

## Fact Sheet as at 31 August 2025

### GEO Global Value [Passive] Equity

The passive investment strategy has been designed to achieve long-term, sustainable returns with reduced average volatility. Due to its equity risk, the recommended investment horizon for the strategy is 5–7-years.

The Portfolio aims to outperform the equivalent local offering of a large-cap, value-based investment style and is suitable for investors with an equity risk tolerance, aiming to achieve a 7-10% average annual growth rate. The strategy focusses on capital growth and dividend generation which is reinvested on a regular basis. The Portfolio is globally diversified utilizing a universe of top-rated ETFs that have been chosen based on performance and cost.

Each ETF chosen is unique in terms of investment style optimizing risks and returns.

### Key Information

|                           |                                  |
|---------------------------|----------------------------------|
| Investment Style          | Global Value                     |
| Profile Risk              | Equity                           |
| Investment Objective      | Long-term Growth                 |
| Total Expense Ratio [TER] | 2.3% p.a.<br>20% Performance Fee |
| ISIN                      | CH1214916426                     |
| Asset Manager             | Verum Capital [Pty] Ltd.         |

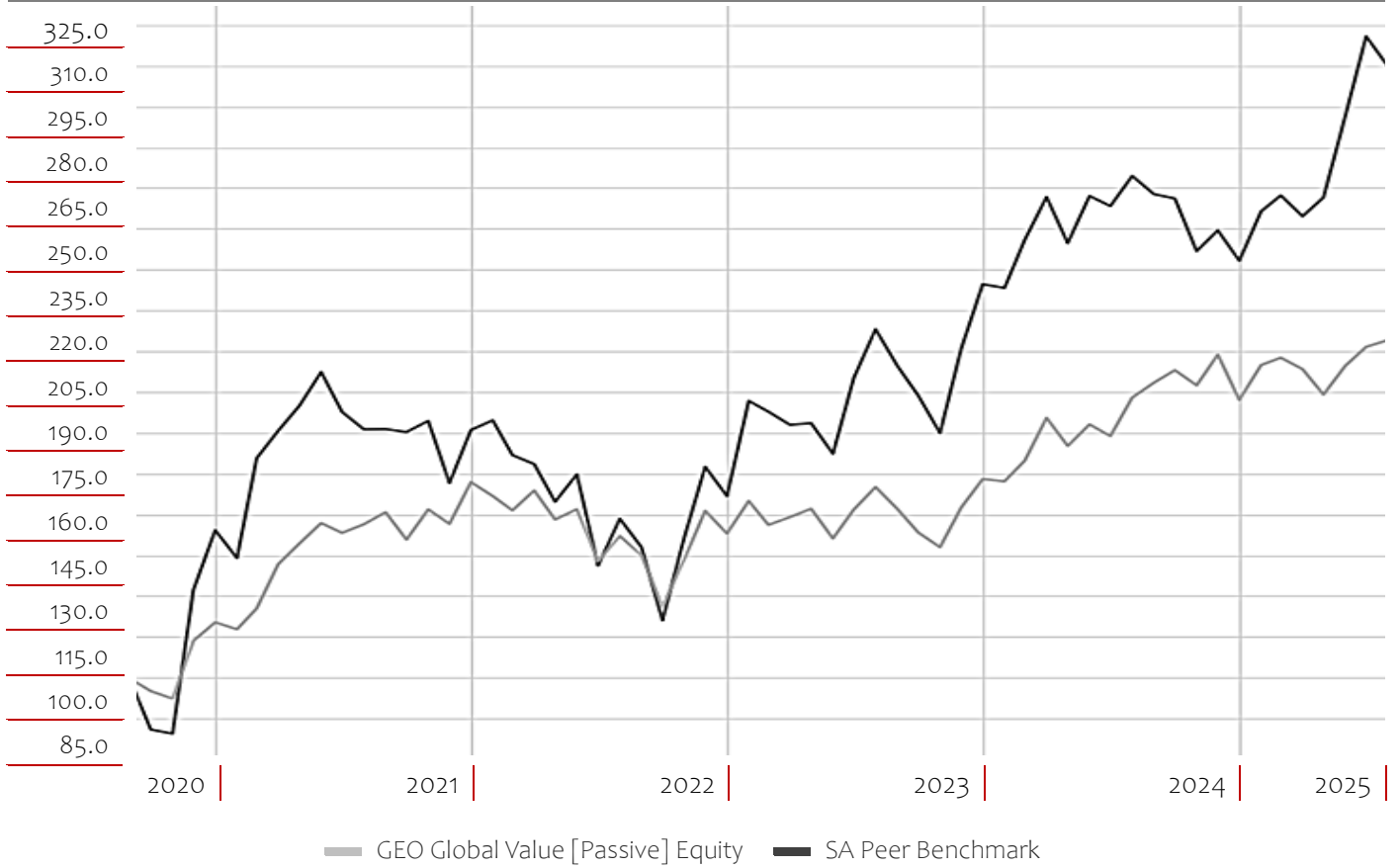
### Portfolio Manager Report

The Value AMC performed strongly over August after July's end of month decline. Our gold miners have performed exceptionally returning over 18% over the month given the strong momentum in the gold price. Most of our other dividend growth positions have also performed healthily providing returning over 4% for the month. The mix of sectors and regionally diversified ETFs alongside the higher-than-average gold position continues to provide for true diversification and risk mitigation especially during market downturns.

| Performance        |            |       |       |             |       |           |        | Long-Term Metrics  |             |              |
|--------------------|------------|-------|-------|-------------|-------|-----------|--------|--------------------|-------------|--------------|
|                    | Short Term |       |       | Medium Term |       | Long Term |        |                    |             |              |
| Net Returns [%]    | YTD        | 6 M   | 1 Y   | 3 Y**       | 5 Y** | 7 Y**     | 10 Y** | Standard Deviation | Worst Month | Sharpe Ratio |
| GEO Global Value   | 8.29       | 4.09  | 6.01  | 6.43        | 8.54  | 7.03      | 7.88   | 13.50              | -11.05      | 0.42         |
| SA Peer Benchmark* | 24.95      | 16.89 | 17.24 | 21.71       | 17.64 | 6.71      | 8.72   | 24.19              | -           | 0.48         |



## Investment Growth



### Equity Allocation

[%]

|                        |      |
|------------------------|------|
| Basic Materials        | 10.4 |
| Consumer Cyclical      | 9.4  |
| Financial Services     | 13.2 |
| Real Estate            | 1.1  |
| Consumer Defensive     | 11.5 |
| Healthcare             | 12.5 |
| Utilities              | 3.3  |
| Communication Services | 4.4  |
| Energy                 | 9.5  |
| Industrials            | 12.5 |
| Technology             | 12.2 |

### Top 5 Portfolio Holdings

[%]

|   |             |
|---|-------------|
| iShares Currency Hedged MSCI Eurozone ETF | 17.2        |
| iShares Core Dividend Growth ETF          | 16.3        |
| Pacer US Cash Cows 100 ETF                | 15.4        |
| Schwab US Dividend Equity ETF             | 15.2        |
| ProShares S&P 500 Dividend Aristocrats    | 14.5        |
| <b>Total</b>                              | <b>78.6</b> |

\* SA Peer Benchmark: Ninety One Global Value Equity Fund

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

