



## INVESTMENT OBJECTIVE

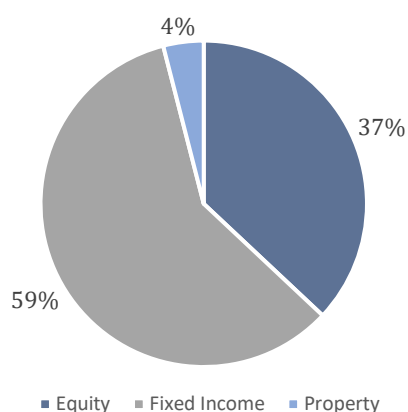
The portfolio looks to deliver long-term capital growth with a moderately cautious approach weighed towards lower risk assets such as cash and fixed income whilst having limited exposure to higher risk assets such as equities.

## INVESTMENT STRATEGY

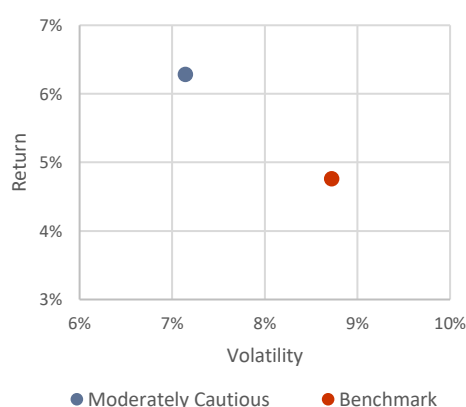
The portfolio manager will invest in a diversified portfolio of assets including equities, bonds, commercial property and cash to deliver long-term returns without compromising investors' tolerance for risk.

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



## PORTFOLIO RISK RATING



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

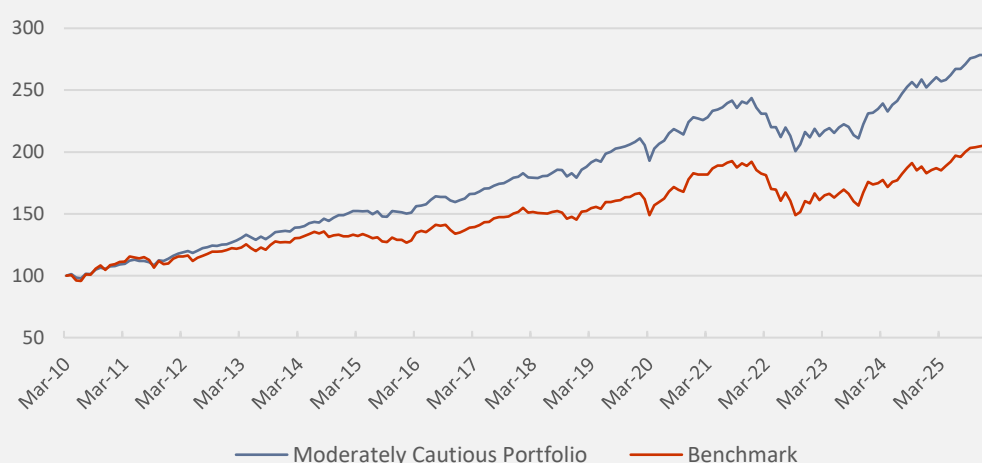
## PORTFOLIO INFORMATION

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 fees.

## 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	10.4	6.3%
Benchmark	4.6	12.3	-4.1	14.3	10.2	5.1	-17.5	10.9	4.0	12.3	4.8%

## TOP 10 EQUITY HOLDINGS

Microsoft Corp.  
Broadcom Inc  
NVIDIA Corporation  
Taiwan Semicon  
JPMorgan Chase & Co  
Apple Inc  
Johnson & Johnson  
Exxon Mobil Corp  
IBM  
Palantir Technologies Inc

### Disclosure

Carefully consider an investment portfolio's investment objectives, risk factors and fees before investing. Past performance is not indicative of future performance. The value of investments may go down as well as up and the income generated by investments is not guaranteed and may fluctuate. You may receive back less than the amount that you invested. This information is for indicative purposes only. It is your responsibility to assess the information provided and decide if an investment is suitable for your needs. The information contained in this document has been taken from the sources stated and is believed to be reliable and accurate, but without further investigation cannot be warranted or guaranteed to be wholly correct. The views and opinions expressed in this document are not forecasts or recommendations in relation to investment decisions. The information and data presented in this document were believed to be correct at the time of writing and we are not liable for any subsequent changes. *Risk characteristics:* Classified as low to medium risk. Exposure to off-shore listed equities. Subject to short-term volatility. Risk of capital loss.

## ETF Providers:



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