

# GTC Wealth Protector (GTC One)

October 2015

## Investment mandate and objective

The GTC One fund comprises of both local and international asset classes, with a low exposure to equities, with downside equity protective strategies. The fund is Regulation 28 compliant and aims to outperform inflation plus 1% over rolling 3 year periods, with no negative rolling 12 month period. The fund consists of GTC specialist unit trust funds through segregated mandates with niche investment managers. The managers have discretion over their asset allocation, which ensures a balance between capital preservation and investment returns.

## Risk Profile of the Fund fund

Low Risk

**Investment features:** Regulation 28 Compliant  
Capital preservation  
Flexible asset allocation  
Local and international exposure

## Fund facts:

**Multi manager:** GTC

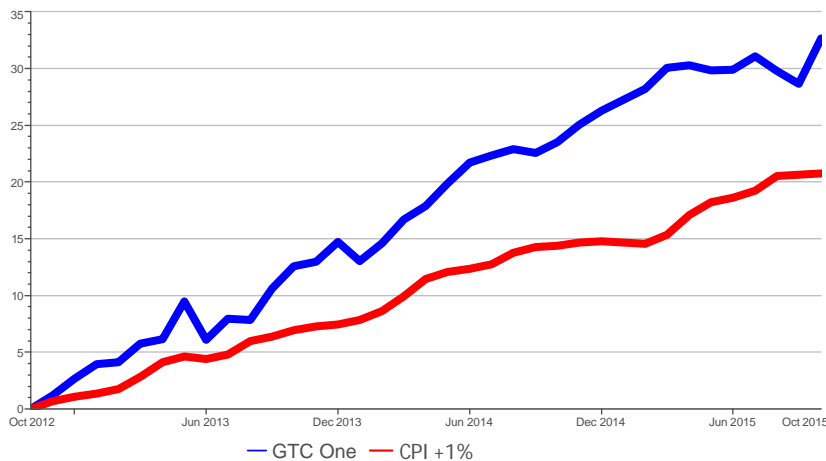
**Investment managers:** Coronation, SEI, ABSA, Taquanta, and Sanlam.

**Target Return:** CPI + 1% over 3 year rolling periods without incurring a negative 12 month period

**Asset manager fees:**

Base Fees	0.80%
Performance fee range	0% %
<b>Total</b>	<b>0.80%</b>

## 3 year cumulative performance history (%)



## Performance history (%)

	3 months	6 months	1 Year	3 Years*	5 Years*
GTC One Fund <sup>1</sup>	-0.94	1.83	7.42	9.88	10.35
Target-CPI+1% (1 month lag) <sup>2</sup>	1.28	3.130	5.59	6.49	6.53

\* Annualised

<sup>1</sup> The stated performance is after fees have been deducted

<sup>2</sup> Up until Dec 08 CPIX figures were used, from Jan 09 CPI figures are used

Prior September 2015 performance based on back-tested manager allocation

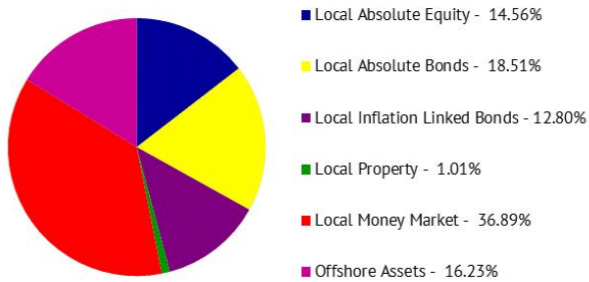
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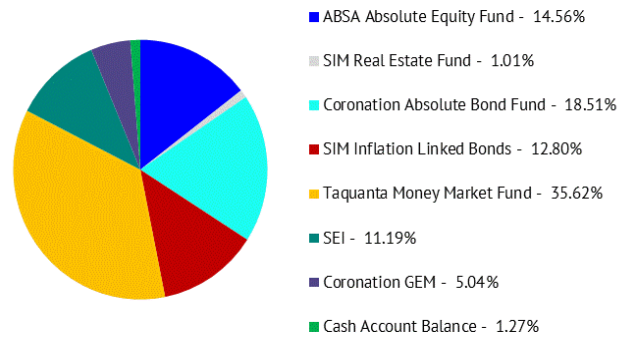
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## Asset class exposure



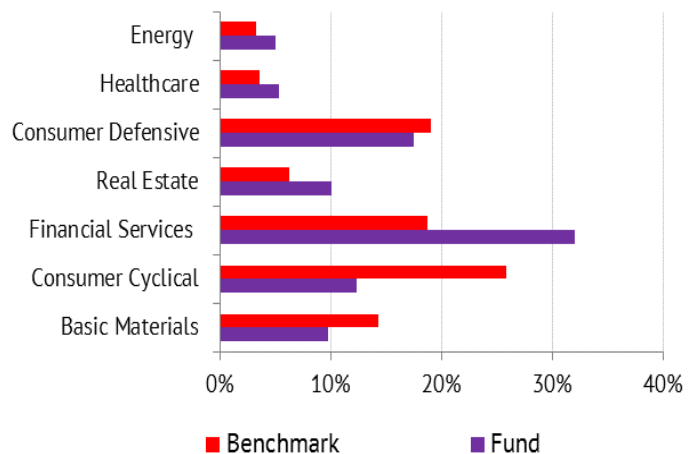
## Investment manager weighting



## Top 10 equity holdings

Reinet Investments	7.97
SABMiller Plc	7.41
Remgro Ltd	7.25
Firststrand Ltd	4.66
Bhp Billiton Plc	4.63
Sasol Ltd	4.54
Intuprop Plc	4.03
Bidvest Ltd	3.96
AVI Ltd	3.82
Standard Bank Group Ltd	3.66
Total	51.93

## Equity sector breakdown



## Risk statistics (%)

Tracking Error	4.00
Portfolio Volatility	3.84

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