

## Fund details

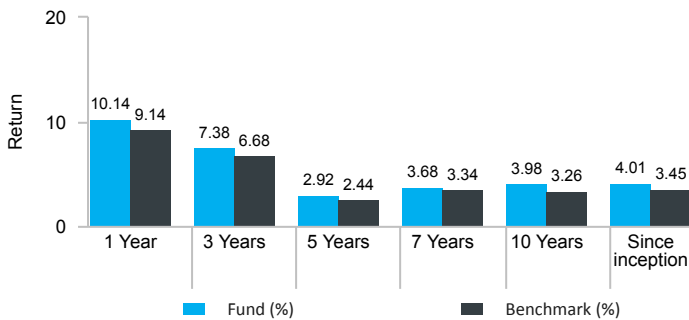
Inception date	11 June 2009
Investment adviser	PSG Investment Management MAU Ltd
Fund manager	PSG Fund Management (Malta) Ltd
Fund size	\$ 97 634 581
Class units in issue	48 505 697
Class NAV	\$ 1.94
Benchmark	EAA Fund USD Cautious Allocation Average
Minimum investment	USD 1000
Morningstar category	USD Cautious Allocation
ISIN	MT7000029161

## Risk profile



## Annualized return % (after fees)

As of date: 30/04/2026



## Investment objective

- To provide relative capital stability and maximise returns through global income-oriented portfolios with controlled exposure to growth assets.
- Multi-asset portfolio largely exposed to global fixed income, with supplementary growth assets.
- Invests in diversified global high-income and interest-bearing collective investment schemes, with exposure managed according to market and economic conditions.
- Maintains a minimum combined 50% exposure to high-income and interest-bearing funds and cash (permitted up to 100% cash if in the interest of investors).
- Invests in at least five underlying collective investment schemes, with no more than 20% invested in any one underlying fund.

## This fund is suitable for investors who:

- Are seeking income and some capital growth.
- Prefer reduced volatility relative to equity markets.
- Are comfortable with limited volatility and some risk of capital loss.
- Have a minimum investment horizon of at least three years.

## Growth of 100 000 invested at inception

Time period: 11/06/2009 to 30/04/2026



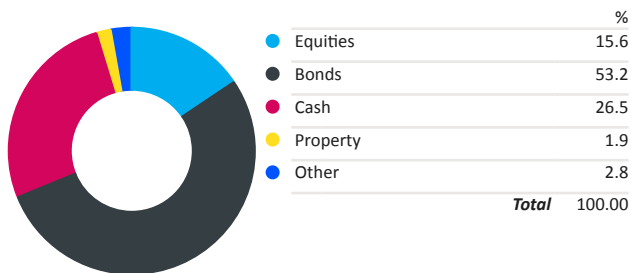
■ PSG Wealth Global Preserver FoF (USD) D \$ 194 220.0  
■ EAA Fund USD Cautious Allocation Average \$ 177 438.8

## Top ten equity holdings

As of date: 30/04/2026

Company	%
Merck & Co Inc	0.2
NVIDIA Corp	0.2
Microsoft Corp	0.2
Apple Inc	0.2
Alphabet Inc	0.2
Johnson & Johnson	0.2
Broadcom Inc	0.2
Verizon Communications Inc	0.1
Cisco Systems Inc	0.1
Pfizer Inc	0.1

## Asset allocation/investment exposure

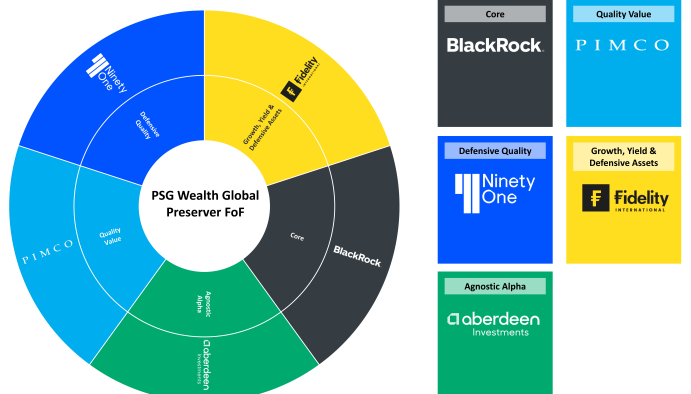


There may be slight differences in the totals due to rounding.

## Composition

As of date: 30/04/2026

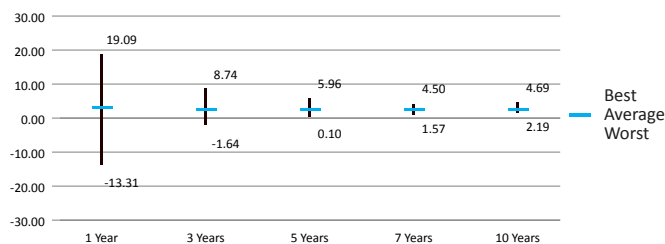
Fund	%
Ninety One GSF Global Managed Income Fund	18.8
PIMCO GIS Strategic Income Fund	19.3
Aberdeen Diversified Income Fund	19.2
BlackRock Global Multi-Asset Income Fund	19.3
Fidelity Funds Global Multi-Asset Income Fund	18.8
Offshore Cash	4.6



### Specific fund risk

- Medium short-term capital loss risk.
- Interest-rate risk: Global bond values may decline when interest rates increase.
- Credit (default) risk: Issuers may fail to meet capital or interest repayment obligations.
- Market risk: Asset prices may fluctuate due to global economic or financial market developments.
- Currency risk: Investments are exposed to exchange rate movements, which may affect returns.
- 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

<b>Total expense ratio %</b>	<b>1.49</b>
Annual management fee %	0.50
Other costs excluding transaction costs %	0.99
<b>Transaction costs %</b>	<b>0.07</b>
<b>Total investment charge %</b>	<b>1.56</b>

### Total investment charge

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

<b>Total expense ratio %</b>	<b>1.50</b>
Annual management fee %	0.50
Other costs excluding transaction costs %	1.00
<b>Transaction costs %</b>	<b>0.07</b>
<b>Total investment charge %</b>	<b>1.57</b>

### 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.

### Disclaimer

#### General information and risks

Please note that there is no guarantee that the investment objective of the fund will be achieved, and investment results may vary substantially over time.

Collective Investment Schemes (CIS) in securities are generally medium-to long-term investments. The value of participatory interests (units) or the investment may go down as well as up and past performance is not a guide to future performance. Fluctuations or movements in the exchange rates may cause the value of underlying international investments to go up or down. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Where foreign securities are included in a portfolio, the portfolio is exposed to risks such as potential constraints on liquidity and the repatriation of funds, macroeconomic, political, foreign exchange, tax, settlement and potential limitations on the availability of market information. The portfolios may be capped at any time in order for them to be managed in accordance with their mandate. Excessive withdrawals from the portfolio may place the portfolio under liquidity pressures and in such circumstances a process of ringfencing of withdrawal instructions and managed payouts over time may be followed. The portfolio may borrow up to 10% of the market value to bridge insufficient liquidity.

Past performance is not a reliable indicator of future results and you may get back less than you originally invested. This publication is for private circulation and information purposes only and does not constitute a personal recommendation or investment advice or an offer to buy/sell or an invitation to buy/sell securities in the fund. The information and any opinions have been obtained from or are based on sources believed to be reliable, but accuracy cannot be guaranteed.

Due to rounding, numbers presented throughout this document may not add up precisely to the totals provided.

No responsibility can be accepted for any consequential loss arising from the use of this information. The information is expressed at its date and is issued only to and directed only at those individuals who are permitted to receive such information in accordance with Malta laws and regulations. In some countries the distribution of this publication may be restricted. It is your responsibility to find out what those restrictions are and observe them. Please always refer to the fund's prospectus.

The portfolio's risk and reward category may not capture all material risks to which the portfolio may be subject, such as: Geopolitical Risk- investments in equities issued or listed in different countries may imply the application of different standards and regulations, exposure to changes in laws or restrictions applicable to such investments, changes in exchange control regulations or price volatility.

Liquidity Risk - in extreme market conditions some equities may become hard to value or sell at a desired price.

Exchange Rate Risk - the portfolio may invest in equities denominated in currencies other than US Dollars, this exposes the portfolio to fluctuations in exchange rates. Further information on risks may be found in the "Risk Factors" section in the Prospectus.

#### Legal Notice

The complete name of the fund is the PSG Wealth Global Preserver FoF (USD) SICAV p.l.c. The fund is licensed as a Collective Investment Scheme by the Malta Financial Services Authority ("MFSA") under the Investment Services Act (cap. 370, Laws of Malta) as an alternative investment fund and fulfils the additional conditions prescribed by the MFSA to be marketed to retail investors.

#### Performance

All performance data for a lump sum, net of fees, includes income and assumes reinvestment of income on a NAV to NAV basis.

Annualised performances show longer term performance rescaled over a 12-month period. Individual investor performance may differ as a result of initial fees, the actual investment date, the date of reinvestment and dividend withholding tax. Performance is calculated for the portfolio and individual investor performance may differ as a result thereof. The Portfolio is valued at 23:59 (CET) on each dealing day. Actual annual figures are available to the investor on request. Figures and benchmark quoted are from Morningstar Inc. Prices are published daily and available on the website [www.psgkglobal.com](http://www.psgkglobal.com). PSG Fund Management (Malta) Ltd does not provide any guarantee with the respect of the capital or the return of the portfolio. Performance figures are for illustrative purposes only.

#### Pricing

Forward pricing is used. Unit trust prices are calculated on a net asset value (NAV) basis, which is the market value of all assets in the portfolio including income accruals less permissible deductions divided by the number of units in issue.

#### Fund of Funds

A Fund of Funds portfolio only invests in portfolios of other collective investment schemes, which levy their own charges, which could result in a higher fee structure for Fund of Funds portfolios.

#### Fees

A schedule of fees and charges and maximum commissions is available on request from the manager. Commission and incentives may be paid and, if so, are included in the overall costs. Different classes of Participatory Interest can apply to these portfolios and are subject to different fees, charges and possibly dividend withholding tax and will thus have differing performances.

#### Cut-off times

Subscription Notice Deadline: By 3.30pm (CET) on the relevant Subscription Day provided the funds are cleared and reflecting in our bank account by 3.30pm.

Redemption Notice Deadline: By 3.30 pm (CET) one (1) Business Day prior to the relevant Redemption Day.

Redemption requests will be settled within seven Business Days from the relevant Redemption Day.

#### Company details

PSG Fund Management (Malta) Limited as General Manager is licensed by the Malta Financial Services Authority ("MFSA").

The portfolio is regulated by the MFSA. The portfolio management of the fund has been delegated to PSG Investment Management MAU Ltd licensed by the Mauritius Financial Services Commission as an investment advisor (unrestricted). The Investment Manager may, to the extent permissible under the applicable laws (including MFSA Rules), enter into transactions with companies or other entities forming part of the same group of companies as the Investment Manager or which are associated, directly or indirectly with the Investment Manager. Should any conflict of interest arise, the Investment Manager and the associated entity will endeavour to ensure that it is resolved fairly and in your best interest, in accordance with the applicable conflicts of interest policy and that you as the client is not disadvantaged.

#### Additional information

Additional information is available free of charge on the website [www.psgkglobal.com](http://www.psgkglobal.com) and may include scheme particulars, prospectuses, publications, brochures, forms and annual reports. It is important to read and understand the supplemental scheme and prospectus and take note of the risks before investing.