



Investment Objective

Is to create a long term, stable, foreign income for investors, in a lucrative, well established industry, by utilising private equity at the core of the portfolio. To mitigate risk, a hedge strategy is implemented meaning investors receive the backing of the asset manager's local private equity portfolio whilst diversifying into international investment acquisitions - in a sector that has proven resistant to a fluctuating stock market and inflation over the medium to long term.

Sector Focus

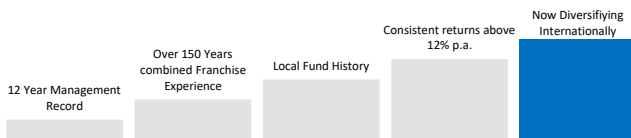
To diversify primarily into US or USD earning private equity opportunities, with a focus on the Franchise industry. This sector has proven to be resilient when faced with economic strife and the ability to enter into an already tried, tested and profitable model. It is our objective to, with management's experience, further improve/grow this already strong return base.

Proven Concept

- The Franchise Co, as private equity asset managers have developed:
- A 12 year track record managing private equity assets
- A local history of offering stable returns to external investors
- A return of over 12% p.a. locally, since inception

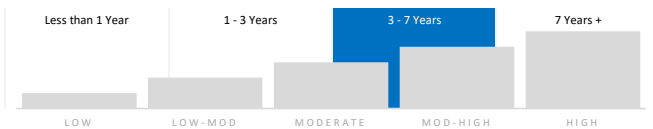
International Diversification Focus

The Portfolio seeks to replicate the successful investment model developed in South Africa to the rest of the world, with the same objectives, focus and management teams that have contributed to its success.

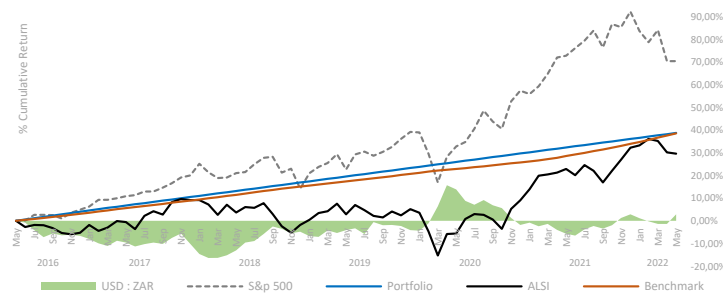


Risk Profile

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 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



* Everest portfolio launch date: 1 May 2020

* TFC private equity portfolio launch date: 1 May 2020

* 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] assuming R1 invested on 01 May 2016 (excluding effects of currency)

Returns	YTD	1 Year	2 Year	3 Year	5 Year
S&P 500	-21,89%	-2,48%	18,78%	15,88%	11,88%
ALSI	-2,62%	6,71%	17,56%	8,91%	6,02%
USD : ZAR	0,11%	8,60%	-5,43%	2,36%	2,49%
Portfolio	2,67%	6,40%	6,40%	6,40%	6,40%
Benchmark	4,65%	10,01%	7,84%	7,04%	6,58%

Fund Information

Investment Manager	Everest Wealth
Asset Manager	The Franchise Co
Portfolio Size	R200 Million available for investment
Share Price	R 5 000
Investment Term	5 Years

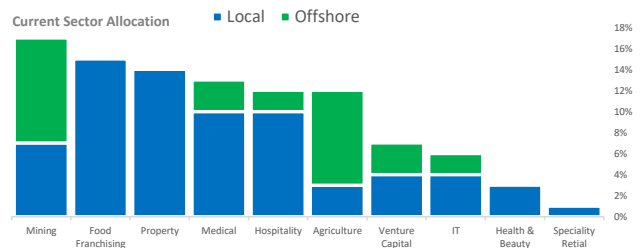
Dividend Return	Fixed at 8% per annum [USD]
Additional Full-term Dividend	None

Dividend Declaration	Monthly
Benchmark	US CPI + 4%

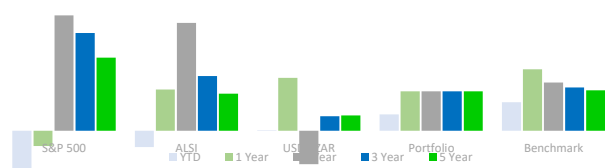
Unlisted Securities Fee Structure (Incl. VAT)

Discretionary & Asset Management Fee	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.



Geographic Sector Allocation



Is this solution for me?

- 1) Do I seek a consistent foreign income 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
- 4) I want capital secured in ZAR, but want to experience returns in USD
- 5) I don't wish to go through the tedious South African Reserve Bank Clearance to earn foreign returns

* 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	R200 000,00
RETURN ON INVESTMENT	Fixed & reviewable annually. Paid or Accumulative Monthly
CURRENT TAX	Management will withhold 20% Dividend Withholding Tax on Dividends. Shares not held for 36 months may have adverse tax implications
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 investors 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 in USD [not guaranteed] on an annual basis [only reviewable annually]. It is the asset managers opinion that returns should remain unchanged for the investment period, under normal economic conditions
CAPITAL	Capital is fixed in ZAR [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
EXCHANGE RATES	The USD : ZAR exchange rate is priced on the 25th of each month, for income payments.

Weight	Share Issuer	Instrument	30 Day Trend	Current Price	30 Day Move
100,00%		TFC Preference Share Class G	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-imburement 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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