

GTC Wealth Accumulator

October 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
High risk

Investment mandate and objective

This equity based portfolio incorporates defensive, aggressive and core equity investment managers within a multi-manager solution that aims to outperform the FTSE/JSE Shareholders Weighted Index (SWIX). This combination of investment managers integrates risk management strategies to provide consistent returns with reduced volatility during all market conditions.

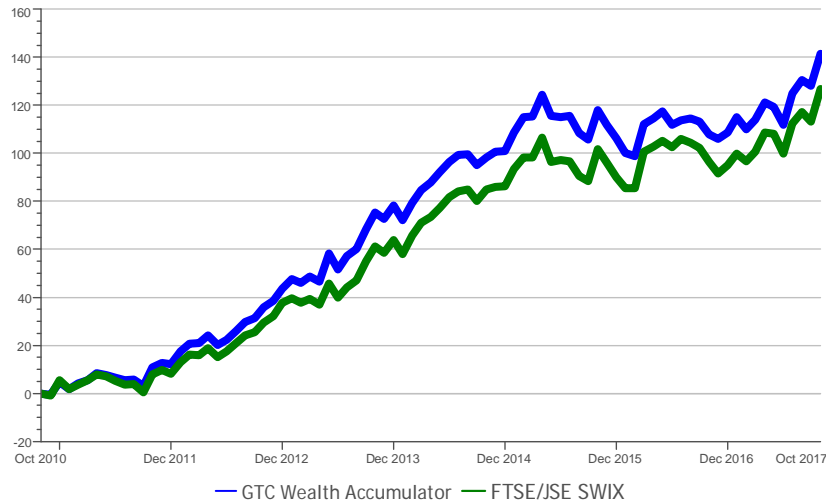
Investment features: Full equity exposure
Local exposure only
Protected equity exposure

Fund facts:

Multi manager: GTC
Investment manager: 36One, Coronation, GTC, Prudential, SIM, and Prescient
Target return: FTSE/JSE Shareholder Weighted Index

Asset manager fees:
Option 1
Base fees 1.03%
Performance fee range 0% - 0.64%
Total 1.03% - 1.67%
Option 2
Base fees 0.53%
Performance fee range 0% - 1.64%
Total 0.53% - 2.17%

7 year cumulative performance history (%)



Performance history (%)

	7 Years*	5 Years*	3 Years*	1 Year	6 Months	3 Months
GTC Wealth Accumulator Fund ¹	13.41	12.16	6.76	16.18	9.17	7.27
FTSE/JSE SWIX**	12.41	11.86	7.03	15.54	8.75	6.81

¹ The stated performance is after fees have been deducted

*Annualised

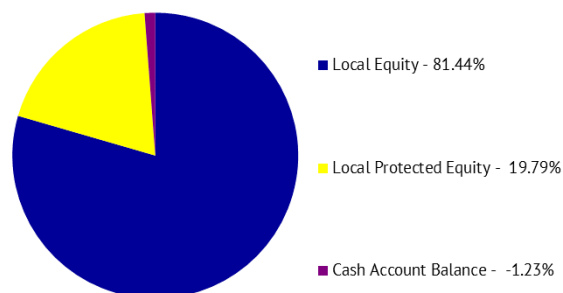
Performance prior to September 2015 based on back-tested manager allocation.

Disclaimer: GTC Management Company is a member of ASISA. Collective Investment Schemes in Securities are generally medium to long term investments. The value of participatory interests may go down as well as up. Past performance is not necessarily an indication of future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Different classes of units apply to these portfolios and are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from the company. Commission and incentives may be paid and if so, would be included in the overall costs. Forward pricing is used. The manager may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. Performance numbers calculated on a NAV to NAV basis and do not take initial fees into account. Income is re-invested on the re-investment date. Actual investment performance will differ based on the initial fees applicable, the actual investment date and the date of reinvestment of income. Dealing prices are calculated on a net asset value and auditor's fees, bank charges and trustee fees are levied against the portfolios. An Authorised Financial Services Provider. FSP731.

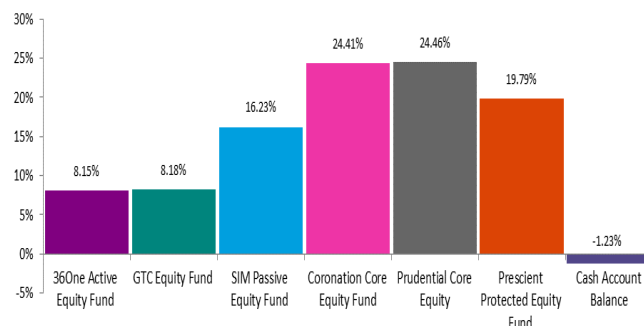
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Asset class exposure



Investment manager weighting

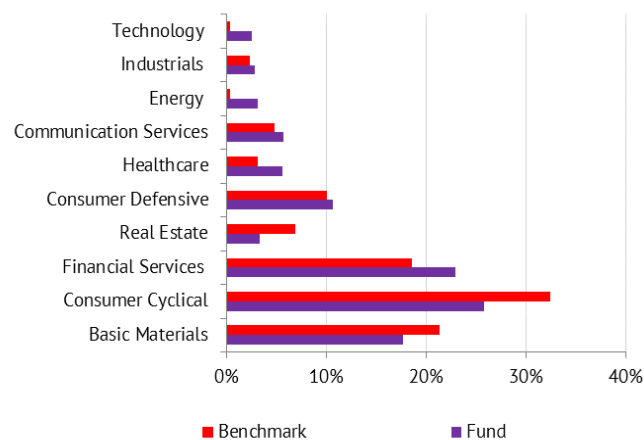


Top 10 equity holdings (%)*

Naspers Ltd	15.66
Compagnie Fin Richemont	4.99
British American Tobacco PLC	4.54
Standard Bank Group Ltd	4.48
BHP Billiton PLC	4.22
Anglo American PLC	3.98
MTN Group Ltd	3.86
Old Mutual Plc	3.15
Sasol Ltd	3.05
Firstrand Ltd	2.74
Total	50.67

*updated quarterly

Equity sector breakdown*



*updated quarterly

Risk statistics (%) 7 years:

Tracking Error	2.07
Portfolio Volatility	9.81

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