

INVESTMENT OBJECTIVE & POLICY

The OIG Alternative Income Provider's strategy is to offer investors a long-term total return while simultaneously making provision for regular withdrawals.

In order to achieve its objective, the investments normally to be included in the portfolio may comprise a combination of assets in liquid form, money market instruments, interest bearing instruments, bonds, debentures, corporate debt, equity securities, property securities, preference shares, convertible equities and non-equity securities. The Manager may invest in participatory interests or any other form of participation in portfolios of collective investment schemes or other similar collective investment schemes as the Act may allow from time to time, and which are consistent with the portfolio's investment policy. The portfolio may from time to time invest in listed and unlisted financial instruments, in accordance with the provisions of the Act, and the regulations thereto, as amended from time to time, in order to achieve the portfolio's investment objective. The manager may also include forward currency, interest rate and exchange rate swap transactions for efficient portfolio management purposes. The manager shall have maximum flexibility in terms of asset allocation and shall not be precluded from continually varying the ratio of securities, non-equity securities and assets in liquid form.

RISK PROFILE



INVESTMENT HORIZON



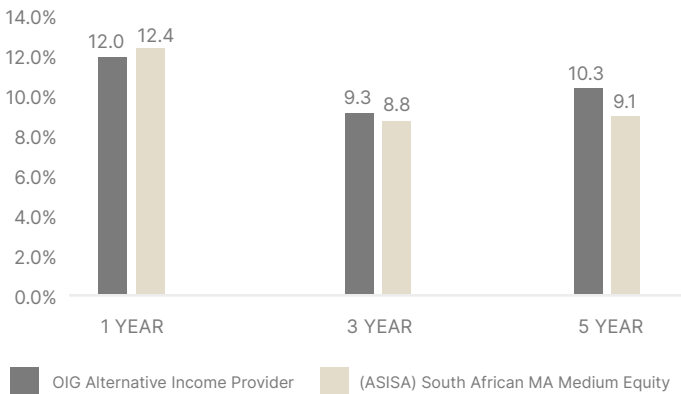
PORTFOLIO INFORMATION

Portfolio inception date	08/04/2021
Benchmark	Asisa Multi -Asset Medium Equity
Minimum investment amount	Platform dependent
Liquidity	Daily
Platform Availability	Discovery, Glacier, Momentum & Stanlib
Regulation 28 Compliant	No

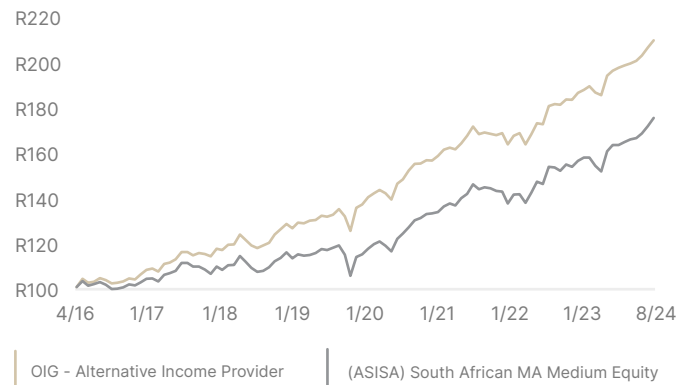
FEES

Annual Management Fee (Incl. VAT) **0.35%**

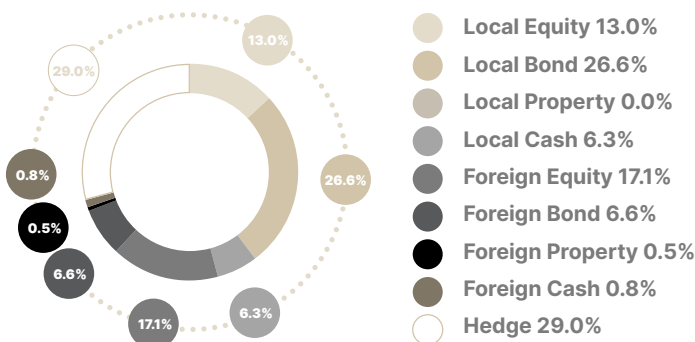
ANNUALISED PERFORMANCE



GROWTH OF R100

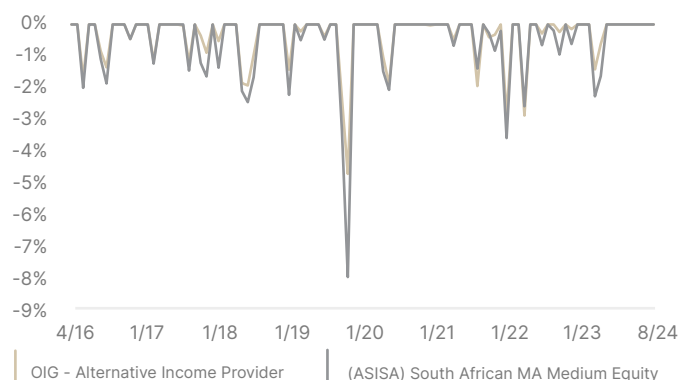


EFFECTIVE EXPOSURE



* As at 31 July 2024 | Please note the asset allocation may not add up to 100% due to round off.

DRAWDOWNS



	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2024	0.65%	0.53%	0.43%	0.63%	1.13%	1.76%	1.52%	1.22%					8.14%
2023	4.70%	0.51%	-0.24%	1.37%	-0.15%	1.64%	0.77%	0.82%	-1.45%	-0.63%	4.60%	1.11%	13.68%
2022	-1.98%	0.49%	-0.41%	0.33%	0.50%	-2.93%	2.30%	0.71%	-2.93%	2.76%	2.90%	-0.29%	0.57%
2021	2.64%	1.95%	-0.06%	0.93%	-0.03%	1.33%	1.66%	0.63%	-0.49%	1.66%	1.99%	2.47%	15.79%
2020	1.89%	-2.39%	-4.81%	8.11%	1.07%	2.35%	0.25%	1.07%	-1.05%	-1.92%	5.06%	1.28%	11.86%
2019	0.99%	3.05%	1.89%	1.85%	-1.46%	1.99%	-0.23%	0.85%	0.32%	1.45%	0.38%	0.63%	11.43%
2018	0.81%	-0.36%	-0.91%	2.98%	-0.54%	2.09%	0.13%	3.57%	-1.89%	-1.98%	-0.99%	0.93%	3.74%
2017	1.30%	-0.47%	2.20%	1.87%	0.53%	-1.17%	3.10%	0.54%	1.32%	2.89%	-0.04%	-1.22%	11.27%
2016					3.58%	-1.70%	0.48%	1.48%	-0.86%	-1.38%	0.38%	0.51%	2.55%

RISK STATISTICS

Standard Deviation	1.09%	Tracking Error	0.56%
Sharpe Ratio	3.92%	Maximum Drawdown	-4.81%
Information Ratio	0.89%		

*As at 31 August 2024.

TOP FIVE DIRECT HOLDINGS

Optimum BCI Income Fund	21.5%
Optimum BCI Equity Fund	17.0%
Nedgroup Inv Core Bond Fund	10.0%
Optimum BCI Worldwide Flexible FoF	9.0%
BCI Guernsey Global Growth Feeder	7.0%

* Please note holdings are rebalanced adhoc therefore weighting may differ in the interim

RISK DISCLOSURE

This portfolio has a balanced exposure to various asset classes. It has more equity exposure than a low risk portfolio but less than a high-risk portfolio. In turn the expected volatility is higher than a low risk portfolio, but less than a high-risk portfolio. The probability of losses is higher than that of a low risk portfolio, but less than a high-risk portfolio and moderate long term investment returns are expected.

ADVICE AND PLATFORM COSTS

Optimum Investment Group does not provide financial advice. If you appoint an adviser, advice fees are contracted directly between you and the adviser. For more information please contact the relevant platform (Linked Investment Service Provider, Life Assurance Provider or Optimum Financial Services). The maximum advisory fee that an advisor may charge is 3.45%.

DISCLAIMER

Collective Investment Schemes in securities and Collective Investment Schemes in retail hedge funds are generally medium to long term investments. The value of participatory interests may go up or down and past performance is not necessarily an indication of future performance. The Portfolio Manager does not guarantee the capital or the return of a portfolio. Collective Investments are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees, charges and maximum commissions is available on request. Optimum Investment Group reserves the right to close the portfolio to new investors and reopen certain portfolios from time to time in order to manage them more efficiently. Additional information, including application forms, annual or quarterly reports can be obtained from Optimum Investment Group, free of charge. Performance figures quoted for the portfolio are from Morningstar, as at the date of this factsheet for a lump sum investment, using NAV-NAV and do not take any upfront manager's charge into account. Income distributions are declared on the ex-dividend date. Actual investment performance will differ based on the initial fees charge applicable, the actual investment date, the date of reinvestment and dividend withholding tax. Investments in foreign securities may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. Certain investments - including those involving futures, options, equity swaps, and other derivatives may give rise to substantial risk and might not be suitable for all investors. Although reasonable steps have been taken to ensure the validity and accuracy of the information in this document, Optimum Investment Group does not accept any responsibility for any claim, damages, loss or expense, however it arises, out of or in connection with the information in this document, whether by a client, investor or intermediary. This document should not be seen as an offer to purchase any specific product and is not to be construed as advice or guidance in any form whatsoever. Investors are encouraged to obtain independent professional investment and taxation advice before investing in any products.

Hedge Fund Risk Warning

The risks associated with investing in the portfolio include, but are not limited to the following: general market risks (such as general movements in interest rates; external factors [war, natural disasters and such like]); changes to the law and regulatory frameworks; governmental policy changes; global, regional or national economic developments and risks related to a specific security (such as the possibility of a company's credit rating being downgraded). The hedge fund managers may use leverage. Leverage is the use of various financial instruments or borrowed capital, such as margin, to increase the potential return of an investment. Leverage includes the use of derivatives. Derivatives derive their value from the value of an underlying asset. The use of leverage within the fund involves risk because depending on how the leverage is structured, the fund's losses or gains may be unlimited. Other risks include counterparty risk and liquidity risk. The fund may take significant exposures in individual positions which may create concentration risk. Counterparty risk is the risk that the other party to a transaction may not be able to perform its obligations. Liquidity risk means that during volatile periods, the tradability of certain instruments may be impeded. Where foreign securities are included in the fund there may be potential constraints on liquidity and the repatriation of currency, macroeconomic risks, political risks, foreign exchange risks, tax risks, settlement risks and potential limitations on the availability of market information.

INVESTMENT MANAGERS

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ADDITIONAL INFORMATION

Actual annual performance figures are available to existing investors on request. Upon request to Optimum Investment Group, they will provide the investor with portfolio quarterly investment holdings reports.