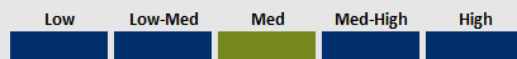


PCH OFFSHORE BALANCED PORTFOLIO (OMI IP+) 30 NOV 2020

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 (30 SEP 2020)

| | Domestic % | Foreign % | Total % |
|---------------------|------------|-------------|-------------|
| Equity | 1.1 | 56.2 | 57.4 |
| Protected Strategy | 0.0 | 0.9 | 0.9 |
| Africa | 0.0 | 0.1 | 0.1 |
| Total Equity | 1.1 | 57.2 | 58.3 |
| Property | 0.0 | 5.8 | 5.9 |
| Bonds / Prefs | 2.5 | 17.2 | 19.6 |
| Cash | -0.1 | 16.2 | 16.2 |
| 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.

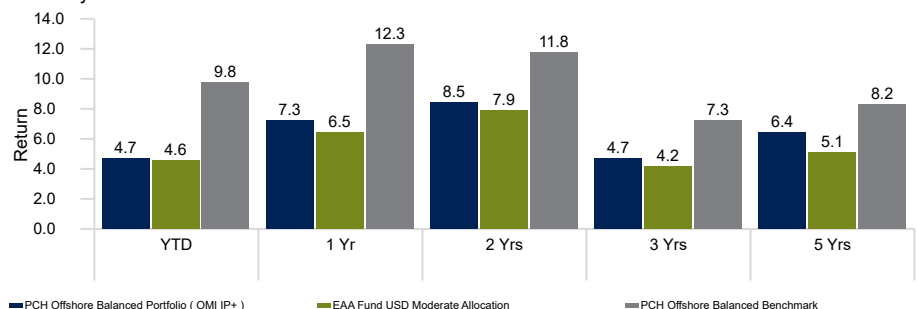
The effective equity exposure ranges between 40% and 80% over time. Expect the portfolio to perform moderately during bull markets, but offer an element of protection during bear markets. You may experience relatively moderate levels of volatility and negative returns over the short term.

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

| ANNUALISED | YTD | 1 Yr | 2 Yrs | 3 Yrs | 5 Yrs |
|---|-----|------|-------|-------|-------|
| PCH Offshore Balanced Portfolio (OMI IP+) | 4.7 | 7.3 | 8.5 | 4.7 | 6.4 |
| EAA Fund USD Moderate Allocation | 4.6 | 6.5 | 7.9 | 4.2 | 5.1 |
| PCH Offshore Balanced Benchmark | 9.8 | 12.3 | 11.8 | 7.3 | 8.2 |

| CUMULATIVE | YTD | 1 Yr | 2 Yrs | 3 Yrs | 5 Yrs |
|---|-----|------|-------|-------|-------|
| PCH Offshore Balanced Portfolio (OMI IP+) | 4.7 | 7.3 | 17.7 | 14.8 | 36.3 |
| EAA Fund USD Moderate Allocation | 4.6 | 6.5 | 16.4 | 13.2 | 28.3 |
| PCH Offshore Balanced Benchmark | 9.8 | 12.3 | 24.9 | 23.5 | 48.6 |

Currency: US Dollar



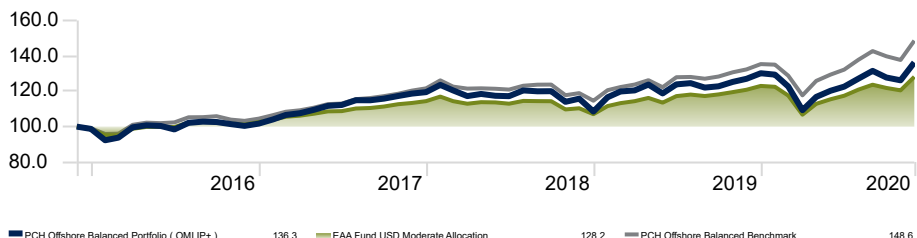
RISK STATISTICS OVER THE PAST 5 YEARS

| | Max Drawdown | Std Dev | Sortino Ratio | Sharpe Ratio |
|---|--------------|---------|---------------|--------------|
| PCH Offshore Balanced Portfolio (OMI IP+) | -16.0 | 11.5 | 0.7 | 0.5 |
| EAA Fund USD Moderate Allocation | -13.1 | 8.2 | 0.7 | 0.5 |
| PCH Offshore Balanced Benchmark | -13.0 | 9.5 | 1.2 | 0.8 |

GROWTH CHART OVER THE PAST 5 YEARS

Time Period: 01/12/2015 to 30/11/2020

Currency: US Dollar



Tel : 021 671 1220

Fax : 021 671 1149

Email : info@privateclient.co.za

Website : www.privateclient.co.za

DISCLAIMER

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Source: Morningstar Direct