

Annexure A: US Offering

We enable local independent financial advisors [IFA] and South African Financial Service Providers [FSP] with an offshore banking platform designed to service US passport and/or US Green Card holders.

Our offering includes access to a Securities and Exchange Commission [SEC] compliant offshore banking platform, bespoke investment solutions such as global fund of fund portfolios, US share portfolios as well as investments in alternative asset classes namely private equity, real-estate and structured notes. Furthermore, we extend a loan facility to you in order to maximise your investment power.

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#### Clients



Our offering is suitable for:

- US passport and/or US green card holders
- The minimum investment requirement is USD500,000.00

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#### Custodian



We partner with a traditional Liechtenstein based financial service provider and custodian.

Kaiser Partner Private Bank AG  
Vaduz, Liechtenstein  
[www.kaiserpartner.com](http://www.kaiserpartner.com)

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#### Strategy



Our investment approach is structured to meet multiple investment objectives and is complemented by an optional loan facility.

##### Core Portfolio:

- Multi-currency fund-of-fund [FoF] investment strategies, enabling sustainable long-term capital growth over an investment cycle
- Actively traded US centric single stock investment portfolio [USSP]

##### Loan Portfolio:

- Multi-currency short-term Lombard lending strategy enables maximised investment potential

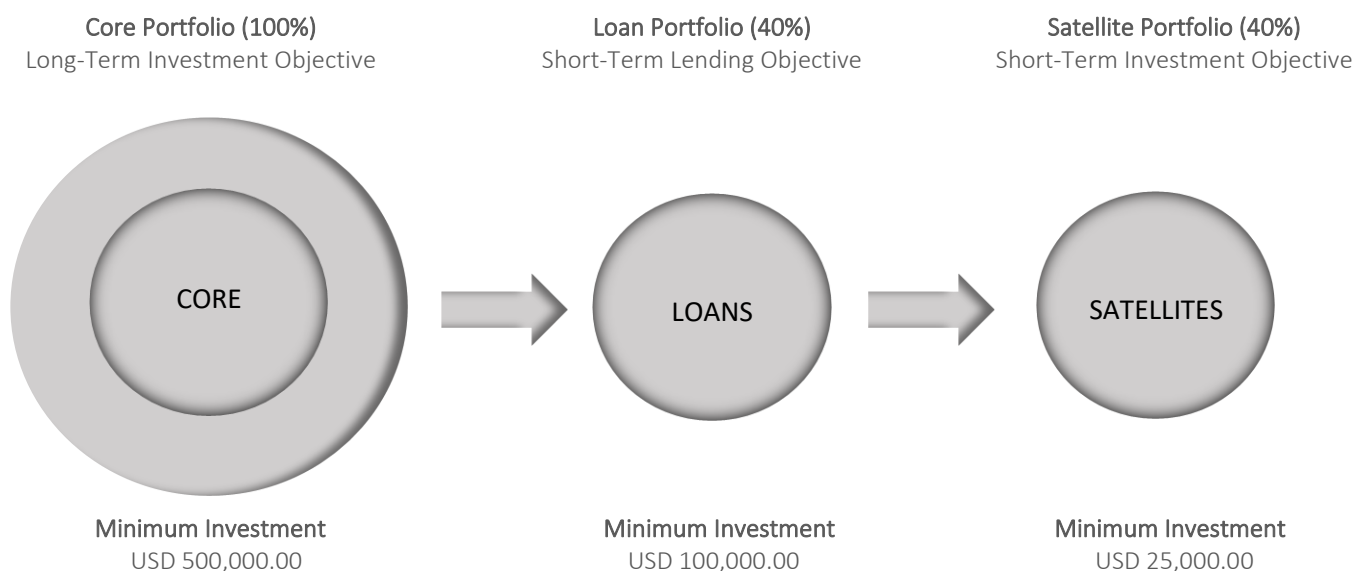
##### Satellite Portfolio:

- Opportunistic, multi-currency and yield enhancing short-term investment strategies deploying short-term Structured Products



# Core - Loan - Satellite Model

We follow an unconstrained, high conviction approach to investing which helps to generate additional returns throughout an investment cycle. The portfolios are open architecture and structured to be as cost and tax efficient as possible.



## Offering

Fund of Fund Investment Portfolios [FoF]  
US Share Portfolio [USSP]

Lombard loans

Structured Products [SEC reg.]

## Expected Returns

FoF: 8% p.a. to 12% p.a.  
USSP: 10% p.a. to 15% p.a.

1.1% p.a. to 1.5% p.a.  
Loan margin over  
Refinance Rate

12% p.a. to 16% p.a.

## Fees

FoF: Safekeeping/admin. fee 0,5% p.a.

FoF/USSP: Trade ticket Fee CHF200.00

FoF: Advisory Fee 1% p.a.

USSP: Management Fee 1% p.a.

None

Safekeeping/admin fee 0,5% p.a.  
Structured Products, 0,575%

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