

GTC Wealth Protector (GTC ONE)

July 2016

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

Low Risk

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

Fund facts:

Multi manager: GTC

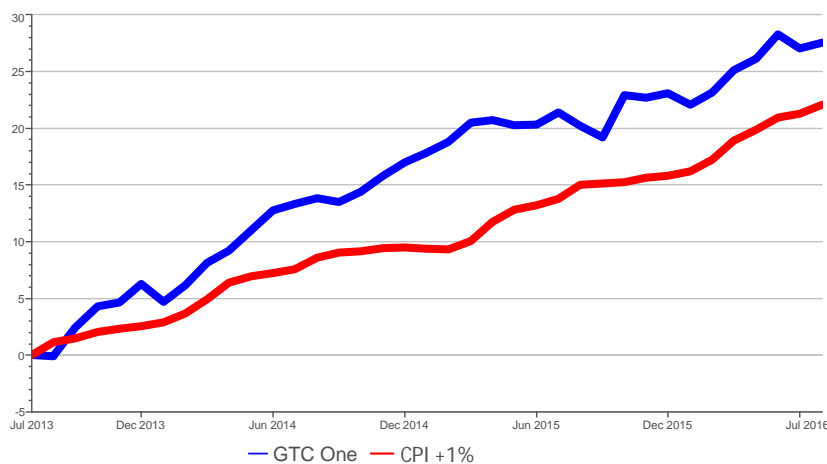
Investment managers: Coronation, SEI, ABSA, Taquanta, and Sanlam.

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%
Total: 0.80%

3 year cumulative performance history (%)



Performance history (%)

	3 months	6 months	1 Year	3 Years*	5 Years*
GTC One Fund ¹	1.12	4.49	5.03	8.44	9.83
Target-CPI+1% (1 month lag) ²	1.82	5.02	7.27	6.87	6.73

* 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 September 2015 performance based on back-tested manager allocation

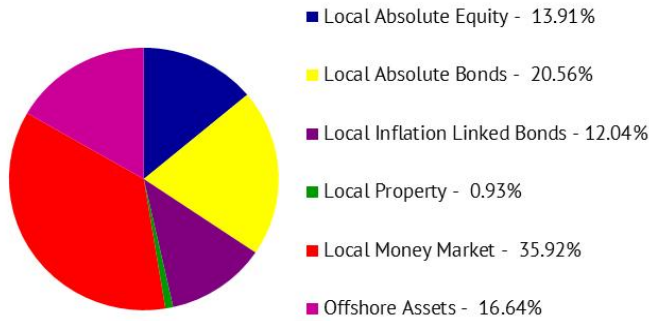
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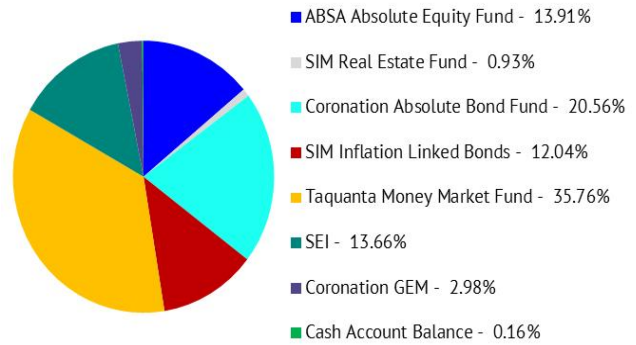
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Asset class exposure



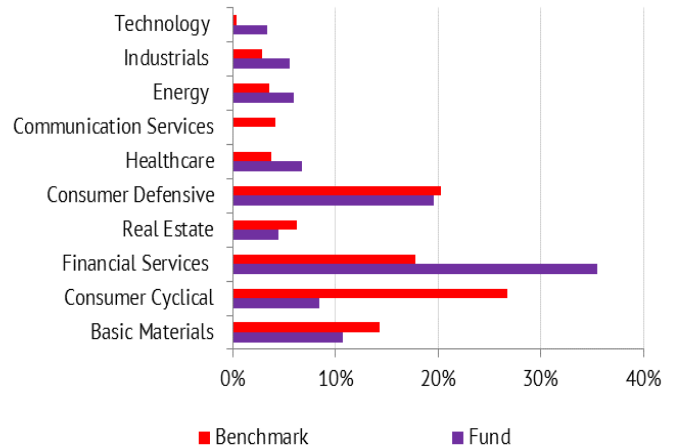
Investment manager weighting



Top 10 equity holdings (%)

Reinet Investments	9.82
Remgro Ltd	7.66
SABMiller Plc	7.50
Old Mutual plc	5.04
Sasol Ltd	4.86
Anglo American PLC	4.45
FIRSTRAND LIMITED	4.45
Life Healthcare Grp Hldg Ltd	3.93
BHP Billiton PLC	3.85
AVI Ltd	3.79
Total	55.34

Equity sector breakdown



Risk statistics (%)

Tracking Error	2.51
Portfolio Volatility	3.58

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