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Investing for a
world of change

Ninety One Investment Platform

Offshore investing

Discover a world of
investment opportunity

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Diversifying your portfolio offshore can enhance your returns and reduce risk

South Africa has so much to offer, but there's a far bigger world of investment potential beyond our shores. Diversifying your wealth outside our borders can make a significant difference to your long-term investment outcomes. This is because international assets are an essential component of a well-balanced investment portfolio.

1 Optimise your returns by accessing more opportunities

The South African equity market represents less than 1% of the world's listed capital markets. When you diversify internationally, you gain access to a much wider range of opportunities to grow your money across countries, industries, companies and currencies.

2 Minimise the risk of significant capital losses

Spreading your investments across markets and currencies reduces the impact of currency depreciation or political and market events on your wealth. This also means that you're more likely to stay invested, improving your long-term investment outcomes.

3 Meet future international goals and pay for international expenses

Investing some of your wealth offshore may make it easier to fund any international liabilities. It helps you meet your international goals, such as travelling, paying for your children's education abroad, or even retiring in another country.

If it's a global investment partner you're after, start with the one you trust locally

Since 1991, we've been passionate about helping our clients grow and preserve their wealth. Ninety One Investment Platform – one of the largest investment platforms in South Africa – is part of Ninety One, which has a heritage of more than 30 years. We are well positioned to meet your offshore needs. Our roots are African, but our business is global, with more than 260 investment professionals in five investment hubs across the world serving clients from 112 countries.*

We offer investors access to world-class investment talent, a flexible product offering and superior client service. Choosing a local provider with a global platform that understands the South African context and regulations eases the complexity of offshore investing.

*As at 30 September 2025.

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How to invest offshore

There are two main routes to obtain offshore exposure:

1 Invest directly offshore in a global fund using rands that you convert to foreign currency

2 Invest in a South African solution or fund with global assets using rands

What this means in a nutshell

- You convert your rands into a foreign currency (e.g. US dollars) and invest directly in a foreign-domiciled fund.
- This could suit you if you're looking to have full exposure to offshore markets using a foreign currency-based fund.
- Your proceeds are paid in foreign currency into an offshore bank account.
- You keep your money in South Africa and invest in rands in a local fund that holds global assets.
- The fund invests your money offshore on your behalf, using its offshore allowance.
- Your proceeds are paid in rands into a South African bank account.

Limits and administrative matters to consider

- You need to have money outside the country already or arrange to take money out, as explained below. To take money out of South Africa you may use your:
- R1 million discretionary allowance per calendar year (no tax clearance is required).
 - R10 million foreign capital allowance per calendar year (tax clearance is required).
 - You won't need to use your annual offshore allowances (up to R11 million per year). The fund invests offshore on behalf of investors.
 - Since you are not taking money out of the country, you don't need exchange control authorisation or tax clearance.
 - Regulation determines how much the fund may invest offshore. Some funds may invest all their assets offshore, while others are restricted to certain limits.

Invest offshore with Ninety One using one or both of these routes

Invest in a direct offshore solution on our platform

Gain direct offshore exposure in foreign-domiciled funds by investing in the Ninety One Global Investment Portfolio or the Ninety One Global Life Portfolio.

Your financial advisor can help you find the solutions that best meet your needs.

Invest in a local currency solution on our platform

We offer a range of solutions that give you access to rand-based funds with global assets.

Your financial advisor can help you find the solutions that best meet your needs.

Taking a closer look at our direct offshore solutions

Ninety One Global Investment Portfolio

Ninety One Global Life Portfolio

Brief description

An offshore investment portfolio that offers a convenient and cost-effective way to invest directly offshore with easy access to your money and no minimum investment term

An offshore policy that provides a tax-efficient way to invest directly offshore, with a 5-year investment term (limited liquidity)

May be suitable if you

- Want access to your money whenever you need it
- Want to choose the currency and bank account into which proceeds must be paid
- Are a South African resident and concerned about offshore probate
- Seek an investment with tax and estate-planning benefits
- Want to choose the currency and bank account into which proceeds must be paid

Other considerations

- You want to use your annual discretionary allowance of up to R1 million (no tax clearance required) and/or your annual foreign capital allowance of up to R10 million (tax clearance required)
- You want to transfer money from other offshore investments
- You have received an offshore inheritance and want to keep these assets on foreign soil

Investment term

No minimum investment term

Minimum 5 years

Investment minimums

- Initial: US\$25 000 (or equivalent amounts in euros or sterling)
- Additional: US\$5 000 (or equivalent amounts in euros or sterling)

Key benefits

- Access to your money at any time
- Simplified tax reporting in rands for your local tax return
- Access to a focused range of offshore funds covering all asset classes and risk profiles
- A tax-efficient structure
- We take care of the tax administration
- Access to a focused range of offshore funds covering all asset classes and risk profiles
- The flexibility to invest in offshore shares
- Estate planning benefits such as the ability to nominate primary and alternative beneficiaries, and potential relief from capital gains tax and executors' fees

Experience these benefits when you invest with us

Access our offshore offering and local investments on one platform

- Wherever you are on your wealth journey, Ninety One Investment Platform has a solution that can meet your needs.
- Access local and global investments on a single, integrated platform. This ensures more effective decisions about your global portfolio and less administrative complexity.
- We provide investors with the same support for local and offshore investments, giving you peace of mind that assistance is only a phone call away. You receive tax administration and reporting support while you benefit from global growth opportunities.
- Our secure online services provide a seamless and paperless experience, saving you precious time.

Invest in carefully selected global opportunities

- We offer a focused range of funds from leading fund managers that we have carefully selected to meet a diverse range of offshore needs.
- The fund range covers all risk profiles and asset classes, providing the building blocks to tailor a portfolio to your specific needs.



Enjoy the flexibility of multi-currency funds

- Avoid exposure to a single currency by investing in funds that are denominated in euros, sterling and US dollars.
- You have the flexibility to switch between currencies to take advantage of favourable exchange rates.
- When repurchasing units, you can select the currency in which you want to receive the proceeds.

See the value of your investments in different currencies

- You can choose to receive your investment reports in either euros, sterling, US dollars, Australian dollars or rands, irrespective of the currency denomination of the relevant fund.
- Your quarterly statements will reflect the value of each fund in the reporting currency as well as in the fund's denominated currency.
- You can also monitor the value of your investments across currencies online by selecting different currencies.

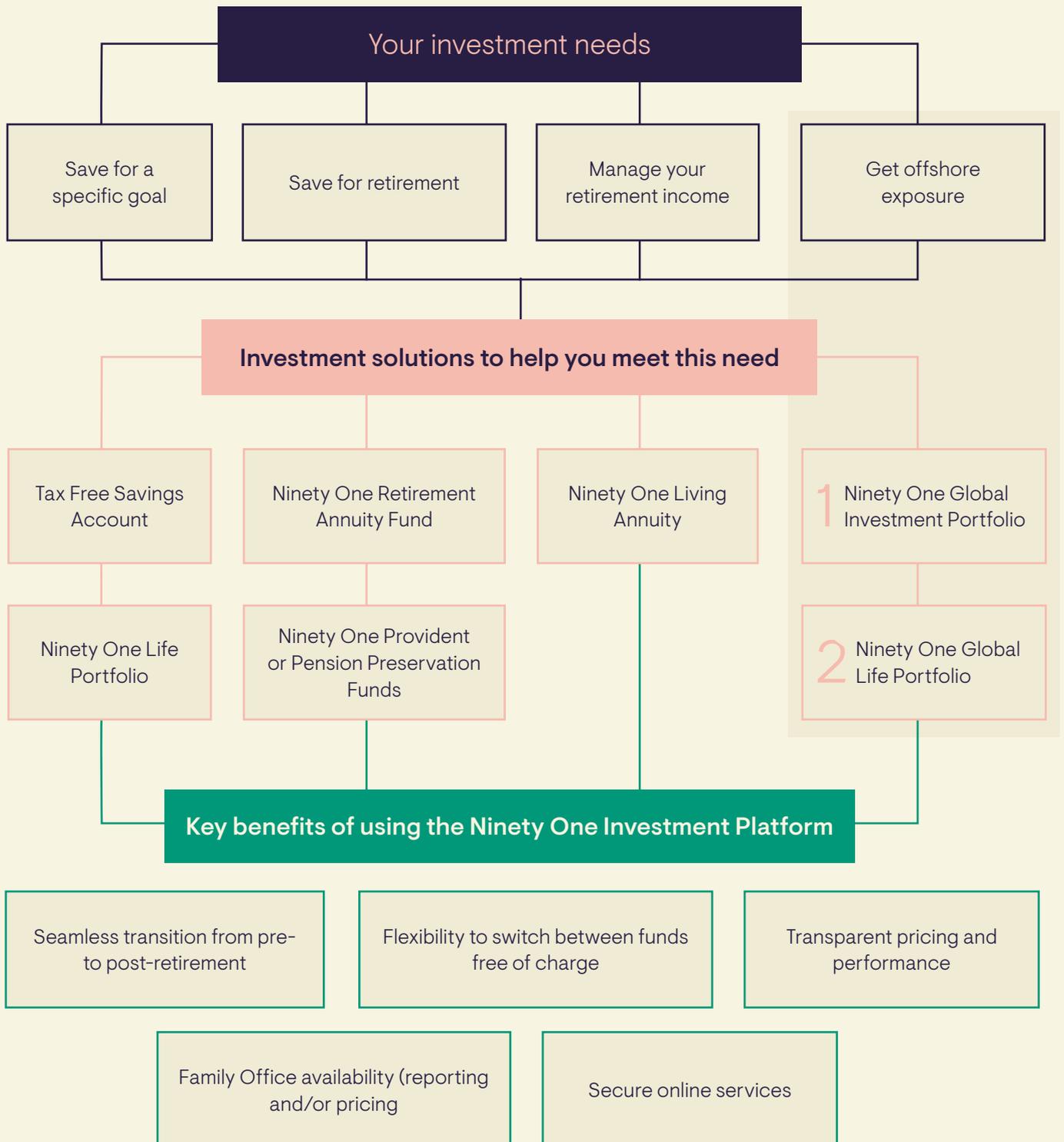
Know what fees you are paying with a simple fee structure

- You don't pay any initial product fees.
- You know which fees you are paying to whom through clean pricing, i.e. administration, financial advisor and fund management fees are accrued and deducted separately – for greater transparency and simplicity.
- Ninety One Family Office can help your family save fees. This feature enables families to consolidate their investments on one platform. By aggregating the value of all family assets, members can benefit from reduced administration fees across the entire family group.



Our investment solutions

Integrate offshore investments in your portfolio using our platform. We offer both local currency and direct offshore solutions.



A financial advisor can help you make informed decisions

1 The decision to invest offshore should always be part of a long-term financial plan

As with any investment decision, it's never a good idea to invest offshore based on emotional reactions to short-term events.

2 There is no optimum, 'one-size-fits-all' solution for gaining offshore exposure

How much you invest offshore and which solutions you choose will depend on your individual needs and circumstances, and what your existing investment portfolio looks like.

3 Your offshore allocation should enhance the total risk/return of your overall portfolio

A financial advisor can help you achieve this by looking at your investments holistically, i.e. considering your offshore assets in the context of your domestic assets and your long-term goals.

Don't have an advisor yet?

Visit our [website](#) to locate a professional, accredited financial advisor near you. We have a set of appropriately qualified and licensed advisors from across the country who can help you make informed investment decisions.

Important information

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CIS are generally medium to long-term investments, the value of which may go down as well as up. Past performance is not necessarily a guide to future performance. The Management Company does not provide any guarantee either with respect to the capital or the return of a portfolio. CIS are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges may be requested from the Management Company. Where performance fees are charged, these are applied daily and quoted net of fees with income reinvested. Though portfolio performance is shown, individual performance may differ depending on factors such as initial fees, date of actual investment and reinvestment of earnings and withholding tax where applicable. The Management Company may close the fund to new investors or stop additional investments by existing investors, to ensure the fund remains in line with its investment mandate or objectives. If there are too many withdrawals from the fund, it could impact its liquidity. In such cases, withdrawal instructions may be processed differently to safeguard the fund.

Certain Ninety One funds are offered as long-term insurance policies issued by Ninety One Assurance Limited, a registered insurer in terms of the Long-term Insurance Act. A prospectus is available in respect of the underlying investment fund on request from Ninety One Assurance Limited. All pooled products are administered by Ninety One Investment Platform (Pty) Ltd (an authorised financial services provider) and underwritten by Ninety One Assurance Limited. Any additional information on the strategies or funds including application forms, fees and reports can be obtained, free of charge, at www.ninetyone.com.

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