

Fact Sheet as at 31 October 2025

GEO Global Value [Passive] Equity

The passive investment strategy has been designed to achieve long-term, sustainable returns with reduced average volatility. Due to its equity risk, the recommended investment horizon for the strategy is 5–7-years.

The Portfolio aims to outperform the equivalent local offering of a large-cap, value-based investment style and is suitable for investors with an equity risk tolerance, aiming to achieve a 7-10% average annual growth rate. The strategy focusses on capital growth and dividend generation which is reinvested on a regular basis. The Portfolio is globally diversified utilizing a universe of top-rated ETFs that have been chosen based on performance and cost.

Each ETF chosen is unique in terms of investment style optimizing risks and returns.

Key Information

Investment Style	Global Value
Profile Risk	Equity
Investment Objective	Long-term Growth
Total Expense Ratio [TER]	2.3% p.a. 20% Performance Fee
ISIN	CH1214916426
Asset Manager	Verum Capital [Pty] Ltd.

Portfolio Manager Report

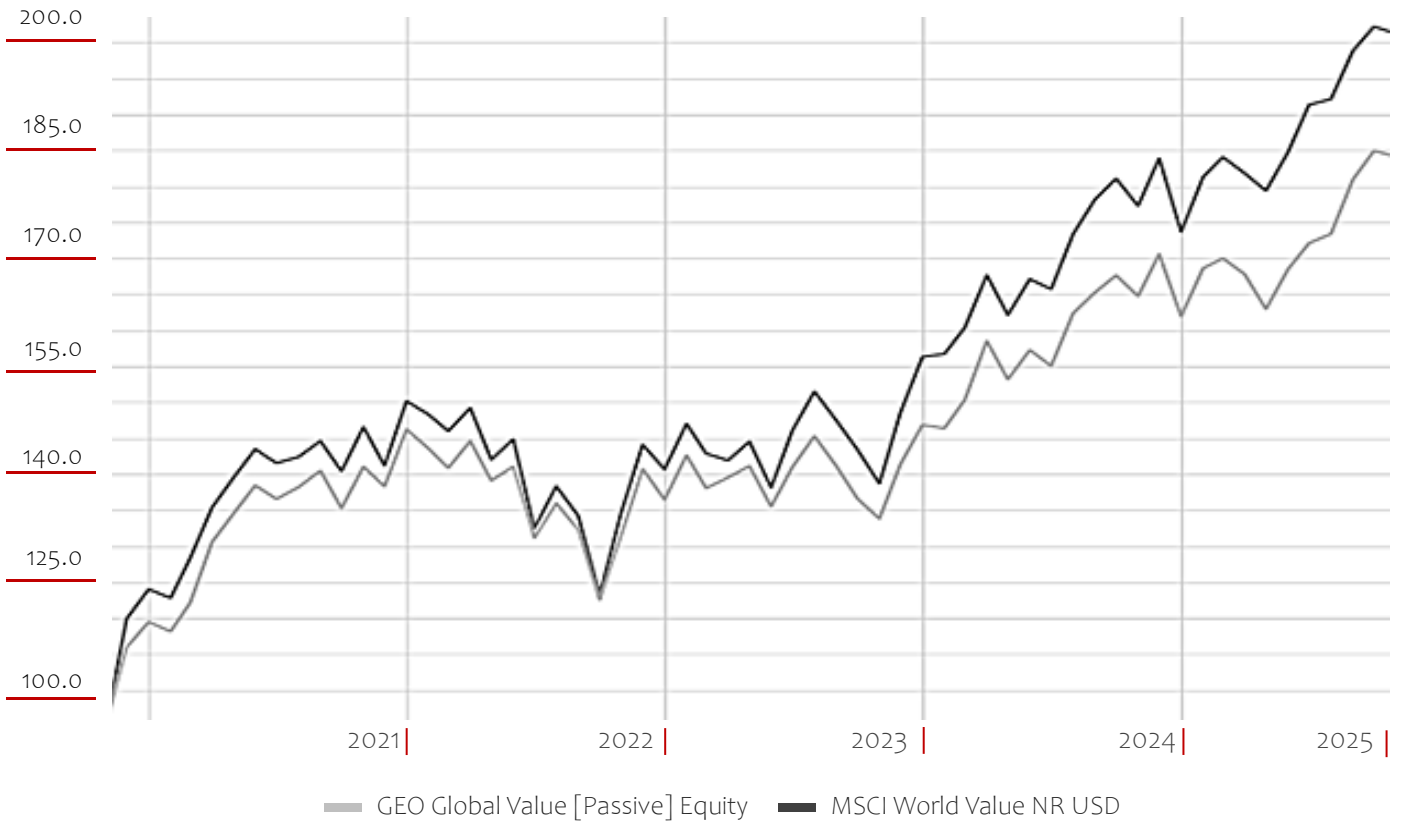
The Value Strategy has also showcased more volatility than seen since end July with the variation in the gold price the main cause behind this. Emerging markets and East Asia continue to perform handsomely especially within the value style. We are also cognizant of the low valuations and above-average free cash flow yields in many of our positions, providing a strong bulwark against market corrections and acting as avenues of safety should volatility increase suddenly as it did earlier in the year.

Performance

Long-Term Metrics

Net Returns [%]	Short Term			Medium Term		Long Term		Standard Deviation	Worst Month	Sharpe Ratio
	YTD	6 M	1Y	3Y**	5Y**	7Y**	10Y**			
GEO Global Value	10.43	11.70	8.30	9.96	10.07	8.68	8.56	13.40	-11.05	0.58
MSCI World Value Index*	20.21	12.89	14.68	15.64	15.28	-	9.33	23.65	-	0.64

Investment Growth



Equity Allocation	[%]
Basic Materials	10.9
Consumer Cyclical	8.2
Financial Services	12.8
Real Estate	1.1
Consumer Defensive	11.0
Healthcare	13.0
Utilities	3.5
Communication Services	4.4
Energy	8.8
Industrials	12.4
Technology	13.9

Top 5 Portfolio Holdings	[%]
iShares Currency Hedged MSCI Eurozone ETF	17.9
iShares Core Dividend Growth ETF	16.3
Pacer US Cash Cows 100 ETF	15.1
Schwab US Dividend Equity ETF	14.5
ProShares S&P 500 Dividend Aristocrats	13.9
Total	77.7

* The MSCI World Value Index captures large and mid-cap securities exhibiting overall value style characteristics across 23 Developed Markets [DM] countries.

**For the periods beyond 1-year back tested performance using Morningstar data is shown.

