INVESTMENT GUIDE

FACT SHEET

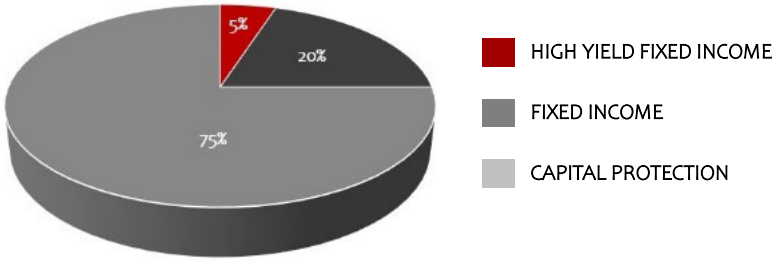
AS AT 31 OCTOBER 2026

Verum Capital investors can build a tailor-made portfolio from a range of investment building blocks spanning all asset classes. To guide this process, investors complete our "Client Investment Risk Profile," which identifies the risk and return levels suited to their long-term goals. Based on this profile, our Investment Specialist recommends a suitable portfolio strategy, along with its benefits and risks.

CORE PORTFOLIO STRATEGIES

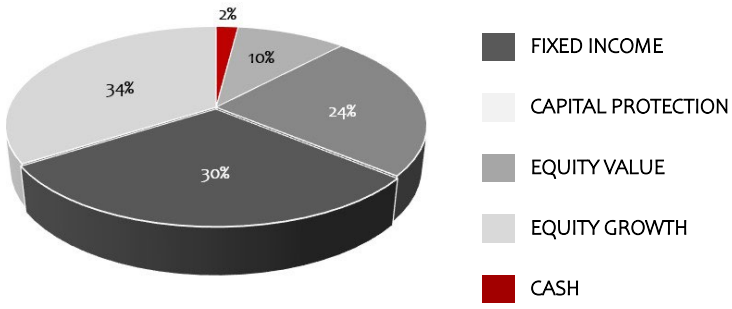
The **"STABLE RETURN"** category is designed to deliver stable returns over the long term. This lower-risk profile is built primarily around fixed income investments, which offer a consistent yield across a range of investment durations and can be complemented with an element of capital protection.

PORTFOLIO SIMULATION — RISK PROFILE: LOW RISK



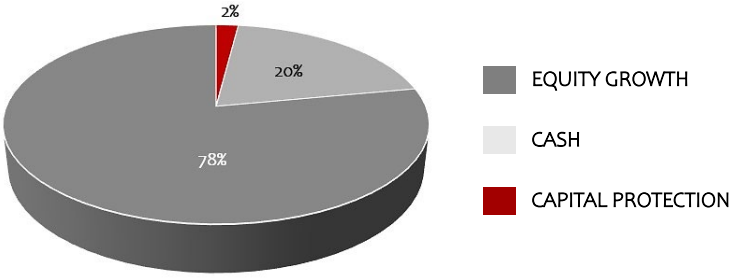
The **"LONG-TERM BALANCED RETURN"** category is designed for long-term capital appreciation over a full investment cycle. It combines equity and fixed-income assets to balance sustainable returns with a moderate level of risk.

PORTFOLIO SIMULATION — RISK PROFILE: MEDIUM RISK



The **"LONG-TERM AGGRESSIVE GROWTH"** category is designed for investors seeking long-term growth, with the option to include a degree of capital protection. This aims to deliver strong returns while limiting equity risk during severe market downturns.

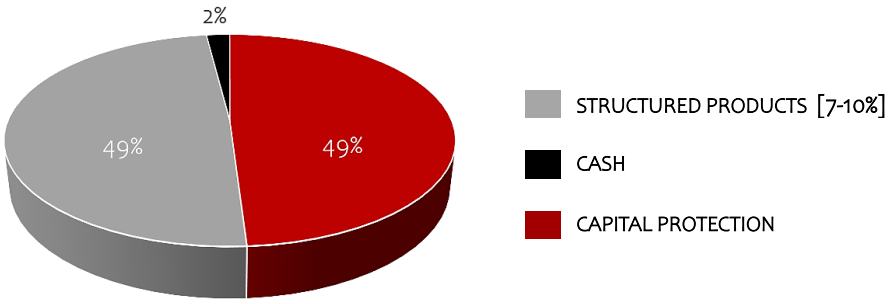
PORTFOLIO SIMULATION - RISK PROFILE: HIGH RISK



SATELLITE PORTFOLIO STRATEGIES

The **"OPPORTUNISTIC GROWTH & CAPITAL PROTECTION"** category is designed for investors seeking short- to mid-term opportunistic growth, with the option to include a degree of capital protection. The mix of building blocks can be adjusted to be aggressive, depending on the investor's preference for guaranteed coupons or capital preservation.

PORTFOLIO SIMULATION - RISK PROFILE: MEDIUM RISK



RETURN PROFILE [%] *	SHORT TERM			MEDIUM TERM		LONG TERM	
	YTD	6 M	1 Y	3 Y	5 Y	7 Y	10 Y
Stable Return	3.31	1.85	4.19	5.59	4.67	4.79	4.83
Long-term Balanced Return	9.89	5.95	12.10	12.73	7.25	9.23	9.50
Long-term Aggressive Growth	9.99	7.49	10.93	14.94	7.69	12.06	13.07
Opportunistic Growth & Capital Protection	5.36	3.22	6.43	6.43	6.43	6.43	6.43

* RETURN PROFILES COMBINE THE UNDERLYING STRATEGY RETURNS TO 31 OCTOBER 2026 [MORNINGSTAR DIRECT] IN THE WEIGHTS SHOWN ABOVE. CAPITAL PROTECTION, STRUCTURED PRODUCTS AND CASH USE ESTIMATED RETURNS OF 5.00%, 7.96% AND 4.00% P.A. [PRO RATA FOR YTD AND 6M]. PERIODS OVER ONE YEAR ARE ANNUALISED.