



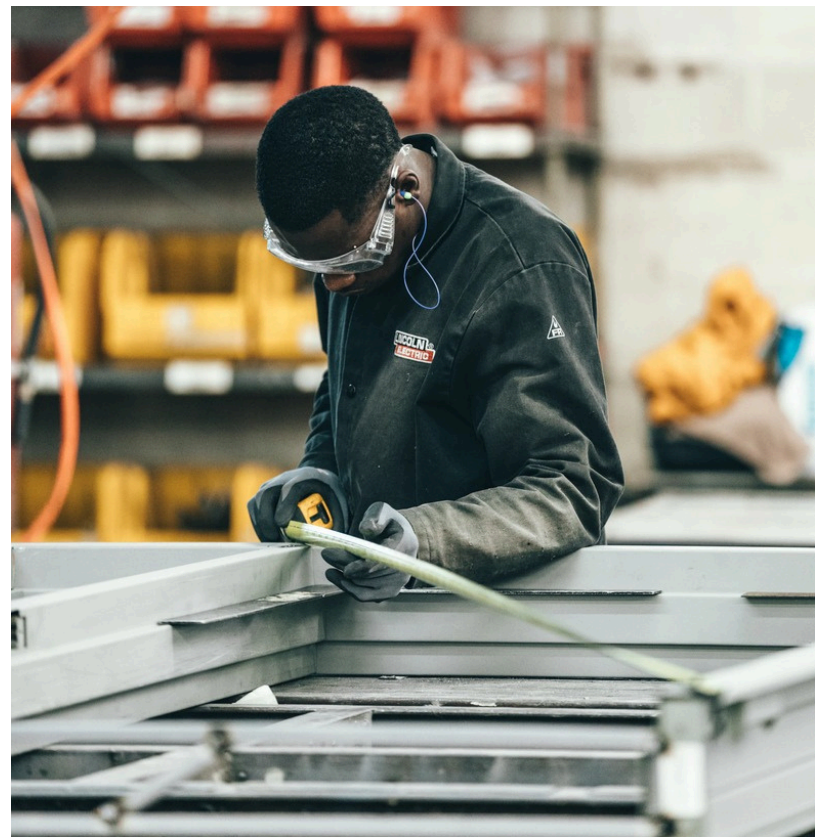
Alpha Upgrade Fund

About Alpha Upgrade Fund?

“The Alpha Upgrade Fund (AU) allows investors to capitalise on South Africa’s ever-growing, multi-trillion Rand public and private procurement markets. The Alpha Upgrade Fund provides short-term funding on a per-project basis for small to large businesses that have valid Purchase Orders from reputable private companies, SOEs, Government Departments and Municipalities. Alpha Upgrade uses a dedicated team of credit providers and analysts with expertise in the Purchase

Order market to deploy investor funds into the best deals with superior risk-adjusted returns.” - Eben Gerryts, Portfolio Manager

Alpha Upgrade selects deals that range from 30 to 90 days, across a variety of industries. This provides adequate liquidity and spread of risk.



Benefits of Investing in Alpha Upgrade Fund



Rate of return in excess of cash

Access to activities not normally available to retail investors.

Participation in purchase order funding with low correlation to equity markets.

Diversification of a traditional investment portfolio

Leverage off Unum Capital Asset Management experience and expertise

Choose to receive a passive income or opt to have the benefits of compounding automatically reinvesting your returns



PURCHASE ORDER



GENERATE INCOME



ECONOMIC GROWTH



Projected Returns and Investment Objectives

The Alpha Upgrade Fund is designed for investors seeking consistent high yield returns in excess of its CPI + 8% benchmark. The low correlation to equity market makes the Fund an excellent diversification tool alongside a traditional investment portfolio. The fund targets an annual return of 18% - 25%.

The Fund seeks to optimize risk and return by providing funding to various service providers, each of which provide a different level of risk, return and securitization. The fund also actively manages risk by continuously provisioning for possible bad debts.

FUND INFORMATION

Risk	High
Peer Group	N/A
Benchmark	Consumer Price Index + 8%
Inception Date	31 October 2020
Regulation 28 Compliant	No
Investment Manager	Unum Capital (FSP 564)
Management Fee	N/A
Performance Fee	40%
Currency	South African Rand






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INVESTMENTS IN VARIABLE RATE DEBENTURES ISSUED BY AU ARE SUBJECT TO A SINGLE ADDRESSEE ACTING AS PRINCIPAL INVESTING NO LESS THAN R10 000.

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