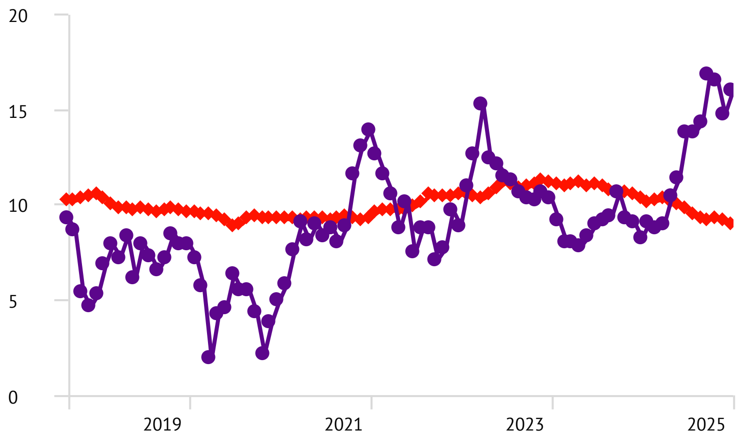
GTC Five

As of 31/12/2025

Rolling returns (%)

Time Period: Since Common Inception (01/09/2015) to 31/12/2025

Rolling Window: 3 Years 1 Month shift



GTC Five CPI+5%

Investment mandate and objectives

The objective of this portfolio is to outperform the CPI + 5% target over a rolling 7 year period. The portfolio has exposure to both local and offshore assets. This portfolio has been designed for capital growth through direct market exposure but with some limited downside protection.

Features: Regulation 28 compliant
Multi-asset class exposure
Local and International exposure

Fund facts:

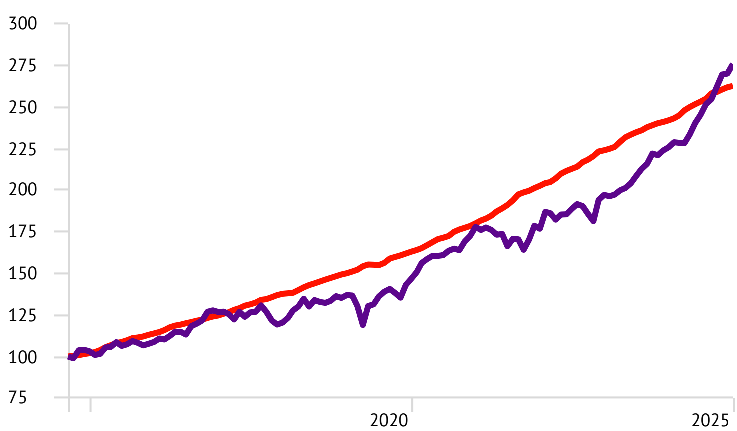
Multi manager:	GTC
Benchmark:	CPI + 5% over a 7 year rolling period
Risk profile:	Moderate to High Risk

Investment managers:

Aluwani 13.00%, Aylett 4.68%, Coronation 6.48%, Fairtree 2.00%, M&G 11.70%, Prescient 2.00%, SEI 3.00%, Taquanta 5.00%, Worldwide Capital 42.34% and 36One 9.80%

Longest history cumulative performance (%)

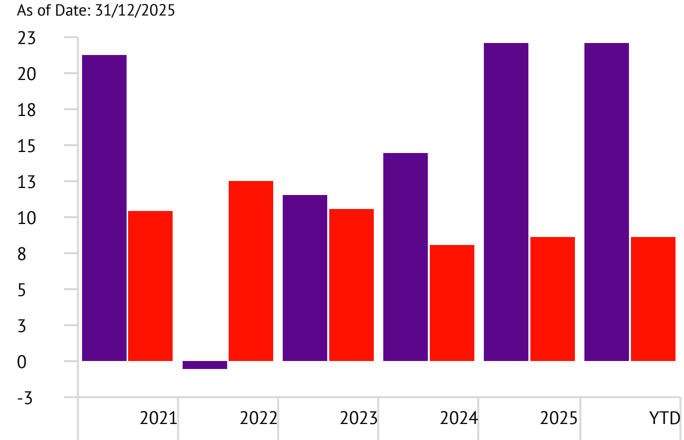
Time Period: Since Common Inception (01/09/2015) to 31/12/2025



GTC Five 276 CPI+5% 263

Calendar year returns (%)

As of Date: 31/12/2025



GTC Five CPI+5%

Performance (%)

	7 Yr*	5 Yr*	3 Yr*	1 Yr
GTC Five	12.57	13.45	15.98	22.18
CPI+5%	9.66	10.01	9.04	8.55

*Annualised
CPI is lagged by 1 month.
Returns are gross of all fees except for transaction, custody, and underlying manager performance fees.
Please note that past performance is not a guide to future performance and individual investment returns may differ as a result of the selected client access point and cash flows

Risk statistics: 7 years rolling (%)

Time Period: 01/01/2016 to 31/12/2025

	Return	Std Dev	Sharpe Ratio	Max Drawdown
GTC Five	12.57	8.93	0.72	-13.13
Composite Benchmark*	13.08	10.05	0.69	-15.10

*Composite Benchmark: 38% FTSE/JSE Capped SWIX, 3% FTSE/JSE SWIX, 14% FTSE/JSE ALBI , 8% Cash STeFI, 2% SA Listed Property, 4% FTSE WGBI, 23% MSCI World ESG and 8% MSCI Emerging Markets ESG