

GTC Balanced Wealth (GTC FIVE)

September 2017

Please note that this document is an INFORMATION SHEET meant only for illustrative purposes and is not a fund fact sheet.

Risk profile of the fund
Moderate to High risk

Investment mandate and objective

The GTC Five fund comprises both local and international asset classes, with a maximum exposure of 75% to equities. The fund is Regulation 28 compliant and aims to outperform inflation plus 5% over rolling 7 year periods. International exposure is limited to 25% of the fund value (regulatory limitation). The fund consists of GTC specialist unit trust funds through segregated mandates with niche investment managers.

Investment features: Regulation 28 compliant
Capital growth
Multi asset class
Local and international exposure

Fund facts:

Multi manager: GTC

Investment managers: Coronation, Prudential, SEI, Prescient, Taquanta, 36One, Aluwani Capital, GTC and Sanlam.

Target return: CPI + 5% over 7 year rolling periods

Asset manager fees:

Option 1

Base fees: 1.09%

Performance fee range: 0% - 0.33%

Total: 1.09% - 1.42%

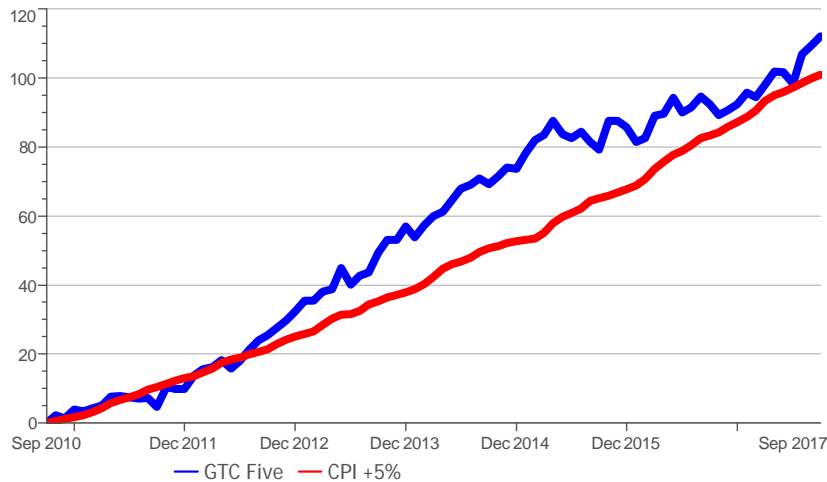
Option 2

Base Fees: 0.59%

Performance fee range: 0% - 1.33%

Total: 0.59% - 1.92%

7 year cumulative performance history (%)



Performance history (%)

	7 Years*	5 Years*	3 Years*	1 Year	6 Months	3 Months
GTC Five Fund ¹	11.34	11.09	7.82	10.28	7.19	6.96
Target-CPI+5% (1month lag) ²	10.48	10.60	10.06	9.62	3.90	1.79

* Annualised

¹ The stated performance is after fees have been deducted

² Up until Dec 08 CPIX figures were used, from Jan 09 CPI figures are used

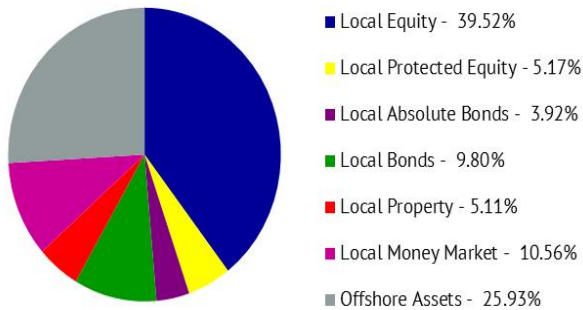
Prior to September 2015 performance based on back-tested manager allocation.

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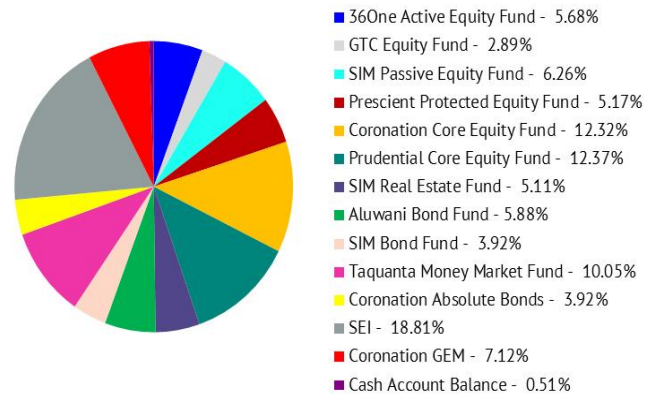
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Asset class exposure



Investment manager weighting

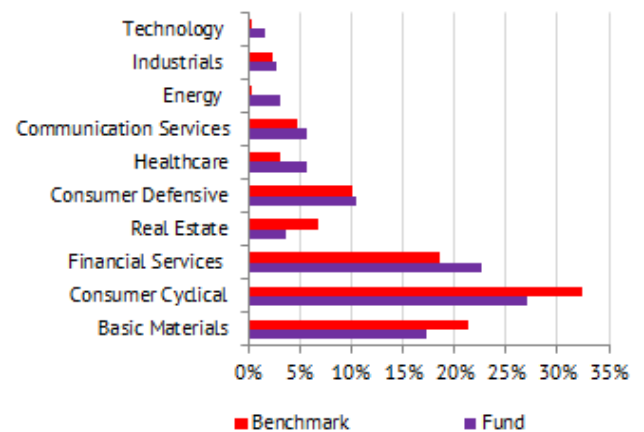


Top 10 equity holdings (%)*

Naspers Ltd	16.01
Compagnie Fin Richemont	4.88
British American Tobacco PLC	4.63
Standard Bank Group Ltd	4.36
BHP Billiton PLC	4.08
Anglo American PLC	4.02
MTN Group Ltd	3.81
Old Mutual Plc	3.23
Sasol Ltd	3.03
Firststrand Ltd	2.65
Total	50.69

*updated quarterly

Equity sector breakdown*



*updated quarterly

Risk statistics (%) 7 Years:

Tracking Error	2.37
Portfolio Volatility	6.14

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