

EFFICIENT

PRIVATE CLIENTS

EFPC Global Wealth Optimizer Fact Sheet

Portfolio Date: 2026/07/31

Risk Profile



Low Low to Moderate Moderate Moderate to High High

General Information

Launch Date	September 2022
Reporting Currency	USD
Minimum Investment	\$100 000
Investment Time Horizon	7 years +
Annual Management Fee	1% ex VAT
Benchmark	EAA Fund USD Moderate Allocation

Investment Committee



Dawie Roodt



Diaan Janse Van Rensburg, CFA



Christiaan Van Wyk, CFA



Eben Louw, CFA, CIPM

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.

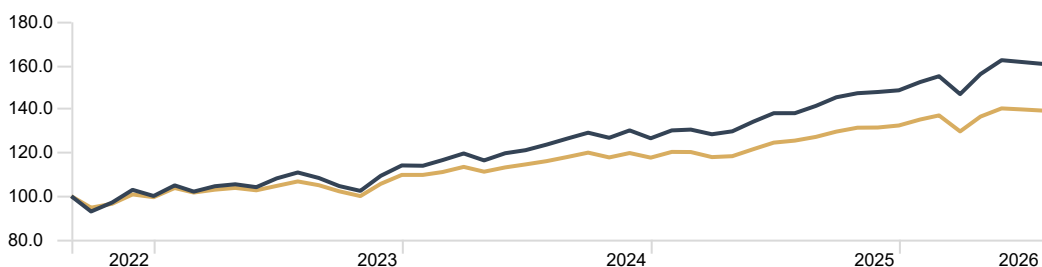
Investor Profile

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.

Investment Growth

Time Period: 2022/09/01 to 2026/07/31

Currency: US Dollar



— EFPC Global Wealth Optimizer

— EAA Fund USD Moderate Allocation

Trailing Returns

As of Date: 2026/07/31

	Return
YTD	8.15
1 Month	-0.55
3 Months	2.99
6 Months	5.48
1 Year	16.39
3 Years	13.19
5 Years	—
Since Inception	15.37

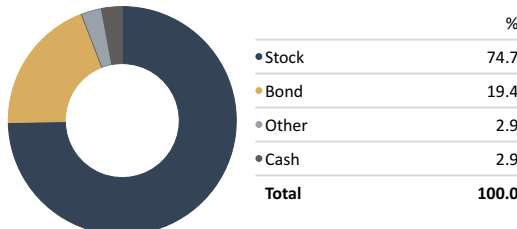
Top 10 Holdings

Portfolio Date: 2026/07/31

	Portfolio Weighting %
UBS Core MSCI World ETF USD acc	15.52
Vanguard Total Bond Market ETF	8.42
iShares Edge MSCI Wld Qual Fctr ETF \$Acc	7.59
Vanguard Global Aggt Bd ETF EUR H Acc	5.97
iShares Edge MSCI Wld Min Vol ETF \$ Acc	5.25
iShares MSCI USA Min Vol Factor ETF	5.21
iShares Core S&P 500 ETF	5.02
iShares Edge MSCI Wld Val Fctr ETF \$Acc	4.87
iShares Edge MSCI Wld Mom Fctr ETF \$ Acc	4.60
iShares JP Morgan USD Em Mkts Bd ETF	4.43

Asset Allocation

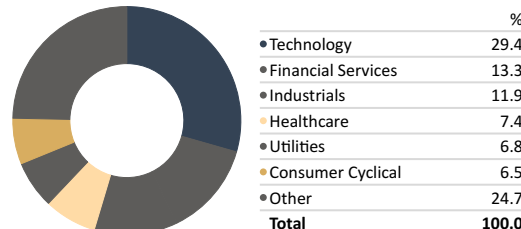
Portfolio Date: 2026/07/31



	%
• Stock	74.7
• Bond	19.4
• Other	2.9
• Cash	2.9
Total	100.0

Equity Sectors (Morningstar)

Portfolio Date: 2026/07/31



	%
• Technology	29.4
• Financial Services	13.3
• Industrials	11.9
• Healthcare	7.4
• Utilities	6.8
• Consumer Cyclical	6.5
• Other	24.7
Total	100.0

Monthly Returns - EPC Global Wealth Optimizer

Currency: US Dollar

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026	2.53	1.78	-5.31	6.27	4.10	-0.52	-0.55						8.15
2025	2.85	0.29	-1.64	1.05	3.44	2.89	0.01	2.43	2.80	1.28	0.38	0.53	17.43
2024	-0.13	2.30	2.61	-2.67	2.83	1.17	2.12	2.29	2.08	-1.82	2.68	-2.78	10.94
2023	4.88	-2.73	2.43	0.86	-1.26	3.88	2.51	-2.29	-3.42	-2.12	6.76	4.37	14.05
2022	—	—	—	—	—	—	—	—	—	4.44	6.00	-2.76	—

Disclaimer: Efficient Private Clients (Pty) Ltd (EFPC) takes care to provide current and accurate information at the date of formulating this document, but accepts no liability for errors, omissions or any subsequent changes. The information contained in this commentary has been prepared without consideration of the investment objectives, financial situation or needs of any recipient. This document does not constitute a binding agreement between the recipient and EFPC. The document is intended for information purposes only and none of the information contained herein constitutes investment advice or a recommendation, solicitation or offer by EFPC to buy or sell any financial product. Past performance references to historical data, assumptions, targets, benchmarks or examples are as indicators or illustrations only and are not fixed or guaranteed. Similarly, forecasts contained in this commentary involve risks and uncertainties which may result in future outcomes and results that may differ materially from such forecasts. You are accordingly cautioned not to place undue reliance on any historical data, general information or forecasts used in this commentary. EFPC accepts no liability whatsoever for any loss, damage (direct or consequential) or expense suffered by a recipient because of undue reliance placed on any information contained in this commentary. The company, directors and staff may from time to time have interests in shares not mentioned in this commentary. The portfolio's performance numbers are based on a master portfolio tracked in the Morningstar Direct system. Due to differences in costs across stockbrokers and portfolios, these performance numbers are gross of fees. EFPC is an authorised Financial Services Provider (FSP:47481)

Source: Morningstar Direct