

## INVESTMENT STRATEGY

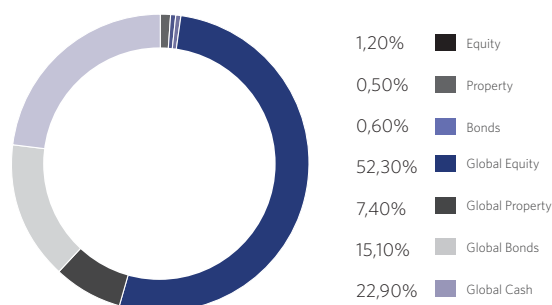
SEPTEMBER 2018

The objective of this portfolio is to provide investors with moderate capital growth. The portfolio aims to outperform a composite benchmark of equities and bonds. This portfolio maintains a medium risk profile and is limited to a maximum of 65% exposure to equities.

### RISK WEIGHTING



## ASSET ALLOCATION



## UNDERLYING HOLDINGS

Coronation Global Managed	17%
Templeton Global Balanced	22%
Nedgroup Investments Global Core	20%
BGF Global Allocation	20%
Investec GSF Global Strategic Managed	14%
Catalyst Global Real Estate	5%
Investec USD Money Market	2%

## TOP TEN HOLDINGS

1. Apple	6. Alphabet A
2. Comcast Corp	7. Oracle
3. Microsoft Corp	8. Charter Communications
4. Facebook	9. Simon Property Group
5. Amazon.com	10. Royal Dutch Shell

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

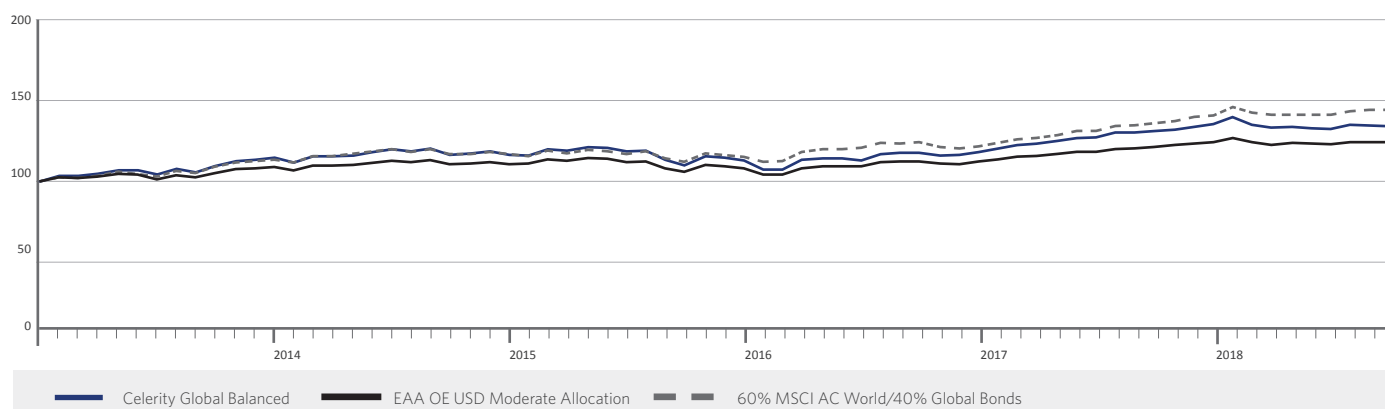
Investment Management (TER)	0,93%
Other - Discretionary Management fee - Celerity	0.35%

## PORTFOLIO RETURNS % (ANNUALISED)\*

	YTD	1 Year	3 Year	5 Year
Celerity Global Balanced	-1,11	2,14	7,20	4,28
60% MSCI AC World/40% Global Bonds	2,52	6,38	9,16	6,05
Global Moderate Allocation	0,09	2,83	5,78	3,51

## INVESTMENT RETURNS

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



Please note: this factsheet is subject to a disclaimer.

**DRAWDOWN**

Time period: 01/11/2011 to 30/09/2018



**FUND MONTHLY RETURNS %**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2018	3,33	-3,42	-1,34	0,24	-0,74	-0,30	1,96	-0,34	-0,35				-1,11
2017	2,00	1,88	0,77	1,60	1,33	0,49	2,24	0,14	0,81	0,71	1,19	1,35	15,46
2016	-5,39	0,05	5,74	1,02	-0,14	-1,16	3,76	0,65	0,03	-1,55	0,32	1,50	4,50
2015	-0,47	3,55	-1,02	2,08	-0,28	-1,87	0,30	-4,99	-3,35	5,65	-0,80	-1,51	-3,12
2014	-2,77	3,64	0,10	0,47	1,90	1,40	-1,10	1,40	-3,13	0,53	1,41	-1,87	1,78
2013	3,60	-0,22	1,28	2,35	-0,07	-2,60	3,41	-1,84	3,83	2,93	0,79	1,03	15,22

**CELERTY GLOBAL BALANCED (ANNUALISED)**

Investment Component Returns ***	YTD	1 Year	3 Year	5 Year
Coronation Global Managed	-3,78	-0,98	8,32	3,77
Templeton Global Balanced	-0,17	0,94	6,69	3,91
Nedgroup Investments Global Core	1,53	6,35	8,97	5,87
BGF Global Allocation	-1,01	1,67	5,94	3,71
Investec GSF Global Strategic Managed	-3,65	0,60	6,51	4,13
Catalyst Global Real Estate	0,70	5,70	5,09	6,14
Investec USD Money Market	1,02	1,18	0,62	0,36

\* 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 TER is indicative as per the Momentum 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