



MULTI-ASSET- CLASS PORTFOLIOS: A WISE CHOICE FOR WITHSTANDING MARKET SHOCKS

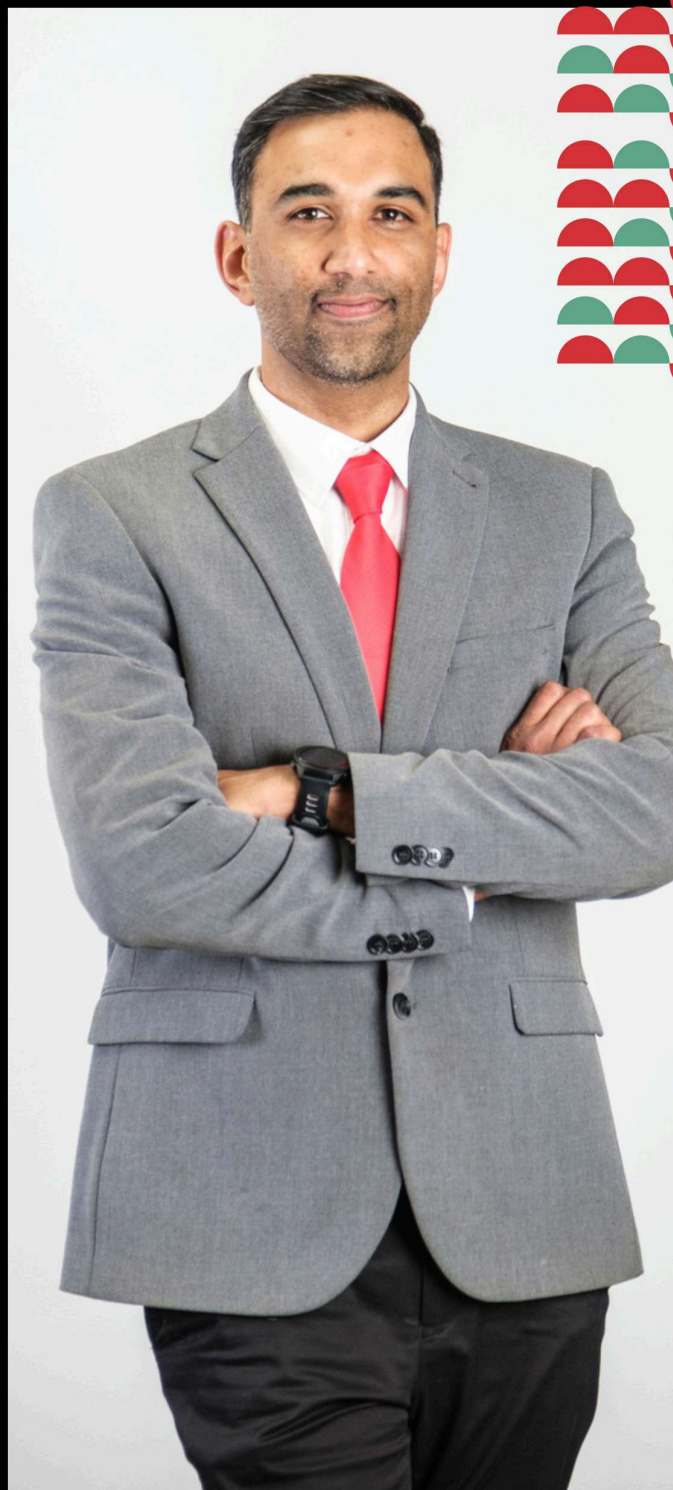
Carl Chetty, Head of Investment Proposition at Equilibrium

Global uncertainty, persistent inflation, and unpredictable market shocks have made investing more complex than ever. In times of volatility, emotional reactions such as fear or greed can lead to costly mistakes, such as panic selling or chasing short-term gains. Today's clients expect more: portfolios that deliver credible returns, withstand market turbulence, and align with their personal goals.

Why multi-asset-class strategies matter - Multi-asset portfolios provide a dynamic framework for diversification and risk management, two critical pillars of modern investing. These portfolios generally comprise a blend of asset classes such as equities, bonds, property, and alternatives, both locally and offshore. When constructed with a clear strategy, multi-asset portfolios are designed to remain resilient throughout varying economic conditions, helping clients successfully navigate various market cycles and achieve their financial objectives.

Equilibrium offers a globally integrated investment proposition. Unlike single asset managers, we construct diversified portfolios using multiple underlying managers, each selected for their proven expertise in specific asset classes and investment strategies. Think of our portfolios as a complete, balanced meal, rather than a single ingredient. However, it's not just about finding these skilful underlying managers; true diversification extends beyond asset classes and managers, encompassing geographies, sectors, and investment strategies and styles which are non-correlated.

Global reach, globally competitive - Our portfolios include exposure to both developed and emerging markets, leveraging the expertise of asset managers worldwide to unlock opportunities beyond the local market. With the JSE representing just 0.4% of the global investment universe, one of our advantages is that we have a sizeable team based in the UK. This global reach allows us to research over 1 000 local funds and 20 000 offshore funds, ensuring that our portfolios are truly diversified and globally competitive.



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Diversification across market cycles - Our multi-asset solutions are designed to be optimal and efficient across all market cycles and are tailored for various risk profiles and investment horizons. When building our multi-asset-class portfolios, we don't chase trends; instead, we combine macroeconomic research, portfolio construction expertise, and specialist insights to provide clients with resilient portfolios that increase the probability of achieving their investment goals.

Meeting diverse client goals - Clients today demand more than returns; they want stability, sustainability, and solutions tailored to their life stages. For advisers, multi-asset solutions simplify complexity. They reduce the need for constant rebalancing across multiple funds and provide a disciplined, outcome-based approach that resonates with clients seeking clarity and confidence.

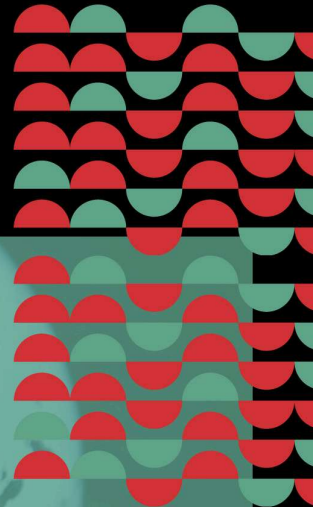
Our multi-asset strategies combined with our outcome-based investing philosophy enable advisers to customise risk profiles, income needs, and growth objectives within a single framework. For example, we have three global model portfolios tailored to different client needs:

- Global Cautious: Targets 2.5% above global cash over 3 years, with a 30% strategic equity allocation
- Global Managed: Aims for 4% above global cash over 5 years, with a 60% strategic equity allocation
- Global Growth: Seeks 5.5% above global cash over 7 years, with a 90% strategic equity allocation

When you choose to invest with us, you're investing in a globally diversified portfolio that is continually optimised to remain aligned with its objectives and is designed to help advisers and their clients stay invested and achieve their goals.

With Equilibrium multi-asset class portfolio solutions, the blend is your friend, which gives you the ability to combine global expertise, disciplined risk management, and a client-centric approach.

Partner with Equilibrium to unlock the power of multi-asset investing. Email info@eqinvest.co.za or visit www.eqinvest.co.za



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