vertù

August 2026

Vertù Global Cautious

INVESTMENT OBJECTIVE

The portfolio aims to deliver returns in excess of its benchmark, measured over rolling 5-years, through a combination of conservative capital growth and income, commensurate with a cautious level of risk. Outperformance of the benchmark over the stated time period, should result in the portfolio achieving its target return of global inflation + 2%, noting however that returns are not guaranteed and capital losses may occur. The portfolio may invest globally in a combination of equity, property bonds and cash. It is intended that the portfolio's exposure to growth investments will range between 20% and 50% of its net asset value.

1	2	3	4	5

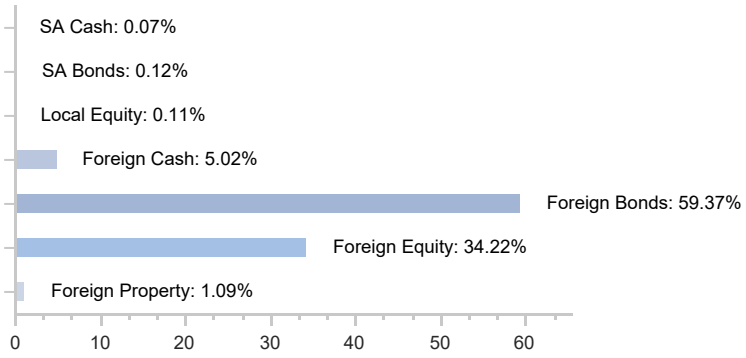
INVESTMENT GUIDELINES

Morningstar Category	EAA Fund USD Cautious Allocation
Risk Profile	Moderately-Low
Benchmark	G7 CPI + 2%

UNDERLYING HOLDINGS

Coronation Global Strategic USD Income Fund	25.00%
Dodge & Cox Worldwide Global Bond Fund	15.00%
Prescient Global Income Provider	15.00%
Nedgroup Inv Global Cautious Fund	13.00%
iShares Core MSCI World UCITS ETF	7.30%
Dodge & Cox Worldwide Global Stock	6.00%
Jupiter Merian World Equity Fund	6.00%
iShares Edge MSCI World Quality Factor UCITS ETF	5.00%
Fundsmith Equity SICAV	4.30%
iShares Core MSCI EM IMI UCITS ETF	3.40%

ASSET ALLOCATION



TOP TEN EQUITY EXPOSURES

Microsoft	1.07%	Visa	0.50%
NVIDIA	0.91%	Amazon	0.43%
Apple	0.90%	Meta	0.39%
Taiwan Semiconductor Manufac	0.79%	Mastercard	0.37%
Alphabet	0.52%	SK hynix	0.31%

Latest available holdings as disclosed by Morningstar as at previous quarter end.

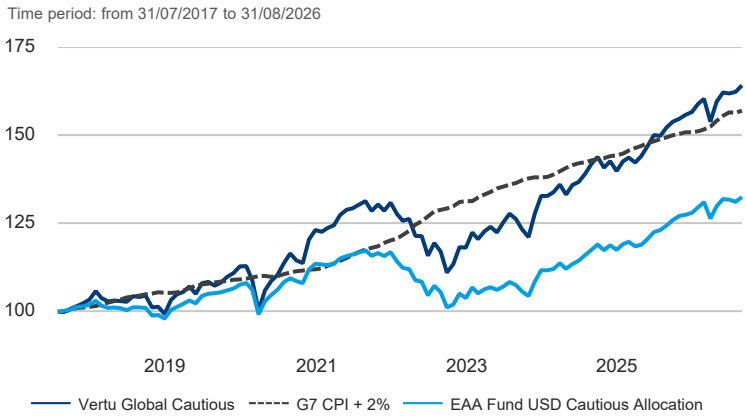
TOTAL INVESTMENT CHARGES (INCL. VAT)

Underlying TIC**	0.58%
Discretionary management fee	0.29%
Consulting fee - Analytics Consulting	0.23%

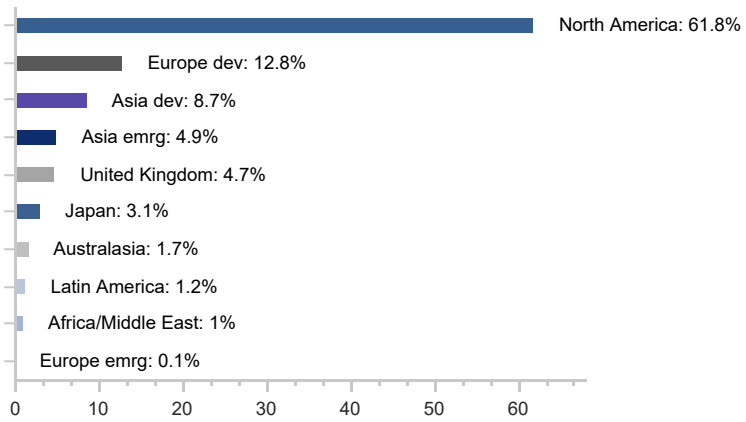
PORTFOLIO PERFORMANCE IN USD*

	1 year	3 year	5 year	YTD
Vertù Global Cautious	7.79%	9.13%	4.56%	4.83%
G7 CPI + 2%	5.01%	4.77%	5.93%	4.02%
EAA Fund USD Cautious Allocation	6.45%	7.20%	2.45%	3.49%

CUMULATIVE RETURNS IN USD*



GEOGRAPHIC ALLOCATION



*Returns are net of Total Investment Charges (TIC) and for periods greater than one year the returns have been annualised. Returns prior to launch of the portfolio are simulated based on the returns of the underlying funds at their weightings. Post launch returns are simulated based on the current weightings of the initial investment on the selected Platform, where applicable.
**Underlying TIC is calculated using the sum of the latest available Total Expense Ratio (TER) and Transaction Cost (TC) of each of the underlying funds and their static weightings at month end on a selected Platform. Underlying TIC varies daily as the actual weightings of the underlying funds fluctuate and is not an explicit cost to the investor. It includes VAT but excludes Investment Manager, Financial Advisor, Consulting and Platform fees. TIC is defined as the sum of the TER and TC. Total Expense Ratio (TER) represents the percentage of the value of each underlying fund which was incurred as expenses relating to the administration of that fund over a rolling 3 year period and annualised. Transaction Cost (TC) represents the percentage of the value of each underlying fund which was incurred as costs relating to the buying and selling of the assets in that fund over a rolling 3 year period and annualised.
The information and opinions contained in this document are recorded and expressed in good faith and in reliance on sources believed to be credible. No representation, warranty, undertaking or guarantee of whatever nature is given on the accuracy and/or completeness of such information or the correctness of such opinions. Advantage Solutions (Pty) Ltd ("Advantage") and Vertù Capital (Pty) Ltd ("Vertù Capital") will have no liability of whatever nature and however arising in respect of any claim, damages, loss or expenses suffered directly or indirectly by the investor or the investor's financial advisor acting on the information contained in this document. Furthermore, Advantage and Vertù Capital do not act as the investor's financial advisor, they have not conducted a financial needs analysis and will rely on the needs analysis conducted by the investor's financial advisor. Advantage and Vertù Capital recommend that investors and financial advisors take particular care to consider whether any information contained in this document is appropriate given the investor's objectives, financial situation and particular needs in view of the fact that there may be limitations on the appropriateness of any advice provided. No guarantee of investment performance or capital protection should be inferred from any of the information contained in this document. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance. Source: Performance sourced from Morningstar and Advantage, for the periods ending at the month end date of this MDD, for a lump sum using NAV-NAV prices with income distributions reinvested. CPI for all urban areas sourced from FactSet. Asset Allocation data compiled by Advantage.

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