

Strategic USD Income Portfolio

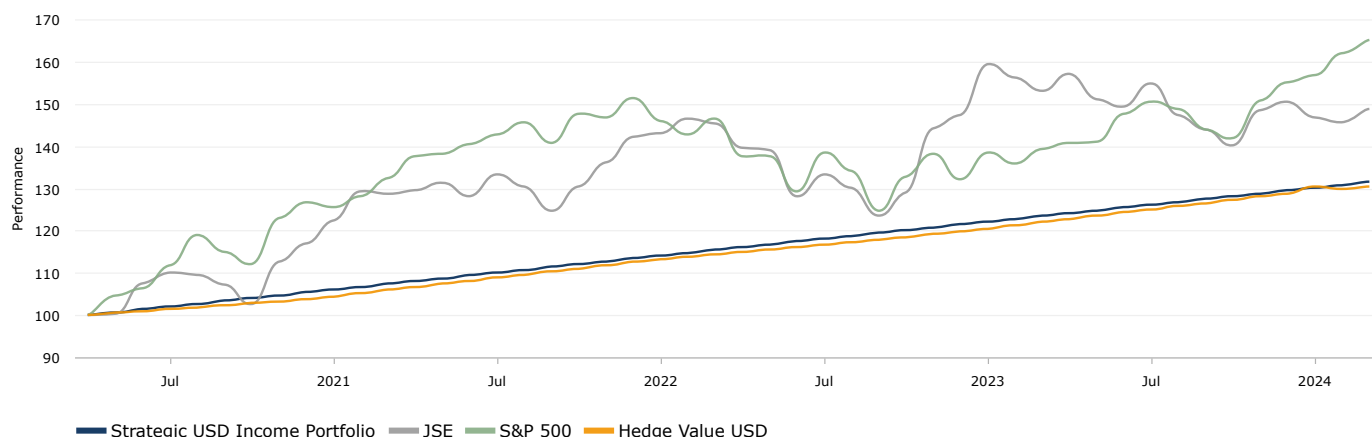
FUND PHILOSOPHY

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. Our Investment objective is to create a long term, stable, international return, in a lucrative, well established industry, by utilising private equity and debt at the core of the portfolio. The focus of this portfolio is the property sector. Should stock markets, interest rates and inflation fluctuate over the medium to long term, the sector focus of the portfolio, has proven that it is recession and inflation over the medium to long term.

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 in 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 and taxes, at an assumed income tax rate of 31%)[annualised, on a straight-line return basis] assuming R100 invested on 01 May 2020 (excluding effects of currency).

PERFORMANCE STATISTICS

12 Months ROR	36 Month ROR
8.00%	24.00%
48 Months ROR	60 Months ROR
32.00%	40.00%

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 2020
Tax Form Type	Dividends at 20%
Portfolio Target	1,500,000,000 ZAR
Share Price	5,000 ZAR
Targeted Return p.a	8.00%
Discretionary & Asset Management Fee	1.38%
Platform Fee	0.12%
Total Investment Cost (TIC)	1.50%
Advice (up to)	1.84%

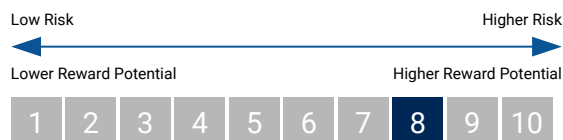
RETURNS

	YTD	1 Year	3 Year	5 Year
S&P 500	9.00%	25.65%	8.22%	15.79%
ALSI	-2.06%	-4.51%	3.68%	5.86%
USD : ZAR	2.16%	4.50%	10.94%	6.82%
Portfolio	2.00%	8.00%	8.00%	8.00%
Benchmark	10.00%	10.00%	10.50%	8.64%

GEOGRAPHICAL SECTOR ALLOCATION



RISK RATING



INFORMATION AND DISCLOSURE

Investment Period	5 years
Minimum Investment	R100 000
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 secured in USD (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 in USD (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.
Exchange rates	The USD : ZAR exchange rate is priced on the 25th of each month, for income payments.

INVESTMENT MANAGER

Everest Wealth Management Proprietary Limited. Everest is an authorised Financial Service Provider with registered FSP number 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-imbursalment 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 the portfolios, performance.

ASSET MANAGER COMPANY INFORMATION

Laudian Investment Holdings
Business Park @ Zambesi
143 Milkplum Avenue
Montana, Pretoria
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DISCLAIMER

Everest Wealth informs all current and potential investors and users of this guide to take note of the fact that there are risks involved when entering into any investment. It is recommended that investors consult a financial adviser before making any investment into Venture Capital ("VCCs"), Private Equity ("PEs") or Private Debt ("PDs") companies. The content provided in this guide does not constitute a solicitation, guidance, proposal, invitation or investment recommendation, and prior to selecting an investment it is recommended that investors seek specialised financial, legal and/or tax advice. All information contained in the guide is subject to change without notice. Full disclosure documents can be obtained on request from Everest Wealth Management (Pty) Ltd, an authorised financial services provider (FSP 795). Laudian Investment Holdings, and its subsidiaries, are not financial service providers ("FSP") and fall under the companies Act of South-Africa (71 of 2008). Private and confidential, all rights reserved, E&OE.