



FOSTER

WEALTH MANAGEMENT

FUNDHOUSE GLOBAL CAUTIOUS (AG)

November 2018

OBJECTIVE

This is a global cautious portfolio which invests across global asset classes: equities, fixed income, property and cash. It is aimed at investors who require real capital growth with lower levels of capital risk than a typical moderate risk balanced fund. 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 uses a combination of both passive and active funds to provide cost effective investments in best of class managers.

INVESTMENT GUIDELINES

Expected Max Equity	40.00%
Real Return Target	CPI+3%
Income	Moderate
Drawdown	Low
Investment Horizon	3yrs+

RISK PROFILE

LOW

LOW-MED

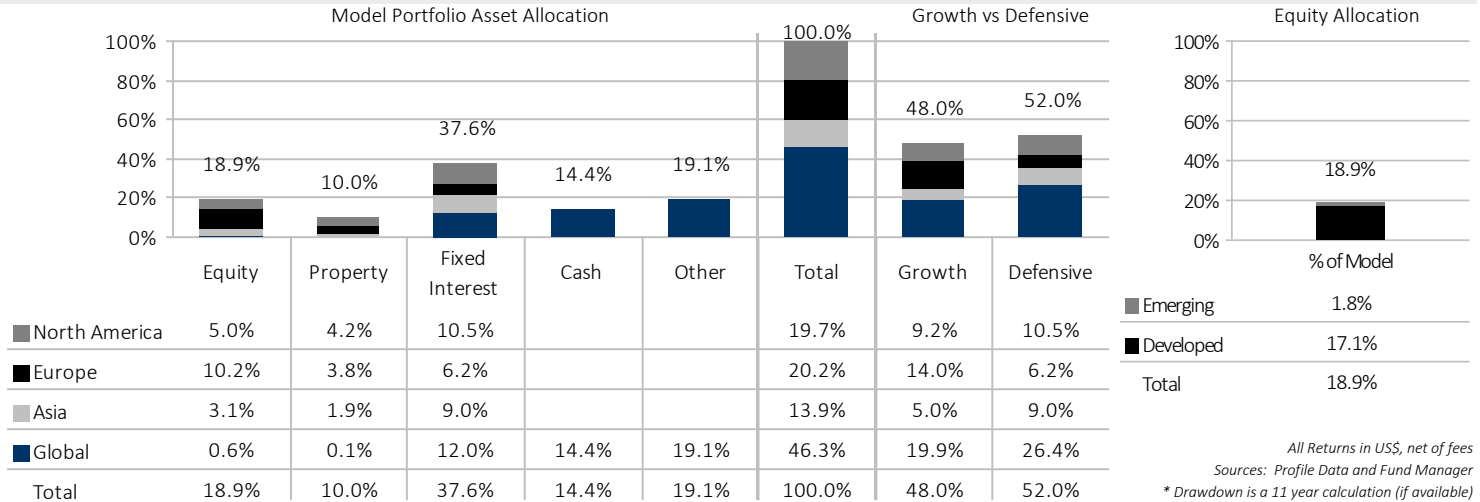
MEDIUM

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*
Catalyst Global Real Estate UCITS Fund	5.0%	Tier 2	-3.0%	2.3%	-0.3%	0.9%	7.1%	3.5%	6.2%	11.9%	11.2%	
Coronation Global Capital Plus Fund (USD)	26.0%	Tier 2	-1.9%	-0.4%	-2.3%	-0.9%	3.1%	3.4%	1.7%		5.3%	
Coronation Global Strategic USD Income Fund	10.0%	Tier 2	-0.3%	-0.1%	-0.6%	0.1%	1.0%	1.1%	1.2%		1.2%	
Fidelity Global Multi Asset Income Fund	26.0%	Tier 2	-1.8%	-0.4%	-1.2%	-0.8%	5.1%	5.0%	4.0%		5.2%	
Janus Henderson Cautious Managed Fund	5.0%	Tier 3	-6.0%	-9.1%	-9.4%	-7.7%	3.0%	-2.6%	-2.0%	4.5%	9.7%	-41.5%
Orbis Optimal SA Fund (USD)	17.5%	Tier 2	-4.0%	-6.8%	-10.8%	-7.7%	-2.5%	1.8%	0.2%	2.6%	5.4%	-11.7%
Templeton Global Total Return	10.5%	Tier 1	4.8%	1.8%	0.1%	-1.2%	3.6%	2.1%	0.9%	7.5%	7.0%	-13.9%
Fundhouse Global Cautious (AG)			-1.6%	-1.6%	-3.3%	-2.2%	3.5%					
Global Cautious (USD) Sector			-2.3%	-0.8%	-2.2%	-1.3%	2.4%	2.4%	1.6%	3.0%	4.4%	-27.4%
US CPI+3 (USD)			1.2%	2.1%	5.4%	5.6%	5.4%	5.2%	4.7%	4.8%		-4.4%

Fundhouse Global Cautious (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:	0.66%
Performance Fee and other costs:	0.42%
Total Model TER:	1.08%
Discretionary Management Fee (ex vat):	0.25%

* 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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