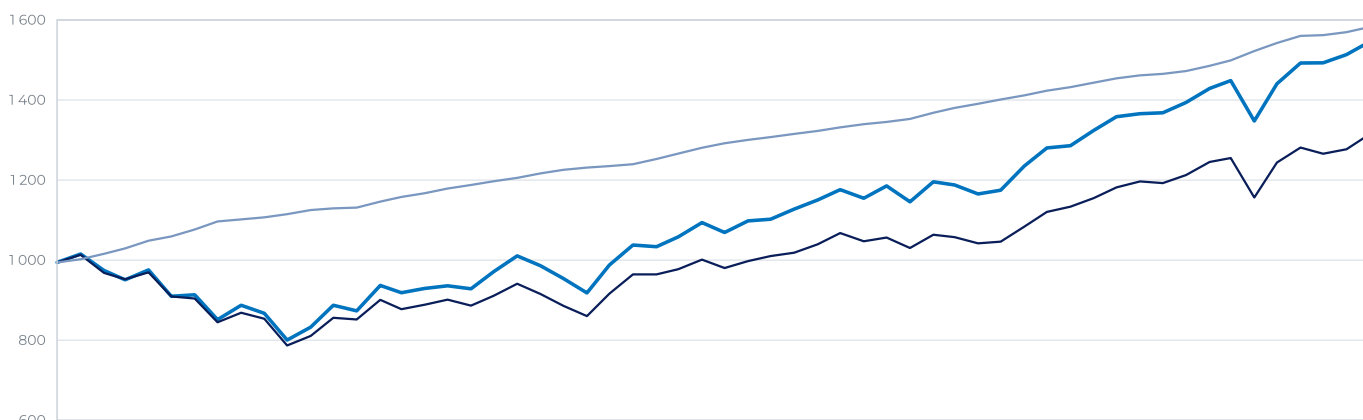
OBJECTIVE

1. Aims to achieve inflation plus 6% per annum over rolling 6 year periods
2. High level of real capital growth
3. Low income generation

CUMULATIVE PERFORMANCE

Time Period: 2021/11/30 to 2026/08/31

Growth of \$1,000 investment



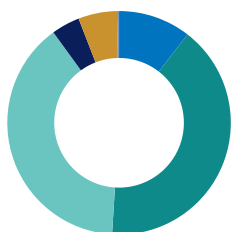
■ Sterling Invest Global Capital Growth Model 1 553 ■ (ASISA) Global MA Flexible 1 322 ■ US CPI + 6% 1 589

FUND RETURNS

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Sterling Invest Global Capital Growth Model	3.57	6.73	10.88	16.70	16.11	–	–	9.71	2021/11/30
Dodge & Cox Global Stock I	5.04	6.61	13.28	20.16	16.03	11.00	11.88	8.38	2008/05/01
iShares World Equity Index (LU) F2 USD	2.20	10.23	12.50	20.12	19.74	11.04	12.83	11.89	2012/10/23
Schroder ISF Gbl Rcvy E Acc USD	7.82	8.50	19.39	29.41	20.45	13.23	11.34	9.32	2013/10/09
Baillie Gifford WW L/T Gbl Gr B USD Acc	1.49	4.63	-5.63	-6.97	14.38	-1.24	14.91	14.91	2016/08/10
Artisan Global Value A USD Acc	4.18	7.03	11.84	22.23	20.86	11.97	10.78	9.76	2013/08/06
Coronation Global Strategic USD Inc A	0.64	0.94	1.77	3.17	4.93	3.27	2.57	2.68	2011/12/30
Orbis Global Equity Investor	4.18	8.38	24.56	35.21	26.80	15.00	12.76	11.97	1989/12/31
Orbis Optimal SA USD	3.45	-2.28	2.94	1.01	6.71	8.06	3.31	3.50	2004/12/31
Fidelity Emerging Markets	-1.69	9.83	20.95	36.82	20.93	6.60	11.09	6.48	1990/11/01
BNY Mellon Long-Term Gbl Eqty USD C Acc	4.50	5.14	6.97	9.07	9.48	4.55	9.97	7.56	2008/04/04
Ninety One GSF Gbl Frchs I Acc USD	8.27	6.96	4.20	10.37	12.16	5.80	10.24	10.76	2009/07/04
Sands Capital Global Growth A USD Acc	1.60	10.34	3.51	1.27	13.35	-1.88	10.18	11.39	2010/06/30
iShares Global Govt Bd Idx (LU) A2 USD	-0.96	-2.89	-1.03	-0.28	2.28	-3.46	-1.05	-0.86	2012/10/23
(ASISA) Global MA Flexible	2.67	4.77	8.46	13.81	12.79	5.13	6.49	3.66	1997/01/31
US CPI + 6%	1.44	5.56	7.46	9.60	9.12	10.38	9.55	9.13	1925/12/31

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns. Returns shown may represent a fee class different to the actual return received by the investor. * Since Inception is calculated from the month following the model's inception date.

ASSET ALLOCATION



	%
Cash	10.5
US Equity	40.5
Non-US Equity	39
US Bond	4.1
Non-US Bond	5.6
Other	0.3
Total	100

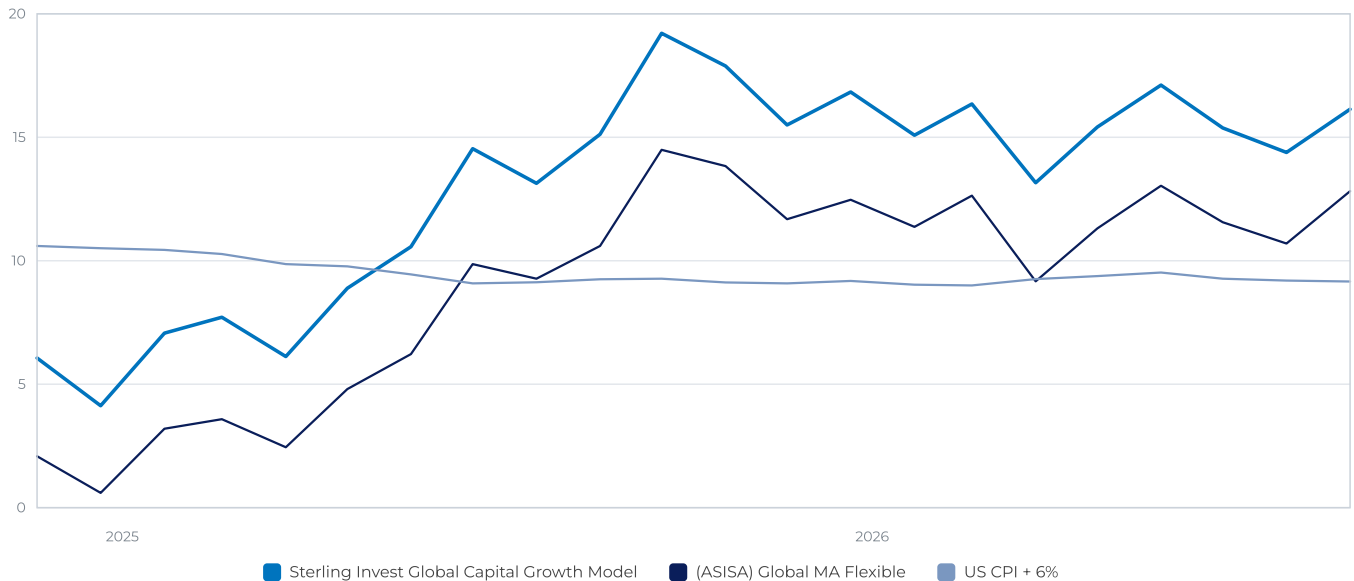
MANAGER ALLOCATION

Dodge & Cox Worldwide Global Stk ...	16
iShares World Equity Index (LU) F2 ...	13
Schroder ISF Gbl Rcvy C Acc USD	10
Baillie Gifford WW L/T Gbl Gr B USD...	9
Artisan Global Value I USD Acc	8
Coronation Global Strategic USD Inc...	8
Orbis Global Equity Shrd Inv Rfndbl...	8
Orbis Optimal SA USD	6.5
Fidelity Emerging Markets Y-Acc-US...	6
BNY Mellon Long-Term Gbl Eqty USD...	5
Ninety One GSF Gbl Frchs I Acc USD	5
Sands Capital Global Growth A USD ...	3
iShares Global Govt Bd Idx (LU) F2 U...	2.5

ROLLING RETURNS

Time Period: Since Common Inception (2021/12/01) to 2026/08/31

Rolling Window: 3 Years 1 Month shift



TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	2.58
NVIDIA Corp	1.78
Amazon.com Inc	1.72
Microsoft Corp	1.29
Alphabet Inc Class A	1.29
ASML Holding NV	1.26
SK hynix Inc	0.9
Booking Holdings Inc	0.88
Alphabet Inc Class C	0.83
Equity Positions Less Than 1%	0.78
	13.32

MODEL PORTFOLIO FEES

Base Fee	0.70%
Discretionary Management Fee	0.40%
Performance fee and other costs	0.22%
Transaction Costs	0.06%
VAT	0.00%
Model Total Investment Charge (incl. VAT)	1.38%



Portfolio Managers:
Ebrahim Moola, Faheem Paruk
and DJ Elliott

For more information visit:

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

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