Global Moderately Cautious Portfolio USD

June 2025

WEALTHPOINT CAPITAL

INVESTMENT OBJECTIVE

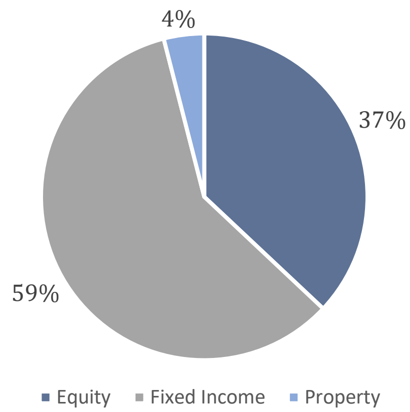
The portfolio looks to deliver long-term capital growth with a moderately cautious approach weighed towards lower risk assets such as cash and fixed income whilst having limited exposure to higher risk assets such as equities.

INVESTMENT STRATEGY

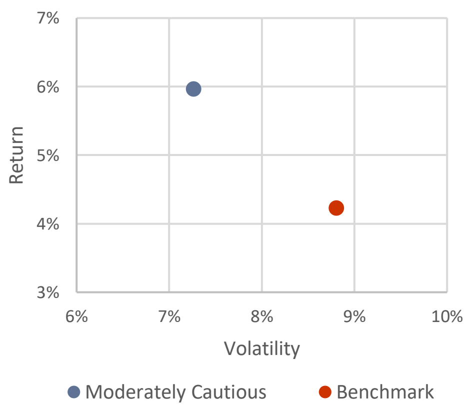
The portfolio manager will invest in a diversified portfolio of assets including equities, bonds, commercial property and cash to deliver long-term returns without compromising investors' tolerance for risk.

The portfolio manager will invest in low-cost passive strategies that are designed to track the performance of indices such as the S&P 500 Index and the Barclays Global Bond Index to give exposure to a variety of asset classes across a diversified range of global markets. Our focus is on long-term minimal fee impact on the portfolio.

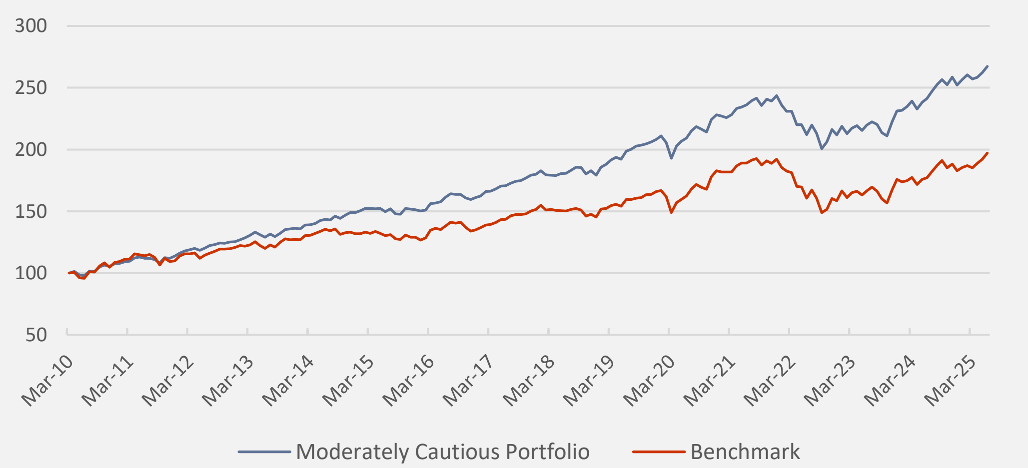
Asset Allocation



10 Year Annualised Risk & Return



Performance vs benchmark (USD)



Return $	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	10 Year Annualised
Moderately Cautious	6.5	11.7	-0.5	16.3	9.6	6.8	-13.0	9.1	9.1	6.0	**6.0%**
Benchmark	4.6	12.3	-4.1	14.3	10.2	5.1	-17.5	10.9	4.0	7.8	**4.2%**

ETF Providers:

PORTFOLIO RISK RATING

	X			

Low — High

Risk is based on the standard deviation of returns. Standard deviation measures the dispersion of returns around the average (i.e. volatility. High volatility does not necessarily result in higher returns).

BENCHMARK WEIGHTINGS

30%	S&P Global BMI
10%	S&P Global Reit
60%	Barclays Global-Aggregate TR Index

PORTFOLIO INFORMATION

Portfolio Currency	USD
Structure	Segregated
Liquidity	Daily*
Upfront Fee	0%
Total Investment Charge (TIC)	1.00%
Investment Manager	Wealthpoint Capital
Broker Platform	Saxo DMA
Custodian	Citibank
Minimum Investment	$100 000

**Portfolio liquidity is dependent on markets. Instruments selected are regarded as liquid instruments. The timing of international bank transfers is in line with international norms.*
*** Includes underlying ETF TER, custody fees and portfolio management fees. Excludes brokerage.*

TOP 10 EQUITY HOLDINGS

- Broadcom Inc
- Microsoft Corp.
- Taiwan Semicon
- JPMorgan Chase & Co
- Apple Inc
- Visa Inc.
- Berkshire Hathaway B
- Walmart Inc
- Exxon Mobil Corp
- IBM

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