

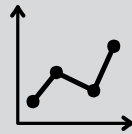
SELECT GROWTH PORTFOLIO

An investment in alternative assets is an investment in the real economy - the assets are real; the jockeys are real and the numbers are real.

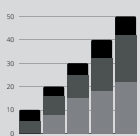
Why invest in alternative assets?



Slow Economic Growth.
The unemployment rate, corruption and COVID are major contributing factors in low GDP Growth. Low corporate investment triggered by policy uncertainty, results in less job creation and a slow economy.



Alternative assets are not correlated to market volatility due to the lack of market sentiment. Alternative asset performance is based on company performance and not market sentiment due to supply and demand.



Due to the diversification of the alternative asset classes the standard deviation is reduced, resulting in lower volatility of the portfolio.



Investment risk is mitigated by investing in a minimum of 10 companies in 10 different sectors. This is possible with a Category 2 investment license.

Terms and conditions:

Minimum investment: R 250 000

Yield: Compounding 11.78% over 5 years added with up to 6.49% boost if invested for the full term

Investment term: 5 years

Notice period: 3 months

Diversification factor: Investment is diversified over more than 10 companies in 10 different sectors

The boost: A boost of up to 6.49% can be expected if invested in the growth option for 5 years. If the switch is made after year 4 the boost is up to 3.25%. If the switch is made after year 3 the boost is up to 1.62%. If the switch is made before 3 years the boost will be forfeited. The boost is not a guarantee and is based on investment performance.

Penalties: There is a 10% penalty if the investment is withdrawn within the first year, from year 2 the penalty is 5% until the investment has reached maturity.

*No yield is payable from the withdrawal notice date.

SELECT GROWTH PORTFOLIO

Costing

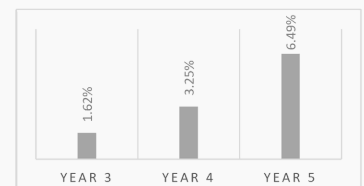
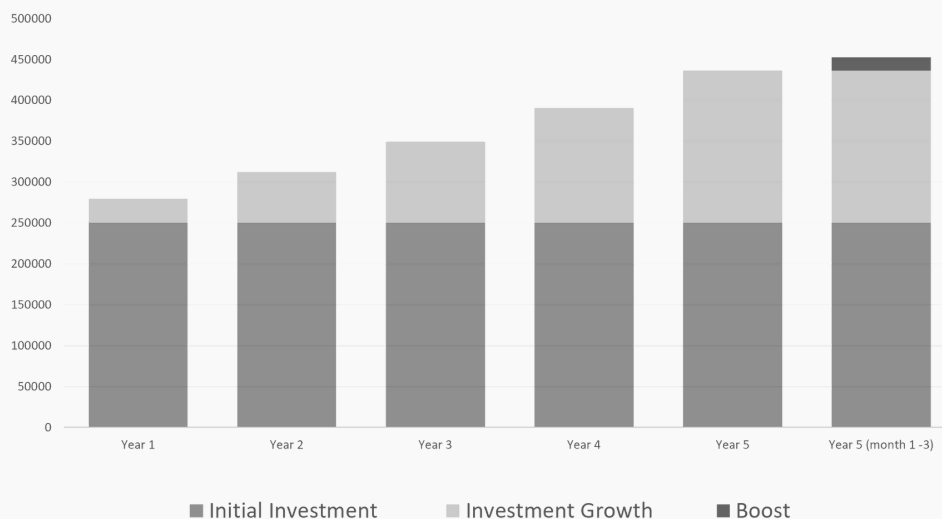
To offset the costs of the investment, a hurdle rate is set. Meaning that the product provider does not reach the set hurdle rate, no costs may be deducted from the investors' investment.

The Hurdle Rate is the yield allocated to the client. Any costs, admin fees, performance fees, and broker fees are paid from the yield received above the hurdle rate.

This ensures that the client is set as first priority and the fund performance needs to be driven by the investment managers to be able to offset any costs incurred on the investment.

Full term Illustration:

Investment amount R 250 000 lump sum. Full term, expected accumulated yield up to 81%, boost included.



Vest - The boost yield at the end of the investment term is up to 6.49% if the investment is invested in the growth option for 5 years. If withdrawn after year 4 the boost is up to 3.25%. If withdrawn after the year 3 the boost is up to 1.62%. If withdrawn before 3 years the boost will be forfeited. The boost is not a guarantee and is based on investment performance.

nReachⁿ

CAPITIS

LAYSAN
ADVENTURE CAPITAL

SUSSEX OFFICE PARK | BLOCK A, UNIT 4, FIRST FLOOR, 473 LYNNWOOD RD (CNR. LYNNWOOD & SUSSEX)
LYNNWOOD | PRETORIA

TEL: +27 83 305 8181 | E-MAIL: INFO@NREACH.CO.ZA

NREACH CAPITIS (PTY) LTD IS A REGISTERED FINANCIAL SERVICES PROVIDER

FSP: 47502 | VCC 0052