PSG Wealth Global Flexible FoF (USD) Class D

Minimum Disclosure Document (MDD)
30 June 2026

Fund details

Inception date	11 June 2009
Investment adviser	PSG Investment Management MAU Ltd
Fund manager	PSG Fund Management (Malta) Ltd
Fund size	$ 782 934 618
Class units in issue	202 088 055
Class NAV	$ 3.69
Benchmark	EAA Fund USD Flexible Allocation Average
Minimum investment	USD 1000
Morningstar category	USD Flexible Allocation
ISIN	MT7000029104

Investment objective

- To deliver long-term capital growth through flexible global asset allocation across a broad range of investment opportunities.
- Multi-asset portfolio with flexible exposure to equities, fixed income and other asset classes.
- Emphasis on equities with a minimum 50% net equity exposure, while retaining flexibility across asset classes
- Invests in at least five underlying funds, with a maximum of 20% in any single fund.

Risk profile

Lower risk — Higher risk

< 1 2 3 4 5 **6** 7 >

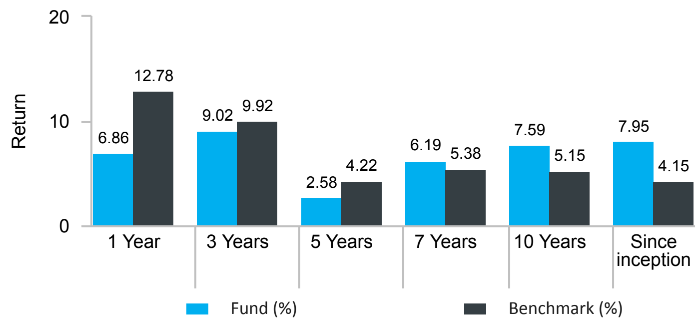
Potentially lower rewards — Potentially higher rewards

This fund is suitable for investors who:

- Are seeking unconstrained flexible global multi-asset portfolio.
- Requires long-term wealth creation through flexible asset allocation.
- Are comfortable with volatility and risk of capital loss.
- Have a minimum investment horizon of at least seven years.

Annualized return % (after fees)

As of date: 30/06/2026



Growth of 100 000 invested at inception

Time period: 11/06/2009 to 30/06/2026

PSG Wealth Global Flexible FoF (USD) D	$ 368 710.0
EAA Fund USD Flexible Allocation Average	$ 199 926.0

Top ten equity holdings

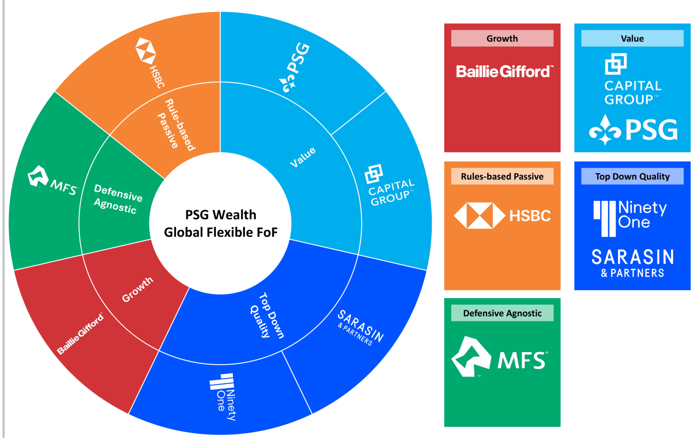
As of date: 30/06/2026

	%
NVIDIA Corp	1.9
Broadcom Inc	1.4
Euronext NV	1.3
Taiwan Semiconductor Manufacturing Co Ltd	1.2
Amazon.com Inc	1.2
Alphabet Inc	1.0
Microsoft Corp	1.0
B3 SA	0.9
Amadeus IT Group SA	0.8
Booking Holdings Inc	0.8

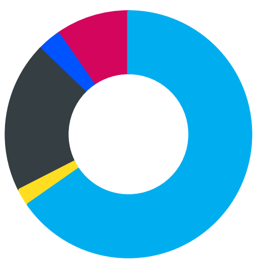
Composition

As of date: 30/06/2026

	%
HSBC Global Strategy Dynamic Portfolio	16.3
Ninety One GSF Global Macro Allocation Fund	13.8
MFS Prudent Capital Fund	12.6
Baillie Gifford Managed Fund	14.8
Sarasin IE Multi-Asset Dynamic Fund	14.6
Capital Group Capital Income Builder Fund	16.2
PSG Global Flexible Sub-Fund	7.3
Offshore Cash	4.5



Asset allocation/investment exposure



	%
Equities	65.3
Property	2.2
Bonds	19.7
Other	3.1
Cash	9.7
Total	100.00

There may be slight differences in the totals due to rounding.

Representative agreement: PSG Collective Investments (RF) Limited, 1st Floor PSG House, Alphen House, Constantia Main Road, Constantia, 7806 , Tel: +27 21 799 8000, Fax: +27 11 263 6099

Custodian: Sparkasse Bank Malta plc, 101 Townsquare, 1x-Xatt ta QuisiSana, Sliema, SLM3112, Malta, Contact no. +356 21335705.

Management Company: PSG Fund Management (Malta) Limited, SmartCity Malta, SCM01, Unit 201, Ricasoli, Kalkara, Malta SCM1001, www.psgkglobal.com, Contact no. +356 21807586

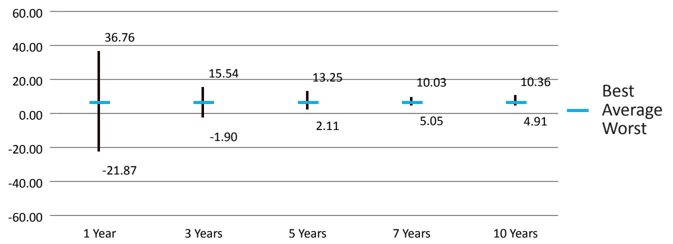
Administrator: PSG Asset Management Group Services (Pty) Ltd, 1st Floor PSG House, Alphen House, Constantia Main Road, Constantia, 7806 , Tel: +27 21 799 8000, Fax: +27 11 263 6099

Date issued:
09/07/2026

Specific fund risk

- High short-term capital loss risk.
- Equity (market) risk: Share prices may fluctuate significantly due to global economic and market developments.
- Interest-rate risk: Bond values may decline when interest rates increase.
- Currency risk: Offshore investments are subject to exchange rate movements.
- Concentration risk: Allocation to specific regions, sectors or styles may increase volatility.
- Jurisdictional Risk: The portfolio invests in foreign securities and may be subject to liquidity and repatriation constraints, macroeconomic and political risks, foreign exchange, tax and settlement risks, and limitations on the availability of market information.

Rolling returns (%)



The rolling return chart reflects the highest, lowest and average annualised return over the period indicated since the inception of the fund. For example, for the 1 year period the chart reflects the highest, lowest and average 12 month return the fund has experienced since its inception. Rolling returns highlight the magnitude of an investment's stronger and poorer periods of performance.

Distribution history (cents per unit)

This is a non-distributing fund

To invest

- Speak to your financial adviser
- The cut-off time for daily transactions is determined by the platform

What is a Total Expense Ratio (TER)?

- The Total Expense Ratio (TER) is the annualised percentage of the Fund's average assets under management that has been used to pay the Fund's actual expenses over a one- and three-year period.
- This percentage of the average Net Asset Value (NAV) of the portfolio was incurred as charges, levies and fees related to the management of the portfolio.
- A higher TER ratio does not necessarily imply a poor return, nor does a low TER ratio imply a good return. The current TER cannot be regarded as an indication of future TERs.
- Part of the Annual Management Fee may be payable to the financial intermediary. The sum of the TER and transaction costs is shown as the Total Investment Charge.
- Since Fund returns are quoted after the deduction of these expenses, the TER and transaction costs should not be deducted again from published returns.

Total investment charge

Total Investment Charge annualised for the period 01/04/2023 to 31/03/2026

Total expense ratio %	**1.22**
Annual management fee %	*0.50*
Other costs excluding transaction costs %	*0.72*
Transaction costs %	**0.03**
Total investment charge %	**1.25**

Total investment charge

Total Investment Charge annualised for the period 01/04/2025 to 31/03/2026

Total expense ratio %	**1.23**
Annual management fee %	*0.50*
Other costs excluding transaction costs %	*0.73*
Transaction costs %	**0.03**
Total investment charge %	**1.26**

Transaction costs

- Transaction costs are shown separately and are a necessary cost in administering the Financial Product and impacts Financial Product returns.
- Transaction costs should not be considered in isolation as return may be impacted by many other factors over time including market returns, the type of Financial Product, the investment decisions of the investment manager and the TER.

Fees

- Adviser fees are negotiated between the client and adviser and is distinct from the other fees on this document.
- The PSG Wealth FoF range of Solutions (including this fund) do not incur any performance fees at either a Fund of Fund or underlying manager level.

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