

# GTC Balanced Wealth (GTC FIVE)

November 2015

## 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:

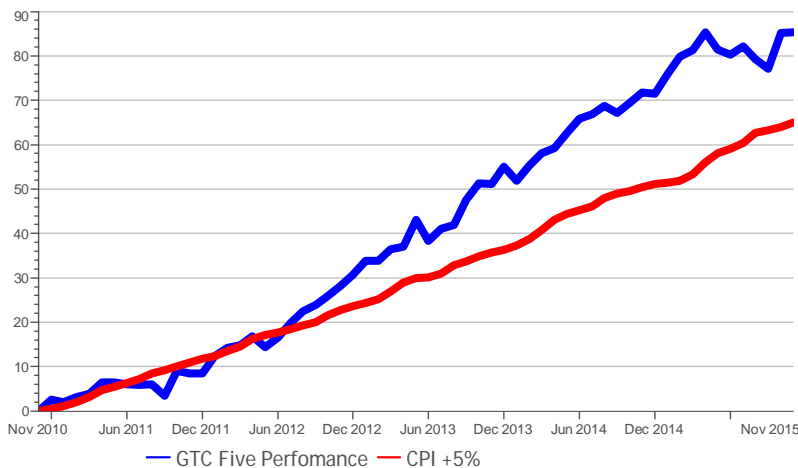
**Multi manager:** GTC  
**Investment managers:** Coronation, Prudential, SEI, Prescient, Taquanta, 36One, Momentum, GTC and Sanlam.  
**Target return:** CPI + 5% over 5 year rolling periods

## 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>	3.44	2.20	7.89	13.09	13.14
Target-CPI+5% (1month lag) <sup>2</sup>	1.48	4.44	9.68	10.37	10.54

\* 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

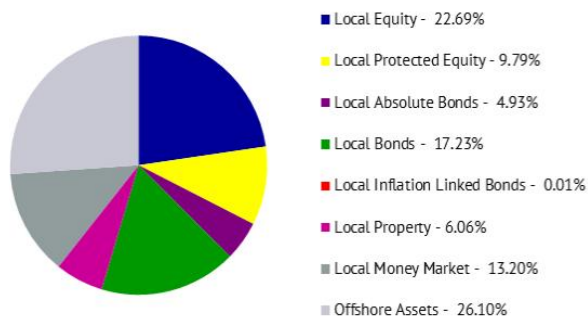
Please note that this document is an INFORMATION SHEET meant only for illustrative purposes and is not a fund fact sheet.

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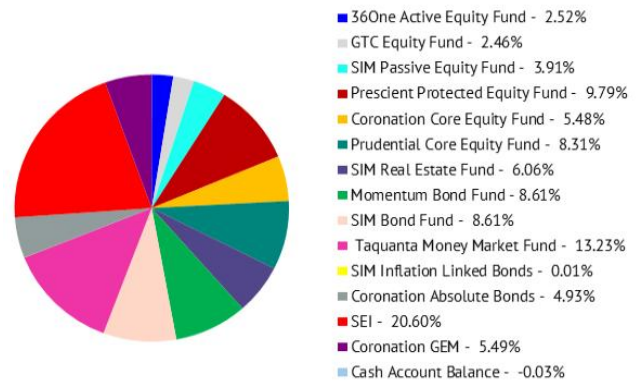
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## Asset class exposure



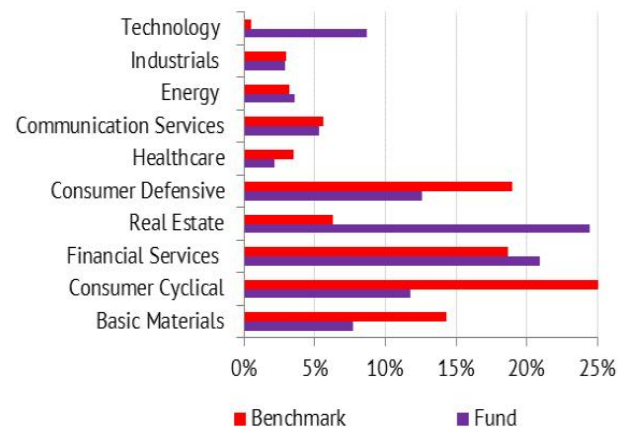
## Investment manager weighting



## Top 10 equity holdings (%)

Naspers Ltd	7.00
Growthpoint Properties Ltd	6.25
Redefine Properties	4.66
Mtn Group Ltd	3.62
Firststrand Ltd	3.23
Standard Bank Group Ltd	3.19
Sasol Ltd	3.14
New Europe Property Investments Plc	2.83
Hyprop Investments Ltd	2.80
Resilient	2.69
<b>Total</b>	<b>39.41</b>

## Equity sector breakdown



## Risk statistics (%)

Tracking Error	6.12
Portfolio Volatility	5.91

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