Strategic Growth Portfolio

Key Information Document

31 December 2021

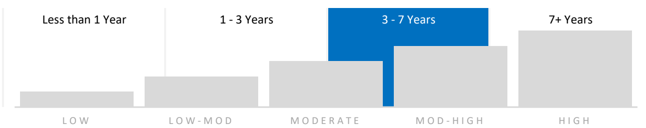
It is our core philosophy to promote stable and secure investments for our clients. This portfolio enhances returns by exposure to the South African private equity franchise industry. The portfolio promotes: A fixed dividend return, [inflation driven] - improving on tax efficiency | Returns that are fixed net of fees | Investment term of 5 years - lowering transactional fees and improving consistency | Dividend accumulation over 5 years - benefiting long term investors.

Investment Objective

Is to create a long term stable return, in a lucrative, well established industry, by utilising private equity at the core of the portfolio. The objective for 2021 for our asset managers is specifically to further promote private equity in the medical franchise industry. Our benchmark is to generate a return of inflation plus eight percent. Should markets, interest rates and inflation fluctuate over the medium to long term, investors can be rest assured that the sector they are invested in, has proven that it is recession and inflation resistant.

Risk Profile

The asset managers carefully select the underlying portfolio of assets, promoting exposure to real growth assets and not fluctuating listed equity - quality management, safeguarding and retention of assets as well as a portfolio that, as its principle, is to increase turnover and investor dividend returns.



* Private equity typically refers to investment funds organized as limited liability partnerships that are not publicly traded and whose investors are typically large institutional investors or informed individuals.
* The portfolio is only suitable for long term investment horizons
* Private Equity has a demonstrated higher investment return, for long term investors

Fund Information

Investment Manager	Everest Wealth
Asset Manager	The Franchise Co
Portfolio Size	R 83 530 000
Share Price	R 5 000
Dividend Return	Currently fixed at 14.5% per annum
Benchmark	CPI + 8%
Date of Dividend Declaration	First of calendar month
Date of Dividend Payment	At maturity
Investment Term	5 Years
SARS Restricted Term	36 months
Additional Full-term Dividend	None applicable

Unlisted Securities Fee Structure (Incl. VAT)

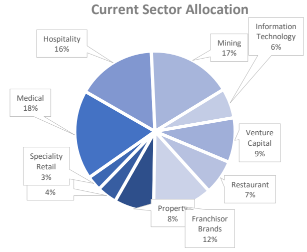
Investment Management TER	2,300%
Platform Fee	0,115%
TIC	2,415%
Advice	1,150%

* Investor receives a 100% allocation towards their investment. NO FEES ARE DEDUCTED BY EVEREST FROM THE INVESTOR'S ACCOUNT. The above fees form part of a special fee arrangement in which fees are recovered from the surplus profits of the underlying portfolio.

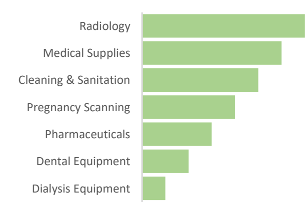
Sector Focus

Franchising has proven to be resilient when faced with economic strife and at franchising's premise is the ability to enter into an already tried, tested and profitable model. Franchisng speaks to not food and beverage, but intellectual property across many diverse sectors.

Current Sector Allocation

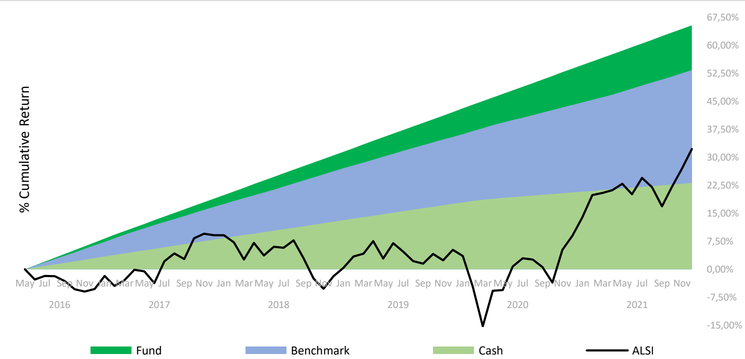


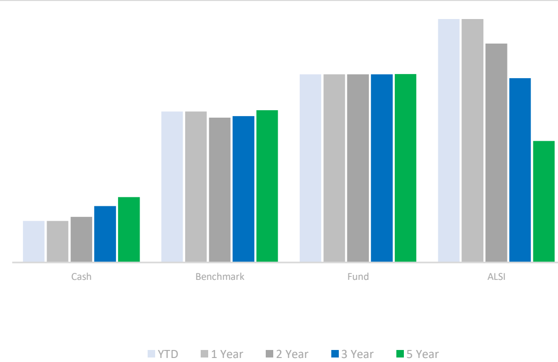
New Investment Targeted Assets



Percentage Performance (Net of Fees and Taxes)

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2021	Portfolio	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	11,60%
2020	Portfolio	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	11,60%
2019	Portfolio	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	0,97%	11,60%





* Everest portfolio launch date: 1 March 2019

* TFC private equity portfolio launch date: 1 March 2019

* Above & below figures - backdated annualised performance figures (net of fees and taxes, at an assumed income tax rate of 31%)[annualised, on a straight-line return basis]

Returns	YTD	1 Year	2 Year	3 Year	5 Year	10 Year
Cash	2,57%	2,57%	2,81%	3,48%	4,04%	_
Benchmark	9,31%	9,31%	8,94%	9,02%	9,39%	_
Fund	11,60%	11,60%	11,60%	11,60%	11,62%	_
ALSI	23,24%	23,24%	13,51%	11,36%	7,49%	-

Is this solution for me?

1) Do I seek a consistent cumulating dividend, at a higher, capitalised at maturity yield, over the medium to long term, in a focused alternative asset portfolio

2) Am I ideally investing for at least 5 years

3) Am I comfortable with not having immediate access to funds

* These returns are not guaranteed, but it is the asset manager's opinion that they will persist under normal market and/or economic conditions

Information and Disclosures

General Information

INVESTMENT PERIOD	5 Years
MINIMUM INVESTMENT	R100 000,00
RETURN ON INVESTMENT	Fixed & reviewable annually. Accumulative annually, paid at redemption
CURRENT TAX	Management will withhold 20% Dividend Withholding Tax on dividends. Shares not held for 36 months may have adverse tax implications
SPECIAL DIVIDEND (BONUS)	No special dividend applies
INVESTMENT ALLOCATION	100% of all funds invested allocated to the subscription of shares. Fees are recouped from underlying assets within portfolio and not directly off of an investor's account
INVESTMENT TYPE	Portfolio is constructed utilising private (unlisted) equities and securities
INVESTOR'S RESPONSIBILITIES	No responsibility in terms of the management or actual involvement in operation of franchise assets
WITHDRAWAL RIGHTS	Unlisted instruments are illiquid. Withdrawals may only be considered through the share issuer's discretion. Early withdrawal fees of up to 10% of capital may apply and notice period of up to 120 days
PERFORMANCE	Performance is based on returns after fees and dividend withholding tax. Past performance in the way of dividends and/or growth is in no way a guarantee of future dividends and/or growth.
DEATH BENEFIT (RIGHTS)	Shares are an estate dutiable asset and should be provided for in estate planning. Investments will continue for duration of investment term
SALE OF SHARES	The underlying share issuer(s) hold the right of 1st refusal insofar all shares
SECURITY	Full and/or beneficial ownership of shares is enjoyed by investors
COMPLAINTS PROCEDURE & CONTACT	All complaints to be addressed in writing to complaints@everestwealth.co.za
RETURNS	Under normal economic conditions - Returns are fixed [not guaranteed] on an annual basis [only reviewable annually]. It is the asset manager's opinion that returns should remain unchanged for the investment period, under normal economic conditions
CAPITAL	Capital is fixed [not guaranteed]. The Share or Capital price, as per the rights of the Preference shares, remains unchanged for the investment period, until date of redemption

Weight	Share Issuer	Instrument	30 Day Trend	Current Price	30 Day Move
100,00%	the franchise co.	TFC Preference Share Class B	Fixed Share Price until Redemption	R 5 000,00	Fixed Share Price until Redemption

Investment Manager

Everest Wealth Management Proprietary Limited. Everest is an authorised Financial Service Provider with registered FSP number: 795 CAT I & II & IIA.

Standard Conflict Disclosure

Everest and the asset managers at times, whether directly or indirectly, jointly or independently, have a vested right, through shareholding, in the portfolios they manage. Therefore the re-imbursement of fees and value is directly based on the performance of underlying assets within the portfolio and is not taken off of the client's investment allocation. This allows the Everest and asset manager teams to better align themselves towards the goals of all investors, serving as the strongest motivation to improve on their business', and the portfolios, performance.

Private Equity Asset Manager Company Information

The Franchise Co
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Cnr Braam Pretorius & Vinko Streets,
2nd Floor, Sinoville, Gauteng, 0182
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+ Email: info@everestwealth.co.za + www.everestwealth.co.za

the franchise co.

SAVCA SOUTHERN AFRICAN VENTURE CAPITAL AND PRIVATE EQUITY ASSOCIATION

Offshore Stockbroker & Execution Service Provider

SAXO BANK

DMA

DISCLAIMER

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