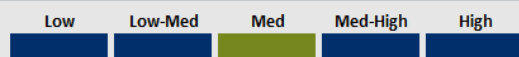


PCH OFFSHORE BALANCED PORTFOLIO (OMI IP+) 28 FEB 2021

RISK PROFILE



FUND INFORMATION

Fund Classification	EAA OE USD Moderate
Inception Date	1 Nov 2013
Benchmark	60% MSCI ACWI NR USD 30% Citi WBig TR USD 10% Libid (1 month)
Portfolio Manager	Grant Alexander
Investment Manager	Private Client Portfolios
Platform	Old Mutual International
Min. Lump Sum	\$ 52 500 / £ 35 000
Min. Additional Amount	\$ 7 500 / £ 5 000

FEES (INC VAT IF APL) QUOTE PER \$100 K

Initial Fee	Negotiable
Annual Fees	
Fund Manager Fee	1.07%
Admin / Platform Fee	0.4%
Adviser Fee	1.15% (Maximum)
Performance Fee	As per Fund Managers

HOLDINGS %

Coronation Global Capital Plus P USD Acc	15.0
Nedgroup Inv Funds Global Equity C Acc	12.5
Nedgroup Inv Funds Global Flex C USD Acc	12.5
Ninety One GSF Glb Frchs I Acc USD	12.5
Ninety One GSF Glb Strat Eq I Acc USD	12.5
Templeton Global Bond A(acc)USD	10.0
Coronation Global Emerging Markets P USD	7.5
Prescient Global Positive Return D	7.5
Ninety One GSF Glb MA Inc I Acc USD	5.0
Sarasin IE Sust Glb RI Est Eq GBP P Acc	5.0

ASSET ALLOCATION (31 DEC 2020)

	Domestic %	Foreign %	Total %
Equity	0.8	52.2	53.1
Protected Strategy	0.0	1.8	1.8
Africa	0.0	0.0	0.0
Total Equity	0.8	54.1	54.9
Property	0.0	5.9	6.0
Bonds / Prefs	2.5	19.6	22.1
Cash	0.2	16.8	17.0
Total	3.6	96.4	100

INVESTMENT OBJECTIVE

The PCH Offshore Balanced Portfolio is suitable for investors who wish to utilize their offshore allowance via an actively managed allocation of assets between equity, bonds, property and cash. The portfolio offers exposure to a wide range of currencies and offshore markets and ideal for investors with a medium risk tolerance who wish to achieve long term capital growth.

We invest in a combination of "best of breed" international unit trusts, blending the different skills and investment styles of fund managers. This approach has the ability to reduce volatility while achieving a growth rate in excess of inflation through different investment cycles.

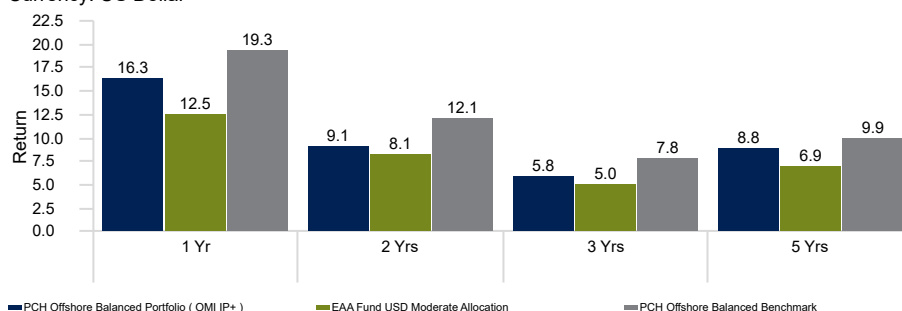
The effective equity exposure ranges between 40% and 80% over time. Expect the portfolio to perform moderately during bull markets, but offer an element of protection during bear markets. You may experience relatively moderate levels of volatility and negative returns over the short term.

PERFORMANCE % IN USD (NET OF FUND MANAGER AND MODEL FEES)

ANNUALISED	1 Yr	2 Yrs	3 Yrs	5 Yrs
PCH Offshore Balanced Portfolio (OMI IP+)	16.3	9.1	5.8	8.8
EAA Fund USD Moderate Allocation	12.5	8.1	5.0	6.9
PCH Offshore Balanced Benchmark	19.3	12.1	7.8	9.9

CUMULATIVE	1 Yr	2 Yrs	3 Yrs	5 Yrs
PCH Offshore Balanced Portfolio (OMI IP+)	16.3	19.1	18.5	52.2
EAA Fund USD Moderate Allocation	12.5	16.9	15.7	39.3
PCH Offshore Balanced Benchmark	19.3	25.6	25.3	60.1

Currency: US Dollar



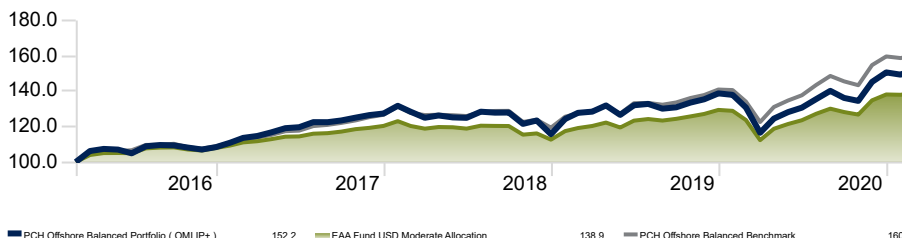
RISK STATISTICS OVER THE PAST 5 YEARS

	Max Drawdown	Std Dev	Sortino Ratio	Sharpe Ratio
PCH Offshore Balanced Portfolio (OMI IP+)	-16.0	11.1	1.1	0.7
EAA Fund USD Moderate Allocation	-13.1	8.0	1.0	0.7
PCH Offshore Balanced Benchmark	-13.0	9.4	1.5	0.9

GROWTH CHART OVER THE PAST 5 YEARS

Time Period: 01/03/2016 to 28/02/2021

Currency: US Dollar



Tel : 021 671 1220

Fax : 021 671 1149

Email : info@privateclient.co.za

Website : www.privateclient.co.za

DISCLAIMER

Private Client Portfolios (Pty) Ltd is an Authorised Financial Services Provider, FSB License No. 39978. Unit trusts are medium to long term investments. The value of funds may go down as well as up and past performance is not necessarily a guide to the future. All charges include value added tax. The exposures indicated by the graphs may differ from time to time due to market movements, fund limitations and the relevant Fund Manager's discretion. All performance figures reflect the annualised total return.

Source: Morningstar Direct