

# Strategic Income Portfolio

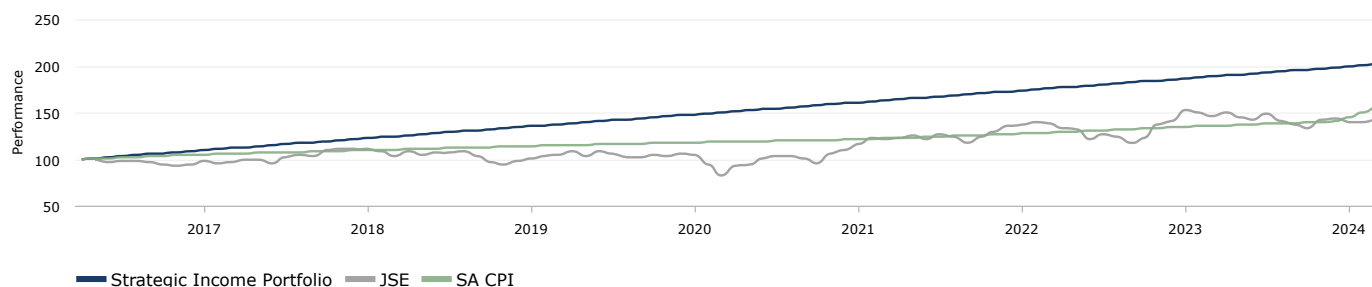
## FUND PHILOSOPHY

Everest Wealth is a portfolio investment and wealth management company, established in 2002, which specialises in building, maintaining and protecting the wealth of trusts, companies and individuals under our care. It is our core philosophy to promote stable and secure investments for our clients. We are proud to confirm that the fund has produced consistent returns since inception in May 2016, not fluctuating due to any economic and other external events. The investor purchases a preference share in the fund, all returns will thus be declared as dividends that will be paid monthly on an after-tax basis.

## FUND HOLDINGS

Laudian Investment Holdings is a private, unlisted, special-purpose holdings group (fund). The focus of LIH is on the development, growth, maintenance, and eventual exit of multiple private-equity investments within a closely held, but diverse portfolio. They take great pride in their success through consistent returns since inception.

## FUND PERFORMANCE (NET OF FEES)



\*Above & below figures - backdated annualised performance figures (net of fees), at an assumed income tax rate of 31%[annualised, on a straight-line return basis] assuming R100 invested on 01 May 2016.

## MONTHLY PERFORMANCE (NET OF INVESTMENT AND ADMIN FEES, NOT ADVICE)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	12.80
2022	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	12.80
2023	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	12.80
2024	1.07	1.07	1.07										3.20

## PERFORMANCE STATISTICS

12 Month ROR  
**12.80%**

36 Month ROR  
**38.40%**

48 Months ROR  
**51.20%**

60 Months ROR  
**64.00%**

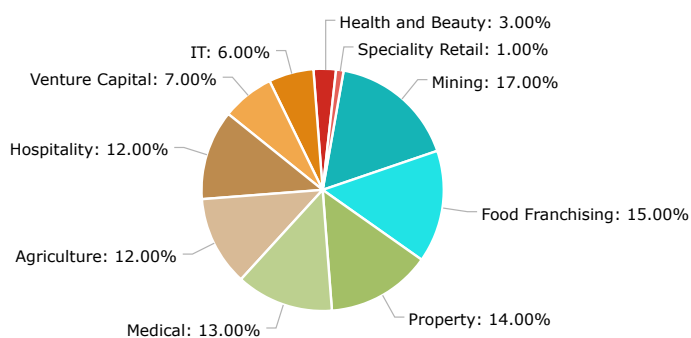
## EVEREST WEALTH FEES

Through the unique structure of Everest Wealth and the Private Equity fund, the fees related to the investor's initial capital investment will be absorbed. The full investment will thus be invested in the fund.

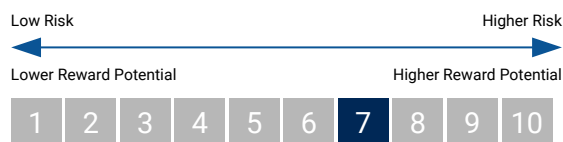
## GENERAL INFORMATION

Investment Manager	Everest Wealth
Asset Manager	Laudian Investment Holdings
Location	Centurion , South Africa
Inception Date	May 2016
Tax Form Type	Dividends at 20%
AUM	2,125,171,000 ZAR
Share Price	5,000 ZAR
Targeted Return p.a	12.80%
Additional Full-term Dividend	Currently 10% special dividend target
Discretionary & Asset Management Fee	1.38%
Platform Fee	0.12%
Total Investment Cost (TIC)	1.50%
Advice (up to)	1.84%

## UNDERLYING ASSET SECTORS



## RISK RATING



## INFORMATION AND DISCLOSURE

Investment Period	5 years
Minimum Investment	R100 000
Special Dividend (Bonus)	Targeted special dividend, currently fixed at 10% of original capital invested.
Return on Investment	Secure and reviewable annually. Paid or Accumulative Monthly. Management will withhold 20% Dividend withholding tax on dividends. Shares not held for 36months may have adverse tax implication.
Investment Allocation	100% of all funds invested are allocated to the subscription of securities. Fee arrangement fees are recouped from underlying assets within the portfolio and not directly off of an investors' account.
Investment Type	Portfolio is constructed utilising primarily private (unlisted) securities.
Investors' Responsibilities	No responsibility in terms of the management or actual involvement in operation of the underlying assets.
Redemption rights	Unlisted instruments are illiquid. Redemptions may only be considered through the security issuer's discretion. Early redemption fees of up to 15% of capital will 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 no way a guarantee of future dividends and/or growth.
Death Benefit (Rights)	Securities 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 security issuer(s) hold the right of 1st refusal insofar all shares.
Security	Full and/or beneficial ownership of securities is enjoyed by investor.
Complaints Procedure & Contact	All complaints to be addressed in writing to complaints@everestwealth.co.za.
Returns	Returns are secure (not guaranteed) on an annual basis (reviewable annually based on the fund performance). It is the asset manager's opinion that returns should remain unchanged for the investment period, under normal asset, market and/or economic conditions.
Capital	Capital is secured (not guaranteed). The security or capital price, as per the rights of the securities, remains unchanged for the investment period, until the date of redemption.

## INVESTMENT MANAGER

Everest Wealth Management Proprietary Limited. Everest is an authorised Financial Service Provider with registered FSP: 795, Cat I, CATII & IIA.

## INVESTMENT ADVISORY SERVICES

Everest Wealth Advisory Services Proprietary Limited. Everest Wealth Advisory is an authorised Financial Services Provider with registered FSP: 49495, CAT I.

## STANDARD CONFLICT DISCLOSURE

Everest Wealth 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 Wealth 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 portfolio performance.

## ASSET MANAGER COMPANY INFORMATION

Laudian Investment Holdings  
Business Park @ Zambesi  
143 Milkplum Avenue  
Montana, Pretoria  
Tel: 010 492 3793 + Fax 086 667 7579  
Email: info@laudiangroup.co.za / www.laudiangroup.co.za



## DISCLAIMER

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