FOSTER WEALTH LONG TERM GROWTH

31 May 2022

OBJECTIVE

This portfolio aims to deliver long term capital growth to SA domiciled investors. It does so through an equity focus, both local and offshore. The portfolio will at times aim to manage risk through investment in other asset classes such as bonds, cash and property, but will typically be majority invested in equities. It aims for an aggressive return target, and as such may experience periods of high volatility.

INVESTMENT GUIDELINES

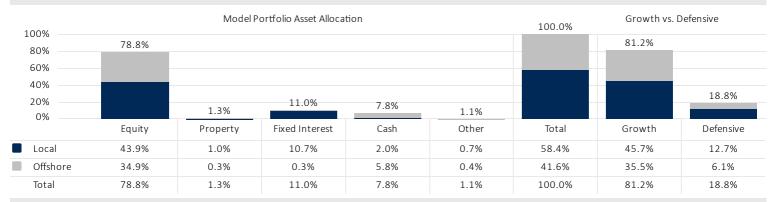
Reg 28	No
Expected Max Equity	90.00%
Expected Max Offshore	58.00%
Real Return Target	CPI+6%
Income	Low
Drawdown	High
Investment Horizon	7yrs+

RISK PROFILE LOW LOW-MED MEDIUM MED-HIGH

HIGH

MODEL ASSET ALLOCATION

30 April 2022



FUND RETURNS

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns.

Fund Returns	Model %	Rating	3m	6m	YTD	1yr	3yr	5yr	10yr	SI *	Vol 5y	Draw **
Absa Global Value Feeder Fund (Schroders)	7.0%	Tier 2	-0.2%	-0.2%	-3.8%	11.1%	10.2%	8.5%	15.0%	9.1%	17.2%	-37.1%
Allan Gray Bond Fund	10.0%	Tier 2	-0.4%	3.8%	1.0%	5.8%	7.1%	8.4%	8.2%	7.4%	6.9%	-9.3%
Coronation Global Optimum Growth Feeder Fund	7.5%	Tier 2	-13.2%	-23.0%	-22.6%	-16.8%	2.0%	4.3%	11.3%	4.7%	14.6%	-31.6%
Coronation Top 20 Fund	10.0%	Tier 1	-1.1%	8.5%	4.1%	12.3%	15.0%	9.4%	11.5%	10.9%	15.1%	-26.1%
Laurium Flexible Prescient Fund	12.5%	Tier 2	0.5%	6.7%	2.3%	10.5%	11.2%	8.3%		9.2%	12.0%	
Nedgroup Inv Global Flexible Feeder Fund (FPA)	8.0%	Tier 2	-3.0%	-9.0%	-9.1%	5.0%	10.1%	9.4%	13.4%	10.4%	14.0%	-28.0%
Ninety One Global Franchise Feeder Fund	11.0%	Tier 1	-4.5%	-13.1%	-16.2%	5.3%	11.8%	11.9%	16.1%	12.9%	17.1%	-32.2%
Ninety One Value Fund	9.5%	Tier 1	-7.0%	-6.8%	-10.0%	6.5%	16.2%	7.8%	8.9%	18.0%	22.2%	-34.5%
PSG Flexible Fund	15.0%	Tier 2	3.5%	13.6%	8.9%	22.5%	12.2%	7.9%	11.5%	8.2%	16.7%	-36.4%
REZCO Equity Fund	9.5%	Tier 1	-0.8%	7.8%	3.4%	9.7%	18.2%	12.0%		14.8%	12.9%	
Foster Wealth Long Term Growth			-1.7%	0.9%	-2.4%	8.0%	10.6%			8.6%		
SA Long Term Growth Sector			-1.7%	0.8%	-2.6%	9.4%	10.1%	7.4%	10.1%	8.3%	10.5%	-26.5%
SA CPI+6%			3.7%	6.4%	5.5%	11.9%	10.4%	10.4%	11.0%	10.5%		

Foster Wealth Long Term Growth inception date: 04 July 2018 | * Since inception is calculated from the month following inception date Returns shown may represent a fee class different to the actual return received by the investor.

Sources: FE Analytics and Fund Manager
** Drawdown is a 14 year calculation (if available)

MODEL FEES

Base Fee (ex vat): Performance Fee and other costs (ex vat): Vat:	0.79% 0.41% 0.14%
Model TER: Transaction costs:	1.34% 0.31%
Model TIC: Discretionary Management Fee (ex vat):	1.65% 0.20%

These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes and rebates.

TERs for the underlying funds are calculated on the average annualised costs incurred over the last 3 years, as per ASISA reporting standards, and are therefore not necessarily reflective of the current costs to investors.

Foster Wealth Management (Pty) Ltd

Foster Wealth Management (Pty) Ltd Tel: +27 21 713 0437 Web: www.fosterwealth.co.za Email: thomas@fosterwealth.co.za

This factsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchase, sell or otherwise deal with any particular investment. A model portfolio is not a unit trust, it is a collection of Collective Investment Scheme/Unit Trust funds held under a single account with an administrative FSP. Model portfolios are only available to clients of authorised FSPs. There are risks associated with the underlying investments and past performance is not necessarily an indication of future performance. Performance is not guaranteed and therefore an investor may not get back the initial amount invested. A model management fee will be charged by fundhouse, in addition the underlying Collective Investment Schemes will levy their own charges. No commission or incentives may be paid to Fundhouse. This document is protected by copyright and may not be copied, reproduced, sold or distributed without prior written consent.

