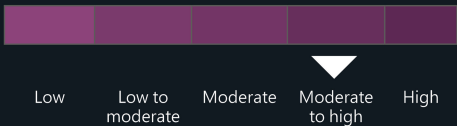


RISK PROFILE



GENERAL INFORMATION

Launch Date	01 September 2022
Reporting Currency	USD
Minimum Investment	R 1 000 000
Investment Time Horizon	7 years or more
Investment Manager	Efficient Private Clients (Pty) Ltd
Annual Management Fee <sup>1</sup>	1.00% Excl. VAT

<sup>1</sup>Please note that both ETF and ETN fees may be subject to change over the investment term depending on the weights of the individual instruments within the portfolio. These weights may change due to both market movement as well as portfolio rebalancing.

GLOBAL WEALTH OPTIMIZER MODEL PORTFOLIO  
Portfolio Fact Sheet - 30 September 2025

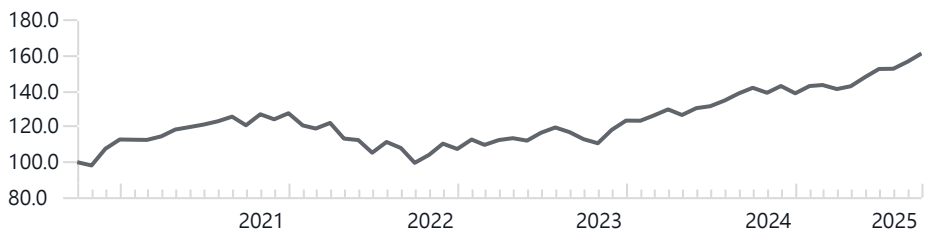
INVESTMENT OBJECTIVES AND STRATEGY

The EFPC Global Wealth Optimizer (GWO) Portfolio is a risk-managed solution that is well-diversified and actively managed by a team of industry leading experts. The GWO is a share portfolio consisting of a basket of cost-efficient, diversified instruments that stretches across various asset classes and geographies. The portfolio aims to maximise its risk-adjusted return by providing clients with access to alternative assets, real assets, and long-term themes.

INVESTOR PROFILE

The EFPC Global Wealth Optimizer Portfolio is suitable to clients who require direct offshore exposure, taking less absolute risk than the equity market while achieving superior risk-adjusted returns. This solution is also ideally suited to clients with a multi-generational view of wealth preservation.

PERFORMANCE AND STATISTICS



— EFPC - Global Wealth Optimizer

Disclaimer: The above is purely for illustrative purposes. Actual investment performance will differ based on the initial fees applicable and the actual investment date. Past performance is not an indication of future performance.

RETURNS (US\$)

1 Month	2.96
3 Months	5.74
6 Months	14.23
12 Months	13.66
YTD	16.21
3 Years	17.44
5 Years	10.05
Since Inception	10.00
Inception Date	2016/12/31

MAJOR HOLDINGS

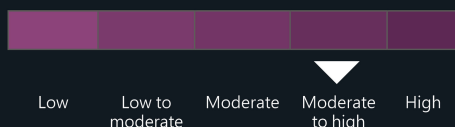
Portfolio Date: 2025/09/30	
iShares MSCI World ETF	16.98%
Vanguard Total Bond Market ETF	7.04%
iShares Short Treasury Bond ETF	6.51%
iShares Edge MSCI Wld Mom Fctr ETF \$ Acc	6.20%
iShares Edge MSCI Wld Val Fctr ETF \$Acc	5.21%
iShares Edge MSCI Wld Qual Fctr ETF \$Acc	5.15%
Vanguard Total International Bond ETF	4.94%

RETURNS (US\$)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2025	2.97	0.39	-1.59	1.13	3.62	3.09	0.08	2.63	2.96				16.21
2024	-0.07	2.39	2.74	-2.44	3.06	0.84	2.42	3.01	2.26	-1.97	2.74	-2.88	12.47
2023	4.95	-2.68	2.49	0.92	-1.20	3.94	2.58	-2.23	-3.36	-2.05	6.83	4.44	14.91
2022	-5.40	-1.44	2.67	-7.24	-0.74	-6.35	5.76	-3.06	-7.75	4.51	6.07	-2.70	-15.80
2021	-0.14	-0.07	1.79	3.34	1.19	1.17	1.51	2.15	-3.88	5.16	-2.24	2.75	13.14
2020	0.69	-6.25	-10.83	7.88	4.31	2.08	4.61	4.47	-1.97	-1.84	9.59	4.87	16.87

Disclaimer: All returns data and risk characteristics contains backtested data

## RISK PROFILE



## GENERAL INFORMATION

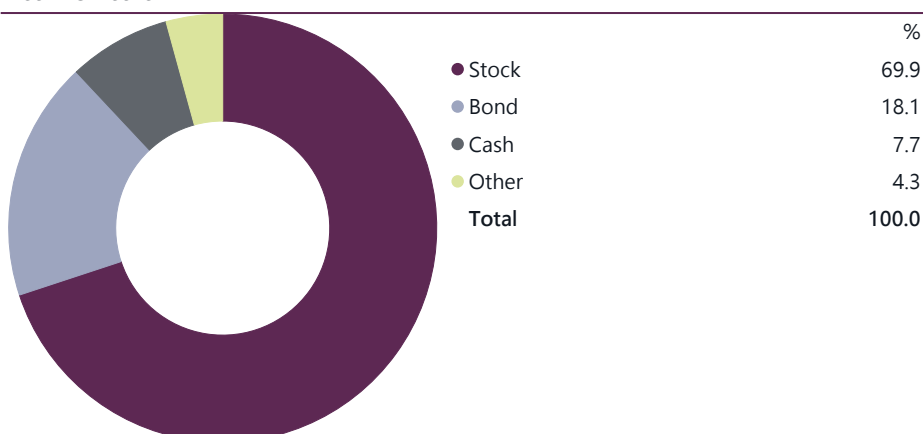
Launch Date	01 September 2022
Reporting Currency	USD
Minimum Investment	R 1 000 000
Investment Time Horizon	7 years or more
Investment Manager	Efficient Private Clients (Pty) Ltd
Annual Management Fee <sup>1</sup>	1.00% Excl. VAT

<sup>1</sup>Please note that both ETF and ETN fees may be subject to change over the investment term depending on the weights of the individual instruments within the portfolio. These weights may change due to both market movement as well as portfolio rebalancing.

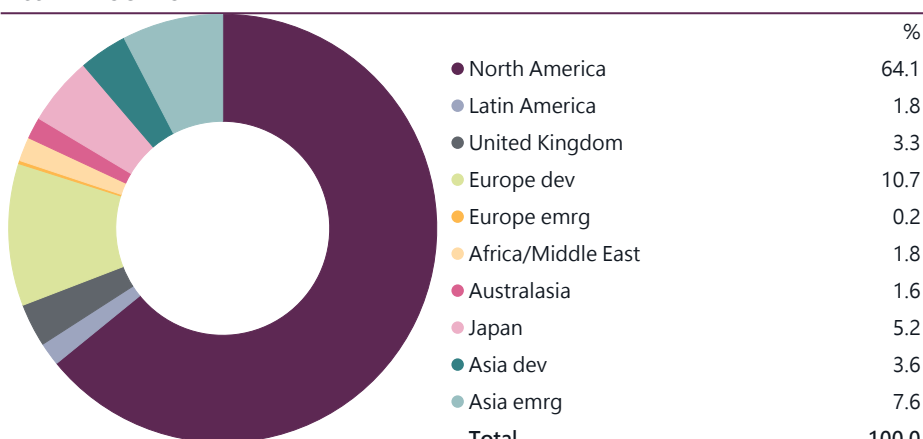
# GLOBAL WEALTH OPTIMIZER MODEL PORTFOLIO

## Portfolio Fact Sheet - 30 September 2025

## ASSET CLASSES



## ASSET ALLOCATION



## SECTOR ALLOCATION

