

## OBJECTIVE

This is a global balanced portfolio which invests across global asset classes: equities, fixed income, property and cash. It is aimed at investors who require offshore based capital growth and who have a moderate risk profile. The portfolio is diversified across asset classes, regions and currencies and aims to generate real returns relative to global inflation. The funds used within the portfolio have all been comprehensively researched and rated by Fundhouse and are actively monitored. The portfolio combines both multi-asset and single asset class funds to provide flexibility and efficiency of management.

## INVESTMENT GUIDELINES

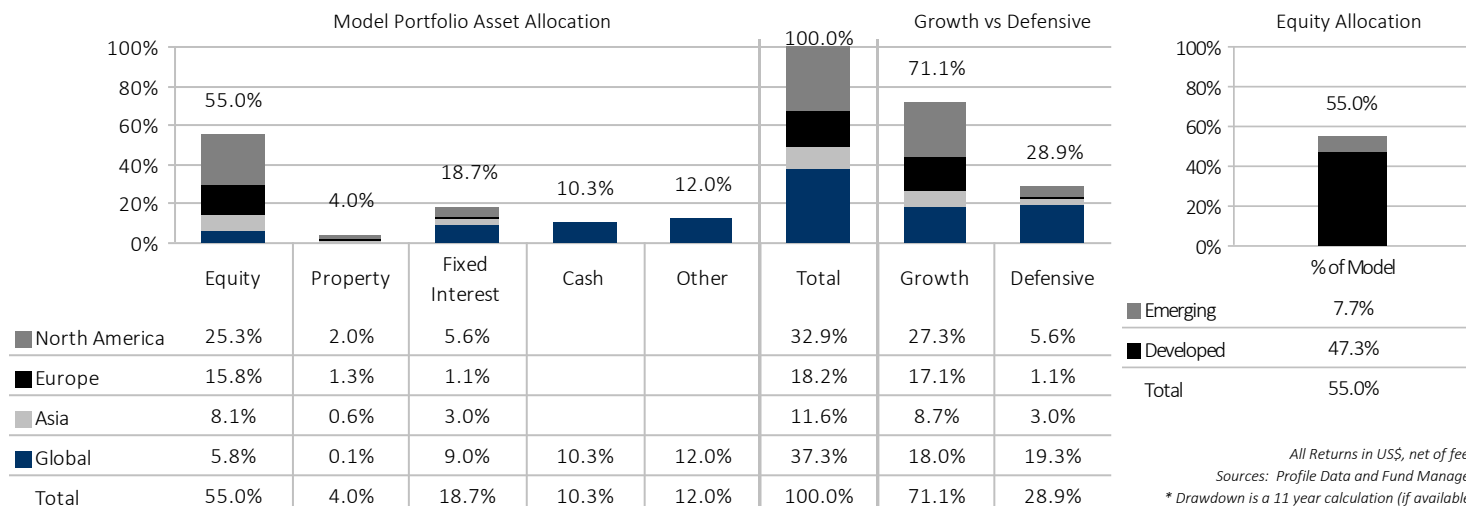
Expected Max Equity	80.00%
Real Return Target	CPI+5%
Income	Moderate
Drawdown	Moderate
Investment Horizon	5yrs+

## RISK PROFILE

LOW    LOW-MED    MEDIUM    **MED-HIGH**    HIGH

## MODEL ASSET ALLOCATION

31 Oct 2018



All Returns in US\$, net of fees  
Sources: Profile Data and Fund Manager  
\* Drawdown is a 11 year calculation (if available)

## FUND RETURNS

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

Fund Returns	Model%	Rating	3m	6m	YTD	1yr	2yr	3yr	5yr	10yr	Vol 5y	Draw*
Baillie Gifford Managed Fund	13.0%	Tier 1	-9.5%	-8.0%	-4.8%	-3.3%	9.6%	4.1%	2.5%	8.9%	11.8%	-48.7%
Coronation Global Capital Plus Fund (USD)	9.0%	Tier 2	-1.9%	-0.4%	-2.3%	-0.9%	3.1%	3.4%	1.7%		5.3%	
Coronation Global Strategic USD Income Fund	4.0%	Tier 2	-0.3%	-0.1%	-0.6%	0.1%	1.0%	1.1%	1.2%		1.2%	
Dodge & Cox Global Stock Fund	11.0%	Tier 1	-4.5%	-0.9%	-4.7%	-2.0%	8.5%	9.3%	6.1%		12.1%	
Fidelity World Fund	6.0%	Tier 1	-7.7%	-3.6%	-3.7%	-3.0%	10.5%	7.5%	7.4%	11.3%	11.4%	-56.8%
Investec Global Franchise Fund	4.0%	Tier 1	-2.7%	4.2%	3.5%	4.3%	13.9%	8.3%	7.5%	11.6%	10.1%	-42.0%
Nedgroup Investments Global Flexible Fund (FPA)	10.0%	Tier 2	-4.5%	-1.3%	-1.8%	-1.0%	4.3%	4.8%	4.1%	6.9%	7.5%	
Nedgroup Investments Global Property Fund (Resolution)	3.0%	Tier 1	-2.5%	-0.3%	-1.6%	0.3%	6.9%					
Orbis Global Equity Fund (USD)	8.0%	Tier 1	-9.3%	-10.1%	-15.6%	-12.3%	4.9%	8.6%	4.0%	11.2%	13.2%	-48.0%
Orbis Optimal SA Fund (USD)	10.0%	Tier 2	-4.0%	-6.8%	-10.8%	-7.7%	-2.5%	1.8%	0.2%	2.6%	5.4%	-11.7%
PineBridge Global Dynamic Asset Allocation Fund	15.0%	Tier 1	-6.5%	-5.5%	-6.6%	-5.6%	4.5%	1.0%	2.0%	5.7%	8.2%	-32.9%
Templeton Global Total Return	7.0%	Tier 1	4.8%	1.8%	0.1%	-1.2%	3.6%	2.1%	0.9%	7.5%	7.0%	-13.9%
<b>Fundhouse Global Balanced (AG)</b>			<b>-4.8%</b>	<b>-3.4%</b>	<b>-4.7%</b>	<b>-3.2%</b>	<b>6.0%</b>					
<b>Global Balanced (USD) Sector</b>			<b>-6.1%</b>	<b>-4.4%</b>	<b>-5.3%</b>	<b>-4.0%</b>	<b>5.3%</b>	<b>4.3%</b>	<b>2.7%</b>	<b>7.4%</b>	<b>7.9%</b>	<b>-38.0%</b>
<b>US CPI+5 (USD)</b>			<b>1.6%</b>	<b>3.1%</b>	<b>7.3%</b>	<b>7.6%</b>	<b>7.4%</b>	<b>7.2%</b>	<b>6.7%</b>	<b>6.8%</b>		<b>-4.4%</b>

Fundhouse Global Balanced (AG) inception date: 26 November 2015 | Returns shown may represent a fee class which is different to the actual return received by the investor.

## MODEL FEES

Base Fee:	0.74%
Performance Fee and other costs:	0.30%
<b>Total Model TER:</b>	<b>1.04%</b>
<b>Discretionary Management Fee (ex vat):</b>	<b>0.25%</b>

\* These are estimated weighted average fees, based on clean fees at benchmark. Fees reflected may not be the same as that in which the end investor invests due to platform variations on fee classes and rebates.

## Foster Wealth

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