

**INVESTMENT STRATEGY**

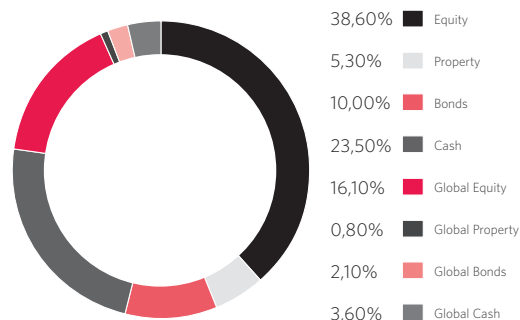
SEPTEMBER 2018

The objective of this multi asset portfolio is to provide investors with long term capital growth. The portfolio aims to generate a return of CPI + 6% p.a. over any rolling 7-year period and is aimed at the high risk investor as it is limited to a maximum of 75% exposure to equities. The portfolio adheres to the guidelines set by Regulation 28.

**RISK WEIGHTING**



**ASSET ALLOCATION**



**UNDERLYING HOLDINGS**

Ci Managed	19%
Coronation Balanced SA	
Investec Opportunity SA	
Nedgroup Inv Core Diversified	19%
Ci High Equity Strategic	16%
Rezco Value Trend	15%
Foord Balanced	10%
Prudential Balanced	10%
Old Mutual Global Equity	9%
Money Market	2%

**TOP TEN HOLDINGS**

1. Naspers	6. Mondi PLC
2. Sasol	7. Cie Financiere Richemont
3. British American Tobacco	8. Sappi
4. Standard Bank Group	9. Discovery
5. Bid Corp	10. Anglo American PLC

**INVESTMENT MANAGEMENT AND OTHER CHARGES (VAT INCLUSIVE)\*\***

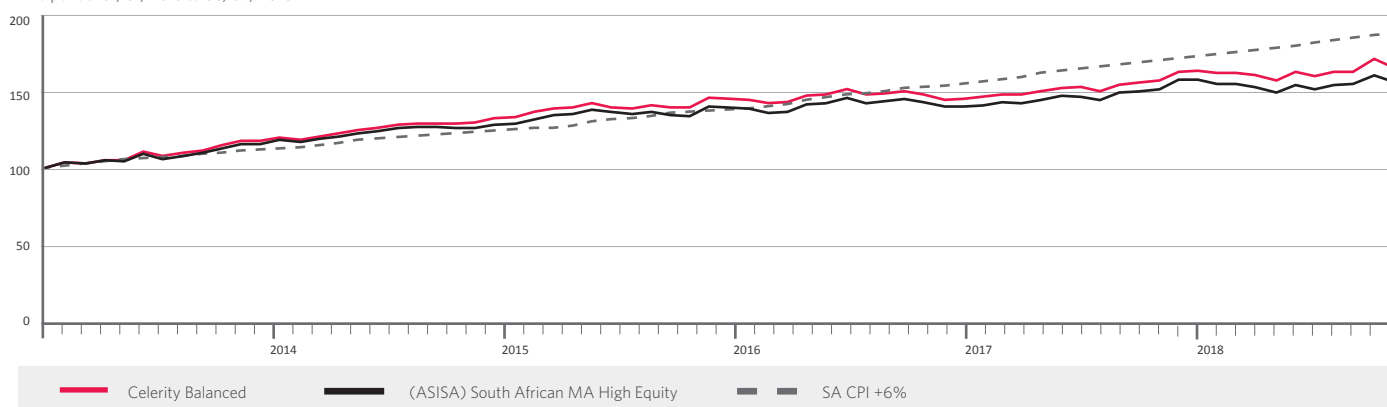
Investment Management (TIC)	1,01%
Other - Discretionary Management fee - Celerity	0.35%

**PORTFOLIO RETURNS % (ANNUALISED)\***

	YTD	1 Year	3 Year	5 Year
Celerity Balanced	1,88	5,16	5,86	7,60
SA CPI +6%	8,44	10,94	11,21	11,33
(ASISA) South African MA High Equity	0,87	3,10	5,28	6,73

**INVESTMENT RETURNS**

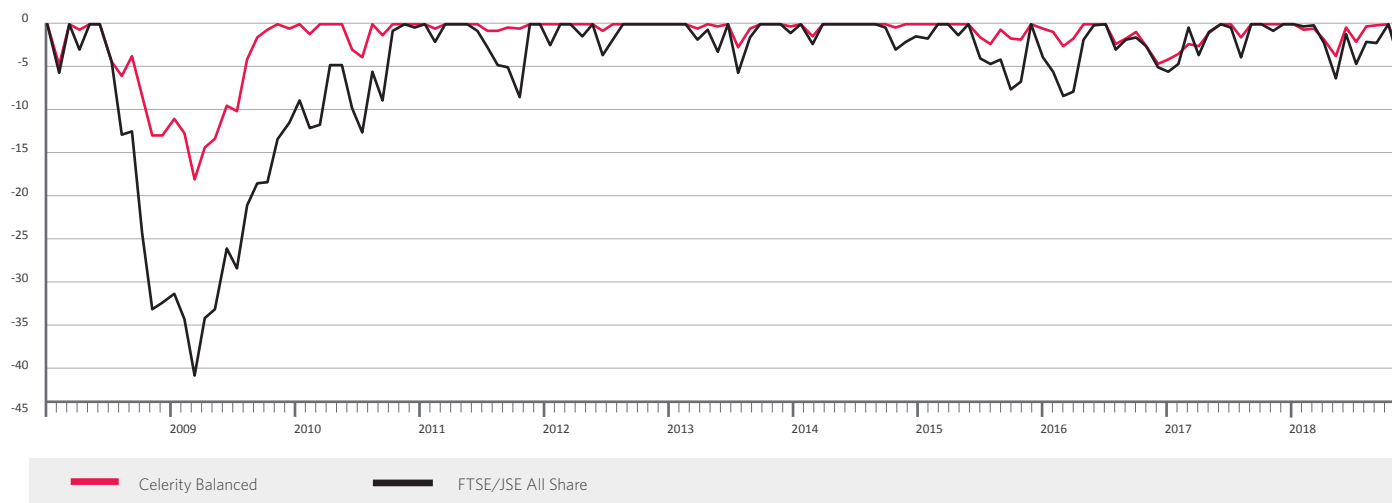
Time period: 01/01/2013 to 30/09/2018



Please note: this factsheet is subject to a disclaimer.

**DRAWDOWN**

Time period: 01/01/2008 to 30/09/2018


**FUND MONTHLY RETURNS %**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2018	0,08	-1,24	-1,93	3,45	-1,67	1,80	0,12	4,88	-3,34				1,88
2017	1,24	-0,25	1,50	1,67	0,14	-1,59	2,96	0,78	0,87	3,59	0,31	-0,67	10,96
2016	-1,71	0,91	2,95	0,33	2,39	-2,31	0,65	0,76	-1,69	-2,10	0,53	0,66	1,22
2015	2,66	1,85	0,52	1,75	-1,54	-0,83	1,66	-0,94	-0,19	4,64	-0,62	-0,30	8,83
2014	-1,41	1,84	1,69	1,55	1,37	1,68	0,54	0,21	-0,40	0,75	1,98	0,45	10,69
2013	2,89	-0,51	2,12	-0,31	5,34	-2,70	2,15	1,23	3,27	2,66	-0,33	2,27	19,37

**CELERTY BALANCED (ANNUALISED)**

Investment Component Returns ***	YTD	1 Year	3 Year	5 Year
Ci Managed	-1,78	1,73	5,44	7,40
Nedgroup Inv Core Diversified	0,15	4,19	6,24	8,45
Ci High Equity Strategic	-4,84	6,06	6,55	7,65
Rezco Value Trend	5,00	4,87	3,39	6,95
Foord Balanced	2,81	1,21	4,66	6,45
Prudential Balanced	3,25	6,56	7,46	8,96
Old Mutual Global Equity	20,49	17,25	16,03	19,04

\* Returns are simulated and based on the underlying funds at the initial weightings and are net of published asset manager fees. Returns greater than a year have been annualised.

\*\* Please note: The weighted average TIC is indicative as per the IMS platform and varies daily as the weightings of the funds vary. The abovementioned fees exclude Financial Advisor fees and platform fees, but include VAT.

\*\*\* Longest available class returns are used and where applicable simulated returns are stitched to these returns to simulate a longer period.

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Source: Morningstar Direct