



## OFFSHORE PORTFOLIOS

We have all the building blocks to create an offshore portfolio that supports your global ambitions. Operating from Guernsey, Mauritius and South Africa, we specialise in managing cross-border portfolios as part of your customised wealth strategy.

### You can access our global offering in two ways:

- You can invest directly in our offshore solutions using your foreign allowance, provided you have the required regulatory approval.
- If direct access isn't practical or permitted, our asset swap capability offers a seamless alternative, giving you full access to the same investment opportunities.

### Our offshore offering includes the following:

## GLOBAL EQUITY PORTFOLIOS

PORTFOLIO	PORTFOLIO DETAILS	INVESTOR TYPE
<p><b>Global Equity Fund Solution</b></p> <p>Benchmark: MSCI World Index Net TR (USD)</p> <p><i>Risk category: Aggressive</i></p>	<p>The primary objective is to provide above-average total returns (capital plus income) over a medium- to long-term investment horizon, by investing in global equities via a curated selection of global equity funds. The blend of funds has a tilt towards higher-quality underlying companies.</p>	<ul style="list-style-type: none"> <li>• Seeking long-term global capital growth</li> <li>• Willing to accept risk associated with a global equity portfolio</li> <li>• Discerning investor looking to invest in a portfolio of funds managed by selected global managers</li> <li>• Typically has an investment horizon of more than five years</li> </ul>
<p><b>Global Equity Segregated</b></p> <p>Benchmark: MSCI World Index Net TR (USD)</p> <p><i>Risk category: Aggressive</i></p>	<p>The primary objective is to provide above-average total returns (capital plus income) over a medium- to long-term investment horizon, by investing in ordinary shares listed globally. The management is typically not trading orientated, holding concentrated equity positions reflecting the manager's best ideas globally and limited to 10% individual positions. The portfolio is characteristically dominated by companies with a global footprint and an impressive track record of growing profits and well-entrenched industry market positions.</p>	<ul style="list-style-type: none"> <li>• Seeking long-term global capital growth</li> <li>• Willing to accept risk associated with a concentrated global equity portfolio</li> <li>• Discerning investor looking to invest in a concentrated global portfolio of high-quality companies reflecting the manager's highest conviction ideas</li> <li>• Typically has an investment horizon of more than five years</li> </ul>



## GLOBAL EQUITY PORTFOLIOS (CONT'D)

PORTFOLIO	PORTFOLIO DETAILS	INVESTOR TYPE
<p><b>Global Equity Diversified</b></p> <p>Benchmark: MSCI World Index Net TR (USD)</p> <p><i>Risk category: Aggressive</i></p>	<p>The primary objective is to provide above-average total returns (capital plus income) over a medium- to long-term investment horizon, by investing in ordinary shares listed globally. The management is typically not trading orientated, holding concentrated equity positions reflecting the manager's best ideas globally and limited to 10% individual positions. The portfolio is characteristically dominated by companies with a global footprint and an impressive track record of growing profits and well-entrenched industry market positions.</p>	<ul style="list-style-type: none"> <li>• Seeking long-term global capital growth</li> <li>• Discerning investor looking to invest in a concentrated global portfolio of quality companies reflecting the manager's highest conviction ideas</li> <li>• Willing to accept risk associated with a concentrated global equity portfolio</li> <li>• Typically has an investment horizon of more than five years</li> </ul>
<p><b>Global Equity Income</b></p> <p>Benchmark: MSCI World Index Net TR (USD)</p> <p><i>Risk category: Aggressive</i></p>	<p>The primary objective is to provide above-average total returns (capital plus income) over a medium- to long-term investment horizon, by investing in ordinary shares listed globally. The management is typically not trading orientated, holding concentrated equity positions reflecting the manager's best ideas globally and limited to 10% individual positions. The portfolio is characteristically dominated by companies with a global footprint and an impressive track record of growing profits and well-entrenched industry market positions.</p>	<ul style="list-style-type: none"> <li>• Seeking long-term global capital and income growth</li> <li>• Accepts a level of risk associated with global market fluctuation and potential capital loss</li> <li>• Discerning investor looking to invest in a concentrated global portfolio of high-quality shares</li> <li>• Typically has an investment horizon of more than five years</li> </ul>

## GLOBAL BALANCED PORTFOLIOS

PORTFOLIO	PORTFOLIO DETAILS	INVESTOR TYPE
<p><b>Global Cautious</b></p> <p>Benchmark: 30% MSCI World Index TR, 30% Barclays Global Bond Aggregate Index, 40% US Secured Overnight Financing Rate</p> <p><i>Risk category: Cautious</i></p>	<p>The objective is to preserve capital in USD over an investment cycle with moderate levels of capital growth in the long term. This portfolio is suitable for investors seeking medium- to long-term offshore exposure to a well-diversified, multi-asset portfolio of global investments with a focus on fixed income. The portfolio has a maximum equity exposure of 40% resulting in lower levels of volatility. The portfolio aims at managing the level of downside risk to which investors are exposed with a lower-than-average overall degree of volatility in performance.</p>	<ul style="list-style-type: none"> <li>• Focused on capital preservation in USD</li> <li>• Seeking higher level of capital stability</li> <li>• Discerning investor looking to invest in a portfolio of funds managed by selected global managers</li> <li>• Typically has an investment horizon of more than three years</li> </ul>
<p><b>Global Moderate</b></p> <p>Benchmark: 50% MSCI World Index TR, 30% Barclays Global Bond Aggregate Index, 20% US Secured Overnight Financing Rate</p> <p><i>Risk category: Moderate</i></p>	<p>The objective is to provide capital growth in USD terms through an investment cycle. This portfolio is suitable for investors seeking long-term offshore exposure to a well-diversified, multi-asset portfolio of global investments. The portfolio has a maximum equity exposure of 60%, resulting in above-average levels of volatility. The portfolio places an emphasis on capital growth over capital protection during a full investment cycle (five to seven years).</p>	<ul style="list-style-type: none"> <li>• Seeking steady long-term capital growth in USD</li> <li>• Accepts a level of risk associated with market fluctuation and potential capital loss, but typically less than that of a global high-equity balanced portfolio</li> <li>• Typically has an investment horizon of more than five years</li> </ul>



## GLOBAL BALANCED PORTFOLIOS (CONT'D)

PORTFOLIO	PORTFOLIO DETAILS	INVESTOR TYPE
<p><b>Global Balanced</b></p> <p>Benchmark: 65% MSCI World Index TR, 25% Barclays Global Bond Aggregate Index, 10% US Secured Overnight Financing Rate</p> <p><i>Risk category: Moderate Aggressive</i></p>	<p>The objective is to provide capital growth in USD terms over the long term. This portfolio is suitable for investors seeking long-term offshore exposure to a well-diversified, multi-asset portfolio of global investments. The portfolio has a maximum equity exposure of 75%, resulting in above-average levels of volatility. The portfolio places an emphasis on capital growth over capital protection during a full investment cycle (five to seven years).</p>	<ul style="list-style-type: none"> <li>• Seeking long-term capital growth in USD</li> <li>• Accepts a level of risk associated with market fluctuation and potential capital loss, but typically less than that of a global equity portfolio</li> <li>• Typically has an investment horizon of more than five years</li> </ul>
<p><b>Global Aggressive</b></p> <p>Benchmark: 85% MSCI World Index TR, 15% Barclays Global Bond Aggregate Index</p> <p><i>Risk category: Aggressive</i></p>	<p>The objective is to provide capital growth in USD terms over the long term. This portfolio is suitable for investors seeking offshore exposure to a portfolio investing mainly in global equity managers. The portfolio has a maximum equity exposure of 100% resulting in high levels of volatility. It places an emphasis on capital growth over capital protection during a full investment cycle (more than seven years).</p>	<ul style="list-style-type: none"> <li>• Seeking long-term capital growth in hard USD</li> <li>• Accepts a level of risk associated with market fluctuation and potential capital loss</li> <li>• Typically has an investment horizon of more than seven years</li> </ul>

## GLOBAL FUNDS

FUND	FUND DETAILS	INVESTOR TYPE
<p><b>Global Balanced Fund</b></p> <p>Benchmark: 65% MSCI World Index TR, 25% Barclays Capital Global Agg Bond / 10% US Secured Overnight Financing Rate</p> <p><i>Risk category: Aggressive</i></p>	<p>The investment objective of the fund is to provide long-term capital growth. The investment manager looks to invest across a range of different asset classes. These asset class weightings are determined by consideration of the performance and investment objectives of the fund, and the investment manager's views of the expected risk and return of each asset class.</p>	<ul style="list-style-type: none"> <li>• Seeking long-term global capital growth</li> <li>• Looking to invest in an actively managed global solution investing in a variety of asset classes seeking to provide growth over the medium to long term</li> <li>• Willing to accept risk associated with a high level of exposure to global equities</li> <li>• Typically has an investment horizon of more than five years</li> </ul>

