

## INVESTMENT OBJECTIVE

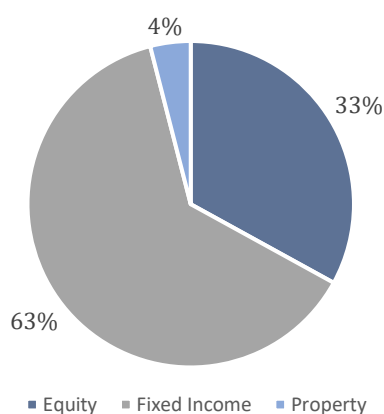
The portfolio looks to deliver long-term capital growth with a cautious approach weighed towards lower risk assets such as cash and fixed income but have limited exposure to higher risk assets such as equities.

## INVESTMENT STRATEGY

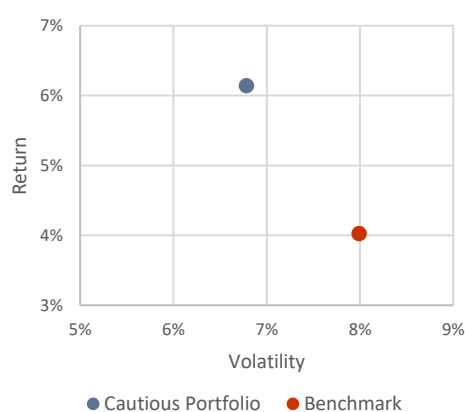
The portfolio manager will invest in a diversified portfolio of assets including equities, bonds, commercial property and cash to deliver long-term returns without compromising investors' tolerance for risk.

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.

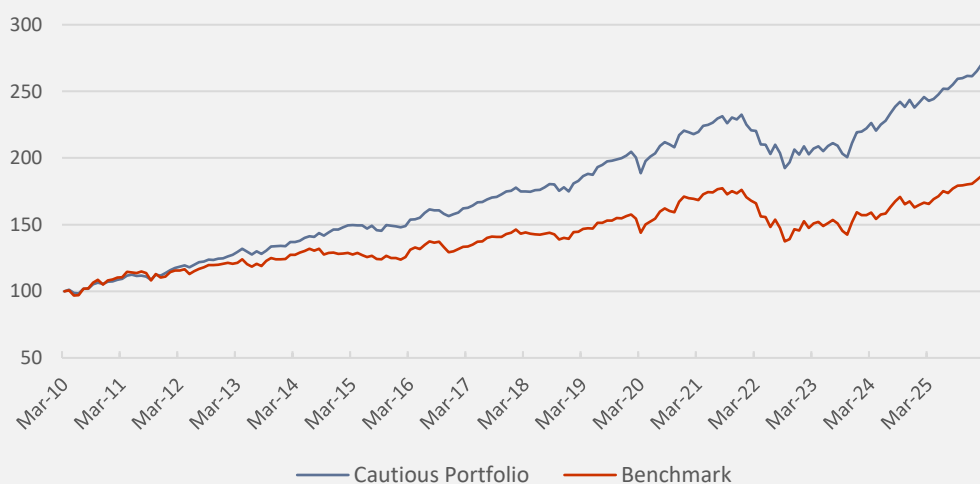
### Asset Allocation



### 10 Year Annualised Risk & Return



### Performance vs benchmark (USD)



| Return \$          | 2017 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023 | 2024 | 2025 | 2026 | 10 Year Annualised |
|--------------------|------|------|------|------|------|-------|------|------|------|------|--------------------|
| Cautious Portfolio | 11.2 | -0.3 | 15.3 | 9.3  | 5.5  | -12.9 | 8.3  | 8.4  | 9.9  | 3.4  | 6.1%               |
| Benchmark          | 10.7 | -3.2 | 12.3 | 9.4  | 2.9  | -17.3 | 9.3  | 2.2  | 10.9 | 3.3  | 4.0%               |

## 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

|     |                                    |
|-----|------------------------------------|
| 20% | S&P Global BMI                     |
| 10% | S&P Global Reit                    |
| 70% | 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

Johnson & Johnson  
Exxon Mobil Corp  
Taiwan Semicon  
Broadcom Inc  
NVIDIA Corporation  
Micron Technology Inc  
JPMorgan Chase & Co  
Samsung Electronics  
Microsoft Corp.  
Walmart 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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