

Fact Sheet as at 31 August 2025

GEO Global Growth [Active] Equity

The investment objective of the Actively Managed Certificate [AMC] is to achieve long-term growth over an investment cycle [5-7 years] by investing in a selection of preferred growth-oriented companies using top tier fund managers [fund of fund approach]. The portfolio strategy aims to outperform a sample of locally based global equity managers and is suitable for investors with an elevated equity risk tolerance, aiming to achieve an 8-12% average annual rate of return. The AMC will invest in actively managed equity mutual funds of top tier asset managers and equity Exchange Traded Funds [ETFs] meeting the desired risk/return profile. The AMC focusses on long-term investment goals while managing general market trends and macroeconomic changes. The investment provides global equity exposure including the United States, Europe, and the broader emerging markets. The investment is suited for investors with an aggressive risk profile, who seek above average returns, willing to accept above average market volatility.

Key Information

Investment Style	Global Growth
Profile Risk	Equity
Investment Objective	Long-term Growth
Total Expense Ratio [TER]	2.3% p.a. +20% Performance Fee
ISIN	CH1237092213
Asset Manager	Verum Capital [Pty] Ltd.

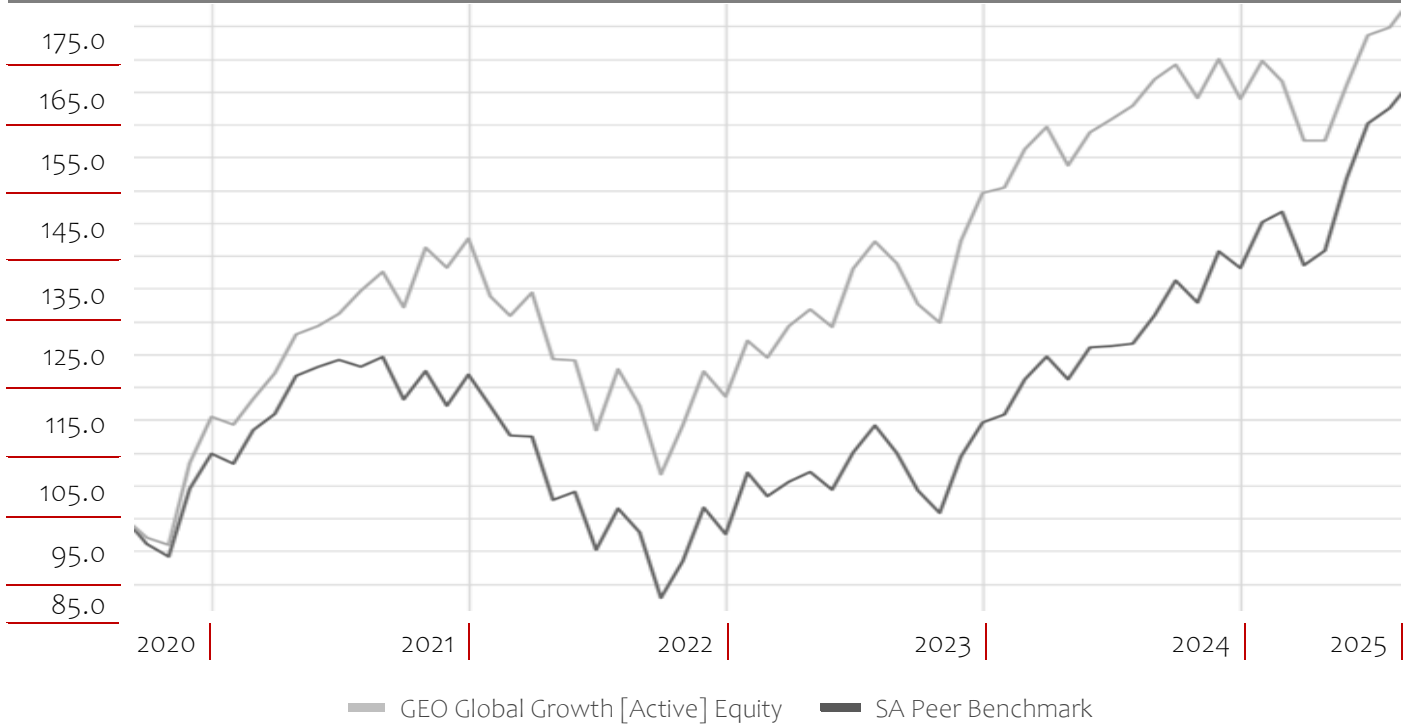
Portfolio Manager Report

August saw a strong month for the Growth AMC with the sell-off experienced at the end of July being fully recouped with strong performances from most of its foremost positions. Healthcare especially saw a strong rebound rising by 5% over the month. Our AI and Technology exposure have also performed handsomely returning over 4% in August. Given the high likelihood of the Federal Reserve decreasing rates over the coming months we continue to be bullish on financials as well as industrials which will provide for further, highly diversified performance for the remainder of the year.

Performance								Long-Term Metrics		
	Short Term			Medium Term		Long Term				
Net Returns [%]	YTD	6M	1Y	3Y*	5Y*	7Y*	10Y*	Standard Deviation	Worst Month	Sharpe Ratio
GEO Global Growth	6.73	5.93	4.89	12.91	10.08	10.30	12.16	15.78	-11.80	0.44
SA Peer Benchmark*	17.86	12.90	21.50	18.58	11.01	9.40	9.61	16.31	-13.09	0.32



Investment Growth



Equity Allocation

[%]

Basic Materials	1.0
Consumer Cyclical	16.9
Financial Services	12.9
Real Estate	0.3
Consumer Defensive	4.8
Healthcare	16.4
Utilities	0.1
Communication Services	4.9
Energy	0.4
Industrials	12.7
Technology	29.6

Top 5 Holdings

[%]

Technology Select Sector SPDR ETF	15.9
Fundsmith Equity Fund	15.0
Ranmore Global Equity Fund	10.5
Global X AI ETF	10.4
Health Care Select Sector SPDR ETF	10.4
Total	62.2

*SA Peer Benchmark: Equal Weight Average: 36One Global Equity Fund, Ninety-One Global Equity Fund, Coronation Global Equity Select Fund

**For the periods beyond 1-year backtested performance using Morningstar data is shown.

