

**PORTFOLIO PHILOSOPHY**

Everest Wealth specialises in alternative investments, overseen by an experienced management team. We seek to achieve not only defined outcomes for investors, but also a stable investment journey, unlike with traditional investments that rely on unpredictable macro and micro economic forecasts, our approach focuses on the fundamentals of private equity and private debt. This method enables us to make better informed decisions based on solid business principles rather than external market factors beyond any fund manager's control, thus driving greater likelihood of achieving portfolio objectives.

**PORTFOLIO OBJECTIVE**

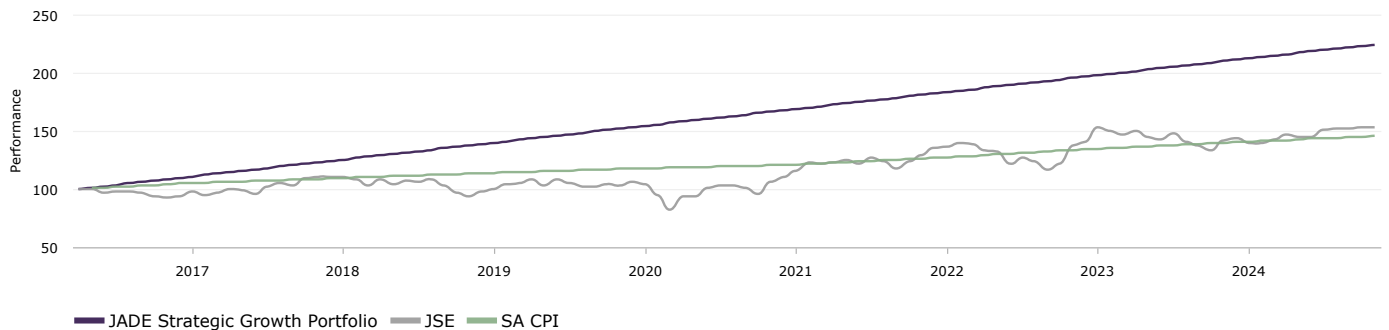
The portfolio is designed to achieve long-term capital appreciation and reservation by investing into unlisted instruments such as preferential shares and debt instruments issued by the Portfolio Holdings Company. The focus then shifts to actively managing private equity and private debt assets in different sectors with specialised teams tailoring their approach to effectively handle these assets, ensuring that the portfolio meets its holistic goals. This approach benefits our clients by reducing fees and offering a refined, specialised investment.

**PORTFOLIO HOLDINGS COMPANY**

Laudian Investment Holdings (Pty) Ltd – A private enterprise (HoldCo) centered around investing in other private companies (Investee Companies) through a mix of equity and debt financing.

The focus spans across various sectors labelled as pillars, where the aim to capitalise on growth opportunities and support companies in achieving their full earnings, growth and value potential.

By segmenting investments into these distinct pillars, there is assurance that our strategies are well aligned with specialised expertise, thereby maximising opportunities for all stakeholders.

**FUND PERFORMANCE (NET OF FEES)**

\*Above & below figures - annualised performance figures (net of fees), on a straight-line return basis. Figures prior to the inception date were backdated based on historic market and portfolio holding performance.

**PERFORMANCE STATISTICS**

12 Months ROR

**14.50%**

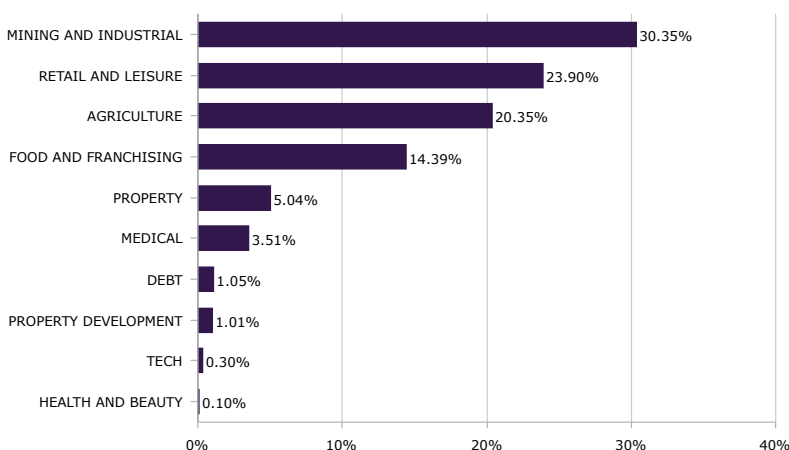
36 Month ROR

**43.50%**

48 Months ROR

**58.00%**

60 Months ROR

**72.50%****SECTORAL PILLAR ALLOCATION: AUGUST 2024**

Past performance is not indicative of future performance. Historical performance data is provided for informational purposes only and should not be interpreted as a guarantee of future performance. It is important to consider your own financial needs, investment objectives and risk tolerance before making an investment decision.

The above sectoral pillar asset allocation is based on funds invested in, and not the valuation of, underlying investments.

**GENERAL INFORMATION**

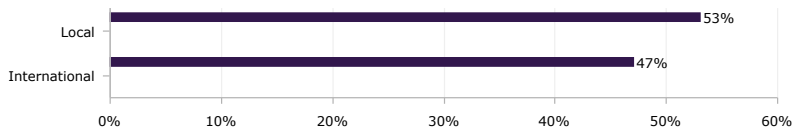
Investment Manager	Everest Wealth
Portfolio Holdings Company	Laudian Investment Holdings
Issue Security	Preference Share Class B
Portfolio Holdings Inception	May 2016
Portfolio Inception	Jan 2019
Tax From Type	SA Dividends Tax
AUM	109,985,000 ZAR
Issue Price	5000 ZAR
Targeted Return	14.50% p.a
Discretionary & Asset Management Fee	1.38% p.a
Platform Fee	0.12% p.a
Total Investment Cost (TIC)	1.50% p.a
Advice (max)	1.84% p.a

**RISK RATING**

Low Risk ← Higher Risk  
Lower Reward Potential → Higher Reward Potential



## SECTORAL EXPOSURE



## INVESTMENT TERM



## PORTFOLIO HOLDINGS COMPANY INVESTMENT PHILOSOPHY

Laudian Investment Holdings' portfolio is constructed to generate returns on investment in excess of the weighted average cost of capital as well as the generation of term-based wealth at exit. The Laudian Group's portfolio is designed to benefit both shareholders and private investors by targeting above-average returns in the short and medium term (5-7 years) while minimizing typical market risks.

They achieve this by employing top-tier merger-and-acquisition (M&A) strategies, which include identifying, qualifying, validating, and executing unlisted equity and debt investment opportunities.

Their extensive inhouse management and directional expertise ensure effective day-to-day oversight of all investee companies, both locally and internationally.

## INFORMATION AND DISCLOSURE

Investment Period	5 years
Minimum Investment	R100 000
Return on Investment	Fixed and reviewable annually. Paid or Accumulative Monthly. 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 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	The Investor should be aware that a security will be issued to them in the form of a preference share that is redeemable, non-participating and cumulative in nature and ranks 'Superior Orde Partis' to ordinary shares within the company insofar any dividend distributions.
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 redeemed will apply and notice period of 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 <a href="mailto:complaints@everestwealth.co.za">complaints@everestwealth.co.za</a> .
Returns	Returns are fixed (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 fixed (not guaranteed). The security or capital price, as per the rights of the securities, remains unchanged for the investment period, until date of redemption.

## INVESTMENT MANAGER

Everest Wealth Management (Pty) Ltd (2002/004025/07) is an authorised Financial Service Provider with registered FSP number 795, Cat I, CATII & IIA.

## STANDARD CONFLICT DISCLOSURE

Everest Wealth Management (Pty) Ltd (2002/004025/07), an authorised financial services provider, with FSP number 795 CAT I & II & IIA ("Everest Wealth") and Laudian Investment Holdings (Pty) Ltd (2015/385366/07) ("Laudian Investment Holdings"), a private equity company, at times, whether directly or indirectly, jointly and/or independently, have a vested right, by way of shareholding, in the portfolios they manage. Therefore, the re-imbursment of fees and values are directly based on the performance of underlying assets within the portfolio(s) and is not deducted from clients' investment allocation(s). Therefore, Everest Wealth and Laudian Investment Holdings strive to better align themselves with investors' goals and improve on their business-, and the portfolios' performance.

## HOLDINGS MANAGER COMPANY

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Montana, Pretoria  
Tel: 010 492 3793  
Email: [info@laudiangroup.co.za](mailto:info@laudiangroup.co.za) /  
[www.laudiangroup.co.za](http://www.laudiangroup.co.za)



## FUND ADMINISTRATOR

The Life Cycle  
Email: [lifecycle@thecycle.co.za](mailto:lifecycle@thecycle.co.za)  
Website: [www.thelifecycle.co.za](http://www.thelifecycle.co.za)

## DISCLAIMER

Everest Wealth Management (Pty) Ltd (2002/004025/07) is an authorised financial services provider, with FSP number 795 CAT I & II & IIA ("Everest Wealth"). Everest Wealth hereby informs all current and prospective investors and users that there are risks involved when entering into any investment. It is recommended that investors consult an accredited financial adviser before making any investment into Venture Capital ("VCCs"), Private Equity ("PEs") or Private Debt ("PDs") companies. The content provided, 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 herein, is subject to change without notice. Full disclosure documents can be obtained on request from Everest Wealth Management. Laudian Investment Holdings (Pty) Ltd (2015/385366/07), and its subsidiaries, are not financial service providers ("FSP") and is governed by the Companies Act of South-Africa (71 of 2008). Private and confidential, all rights reserved, E&OE.