

GUIDED BY EXPERIENCE

Returns you can **COUNT ON**


ONYX
Income




Everest
WEALTH

Everest Wealth Management (Pty) Ltd registration number 2002/004025/07, an Authorised Financial Services Provider FSP 795 CAT I, II & IIA and registered credit provider NCRCP 21504.

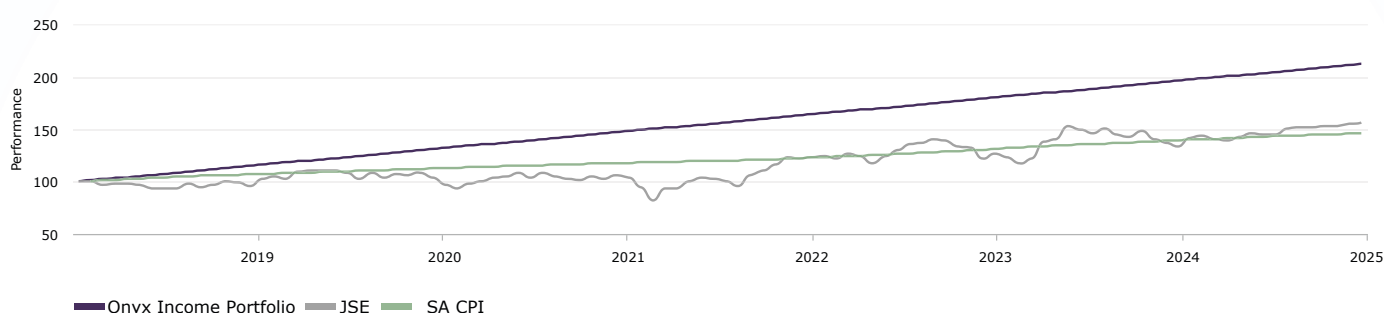
FUND PHILOSOPHY

Laudian Investment Holdings (Pty) Ltd, a private enterprise and the Holding Company, focuses on investing in other private companies (Investee Companies) through a combination of equity and debt financing. Our investment strategy spans various sectors, organized into distinct pillars.

This structure enables us to leverage growth opportunities effectively and support companies in reaching their full profit, growth and value potential. By aligning our strategies with our areas of expertise, we aim to maximize value for our stakeholders. Laudian Investment Holdings' portfolio is constructed to generate returns on investment, in excess of the weighted average cost of capital, and generation of term-based wealth at exit.

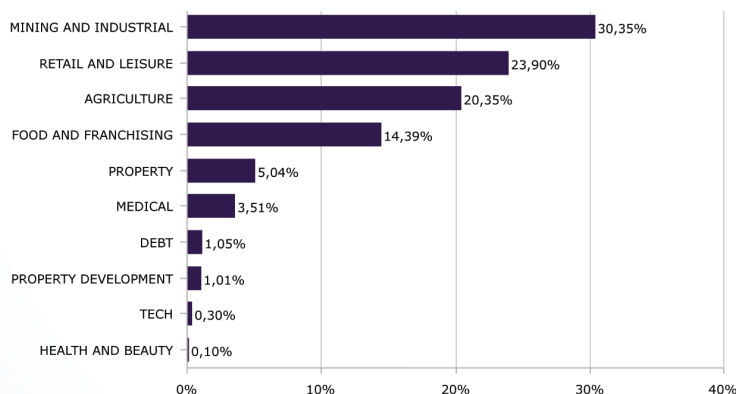
We are committed to maintaining privacy and confidentiality, which are crucial aspects of operating in the private investment landscape. Private businesses' disclosure requirements are not as extensive as is the case with publicly traded companies. This discretion allows us to safeguard the strategic plans and intellectual property of our portfolio companies, providing them with a secure environment to grow and innovate. Information regarding our top ten Pillars, not in the public domain, may however be requested and provided at the Holding Company Board's discretion.

FUND PERFORMANCE (NET OF INVESTMENT AND ADMIN FEES - NOT ADVICE)



Above figures - annualised performance figures (net of fees), on a straight-line return basis.

UNDERLYING ASSET SECTORS



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 capital invested, and not the valuation of, underlying investments.

PORTFOLIO MANAGEMENT

The Laudian Investment Holdings portfolio is designed to benefit both shareholders and private investors by targeting above-average returns in the short and medium term while minimizing typical market risks. We achieve this by employing top-tier merger-and-acquisition (M&A) strategies, which include identifying, qualifying, validating, and executing promising ventures.

Additionally, our extensive in-house management and directional expertise ensure effective day-to-day oversight of all ventures. The Laudian Investment Holdings is dedicated to stabilising our portfolio and capturing new growth opportunities through strategic ventures, both locally and internationally.

EVEREST WEALTH FEES

Through the unique structure of Everest Wealth and the Private Equity fund, the full capital amount is invested into the fund after investment management and administration fees have been applied, but before the deduction of any additional advice fees or applicable taxes.

For more information regarding the ONYX Income Portfolio visit everestwealth.co.za | 087 654 8705

12.80%
EFFECTIVE
GROWTH




**DOUBLE
DIGIT
RETURNS**



100%
OF YOUR
CAPITAL
ALLOCATED

INVESTMENT &
ADMINISTRATION
FEES ABSORBED BY US



DIVIDEND TAX

0%
BUSINESSES

20%
INDIVIDUALS

DIVERSITY
ACROSS OUR
PRIVATE EQUITY
ASSETS*



*Assets under management include amongst other property, hospitality, information technology, mining and green energy.

KEY FEATURES

- *12.80% Annual return
- Minimum amount: R100 000
- Dividends paid monthly
- 10% Special Dividend
- Class A preference share

The Onyx income portfolio is designed to provide stable income and capital preservation by investing into unlisted instruments issued by the Portfolio Holdings Company.

*The indicated returns and growth are targeted figures, not guaranteed, and are subject to annual review.

GENERAL INFORMATION

Investment Manager	Everest Wealth
Portfolio Holdings Company	Laudian Investment Holdings
Issue Security	Class A
Inception date	May 2016
Portfolio Inception	March 2019
Tax type	SA Dividends Tax
AUM Target	Refer to Key Information Document
Targeted return p.a.	12.80%
Issue Price	5000 ZAR
Additional Full-term Dividend	Currently 10% special dividend target
Discretionary & asset management fee up to	1.6%
Platform fee up to	0.15%
Total investment cost (TIC) up to	1.75%
Advice up to	1.5%
- Above fees are excluding VAT	

INFORMATION & DISCLOSURE

Investment Period	Minimum of 5 years
Minimum Investment	R100 000
Special Dividend (Performance share)	Targeted special dividend, currently fixed at 10% of the original capital invested, paid at Maturity of Investment.
Return on Investment	Fixed and reviewable annually. Paid or accumulated monthly. The share issuer will withhold 20% Dividend withholding tax on dividends. Shares not held for 36 months may have adverse tax implications.
Initial Capital Allocation	100% of all funds invested are allocated to the subscription of securities. Fees are recouped from underlying assets within the portfolio and not directly from an investors' account.
Investment Type	Portfolio constructed primarily using 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. Early redemption requests may be considered, but will be subject to the security issuer's discretion. Early redemption fees of up to 15% of capital redeemed will apply and a notice period of 120 days and may have adverse tax implications.
Returns	Returns are fixed (not guaranteed) and reviewable annually or more frequently based on overall portfolio performance.
Capital	Capital is fixed (not guaranteed). The security or capital price remains unchanged for the investment period until the date of redemption.
Security	Full and/or beneficial ownership of securities is enjoyed by the investor.
Performance	Performance is based on returns after fees. Past performance of dividends and/or growth does not guarantee 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 the duration of the investment term.
Sales of Shares	The underlying security issuer(s) retain the right of first refusal for all shares.

INVESTMENT MANAGER

Everest Wealth Management Proprietary Limited. Everest is an authorised Financial Services Provider with registered FSP 795 CAT I, II and IIA.

INVESTMENT ADVISORY SERVICES

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

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, investment management fees and values are directly based on the performance of underlying assets within the portfolio(s) and are 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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DISCLAIMER

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