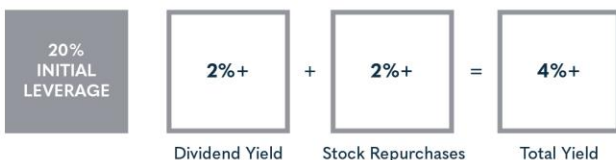


**FUND OBJECTIVE**

To achieve consistent risk-adjusted returns through investing in high-yielding listed instruments. For equity and listed property holdings, total yield comprises the cash returned to shareholders from dividends and the yield from stock repurchases. The product utilises leverage to amplify returns.

**INVESTOR SUITABILITY**

The product is suitable for retail investors seeking capital gains through leveraged exposure to high-yielding assets. The risk profile is elevated due to its utilisation of leverage, which amplifies both positive and negative performance. An investment horizon of 5+ years is recommended.

**VALUE PROPOSITION**

The Product provides a 20% initial levered position into the High Street Yielding Product, an Actively Managed Certificate (AMC).

The High Street Yielding Product invests in high-yielding listed assets. For shares, the total yield comprises the cash returned to shareholders from dividends and the value accretion generated by stock repurchases.

The Product targets an enhanced yield exceeding 3% and is defensive in nature due to its value bias.

**PRODUCT DETAILS****Product Advisor**

High Street Asset Management (Pty) Ltd (FSP No: 45210)

**Issuer**

Bank Julius Baer & Co. Ltd., Guernsey Branch

**Product Structure**

Leveraged Feeder Certificate

**Base Currency**

USD

**ISIN Number**

CH1178873555

**Swiss Security Number**

117887355

**Benchmark**

1/3 MSCI ACWI Net Total Return Index  
1/3 Barclays Global Bond Total Return Index  
1/3 EPRA/NAREIT Developed Net Total Return Index

**Inception Date of Product**  
11 July 2022

**Initial Leverage**  
20%

**Minimum Investment**  
\$10,000

**Recommended Time Horizon**  
5+ years

**FEES**

**Initial/Exit Fee**  
None

**Annual Base Fee (Man. & Admin.)**  
1%

**Early Termination Fee (redemptions within first 12 Months)**  
1%

**Annual Performance Fee**  
None

**Total Expense Ratio (TER)**  
1.4%

Variable fees are incurred for the management company and for transaction costs. For more information scan the QR code.

**PRODUCT MANAGEMENT**

**Murray Stewart**  
Product Manager



**Ross Yammin**  
Research Analyst

**ABOUT HIGH STREET**

High Street is a specialist asset manager focused on managing diversified funds and products. Founded over a decade ago, the fund range has been tailored to provide differentiated solutions to meet investor needs. A qualified and experienced team with over 100 years in the financial markets combine to deliver on the fund mandates. Direct contact with the product managers and the investment team is available to all investors and advisors.

**HOW TO INVEST**

Bank Julius Baer & Co. Ltd., Zurich is the lead manager of this leveraged feeder certificate. High Street Asset Manager is the Product Advisor, and is therefore responsible for the composition of the underlying certificate.

Investment into the certificate is available through:

- A bank who offers custodial services for actively managed certificates and has an open custodial relationship with Julius Baer & Co. Ltd., Zurich

- A Julius Baer & Co. Ltd., Zurich bank account

To find out more or schedule an appointment, please contact Jo-Ann.

**Jo-Ann van der Merwe**

Client Relations

+27 11 325 4005

[Jo-Ann@hsam.co.za](mailto:Jo-Ann@hsam.co.za)

[www.hsam.co.za](http://www.hsam.co.za)

FSP No. 45210



The Offices of Hyde Park, 1 Strouthos Road, Hyde Park, Johannesburg

**Disclaimer:** Leveraged Feeder Certificates are unlisted instruments that should be considered as medium to long-term investments. The value of the certificate can go up as well as down and past performance is not necessarily a guide to future performance. There is no guarantee in respect of capital or returns in a Product. Additional information such as product pricing, fees and diversification rules are available on request.