

# GTC Balanced Wealth (GTC FIVE)

October 2016

## Investment mandate and objective

The GTC Five fund comprises of 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 5 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.

## Risk Profile of the Fund

Moderate to High Risk

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

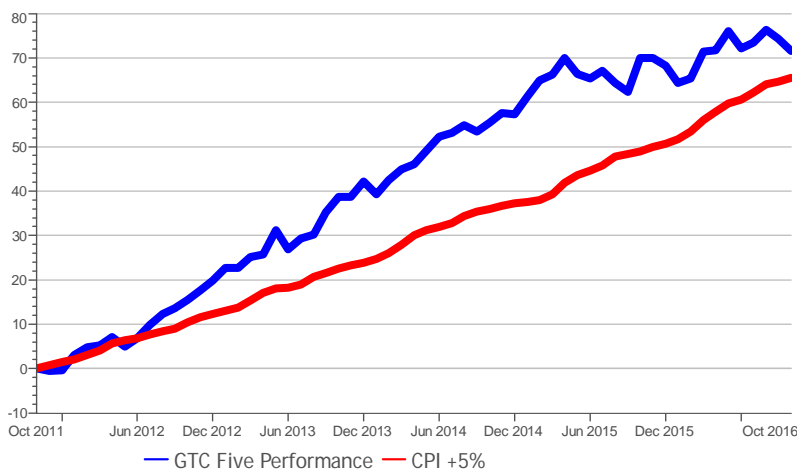
## Fund facts:

**Multi manager:** GTC  
**Investment managers:** Coronation, Prudential, SEI, Prescient, Taquanta, 36One, Aluwani Capital, GTC and Sanlam.  
**Target return:** CPI + 5% over 5 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%

## 5 year cumulative performance history (%)



## Performance history (%)

|   | 3 months | 6 months | 1 Year | 3 Years* | 5 Years* |
|---|----------|----------|--------|----------|----------|
| GTC Five Fund <sup>1</sup>              | -1.10    | -0.12    | 0.96   | 7.34     | 11.40    |
| Target-CPI+5% (1month lag) <sup>2</sup> | 2.10     | 4.91     | 11.13  | 10.55    | 10.61    |

\* 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

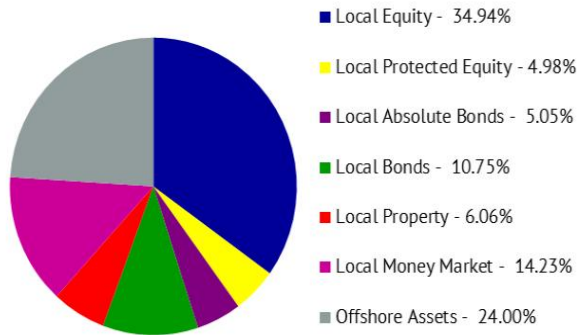
Please note that this document is an INFORMATION SHEET meant only for illustrative purposes and is not a fund fact sheet.

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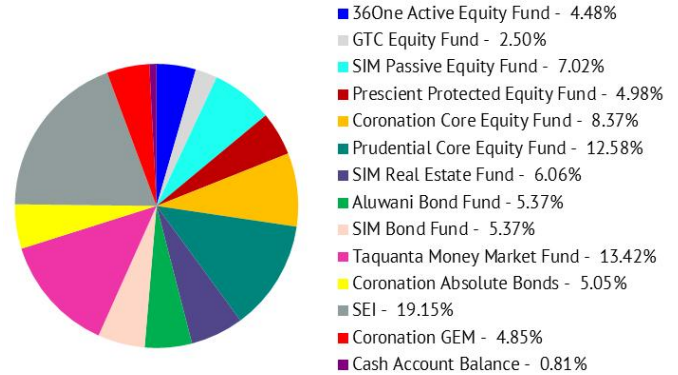
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## Asset class exposure



## Investment manager weighting

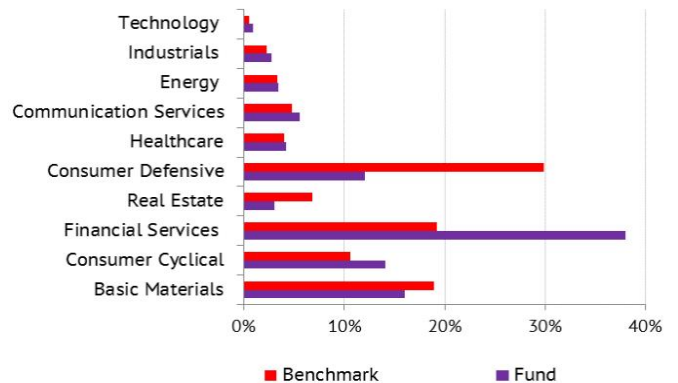


## Top 10 equity holdings (%)\*

|                              |              |
|------------------------------|--------------|
| Naspers Ltd                  | 14.54        |
| British American Tobacco PLC | 4.91         |
| BHP Billiton PLC             | 3.88         |
| Mtn Group Ltd                | 3.56         |
| Standard Bank Group Ltd      | 3.52         |
| Compagnie Fin Richemont      | 3.40         |
| Sasol Ltd                    | 3.31         |
| Old Mutual Plc               | 3.28         |
| Firststrand Ltd              | 2.94         |
| Anglo American PLC           | 2.80         |
| <b>Total</b>                 | <b>46.14</b> |

\*updated quarterly

## Equity sector breakdown\*



\*updated quarterly

## Risk statistics (%)

|                      |      |
|----------------------|------|
| Tracking Error       | 2.44 |
| Portfolio Volatility | 6.17 |

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