

INVESTMENT STRATEGY

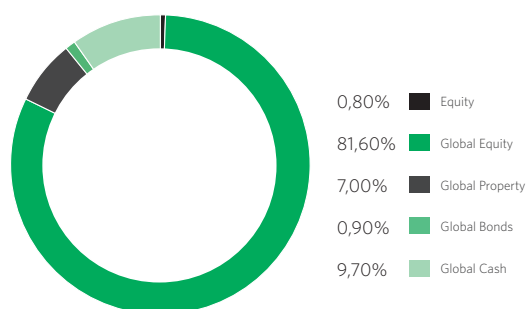
SEPTEMBER 2018

The objective of this portfolio is to deliver long term capital growth. This portfolio maintains a high risk profile and will have an equity exposure between 80% and 100%.

RISK WEIGHTING



ASSET ALLOCATION



UNDERLYING HOLDINGS

Foord International	13%
Investec GSF Global Franchise	15%
iShares World Equity Index	20%
Coronation Global Emerging Markets	5%
Old Mutual World Equity	24%
Nedgroup Investments Global Equity	15%
Catalyst Global Real Estate	6%
Investec USD Money Market	2%

TOP TEN HOLDINGS

1. Microsoft Corp	6. FMC Corp
2. Johnson & Johnson	7. Roche Holding
3. Nestle	8. Charter Communications
4. Visa	9. Alphabet A
5. CVS Health Corp	10. Baidu

INVESTMENT MANAGEMENT AND OTHER CHARGES (VAT INCLUSIVE)**

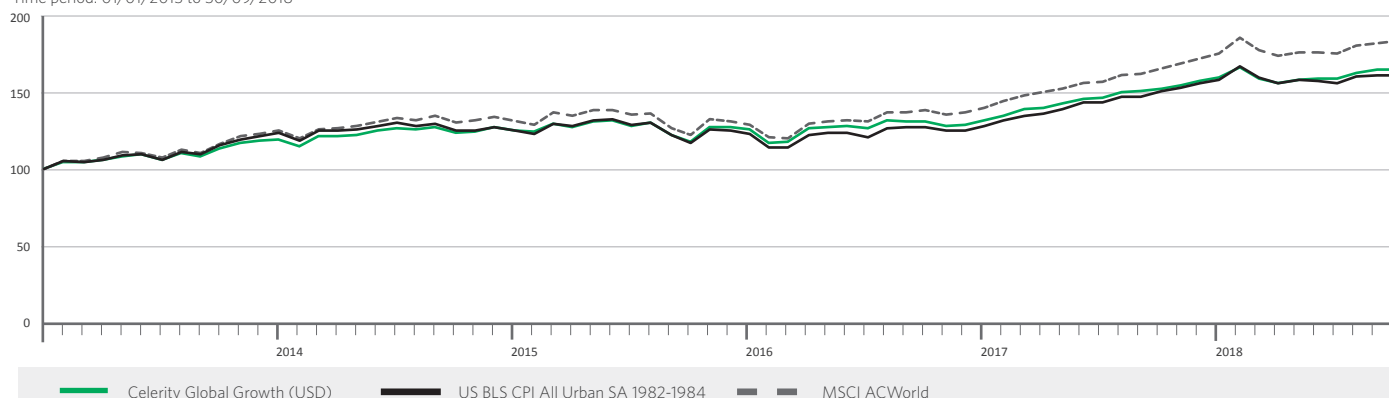
Investment Management (TER)	1.05%
Other - Discretionary Management fee - Celerity	0.35%

PORTFOLIO RETURNS % (ANNUALISED)*

	YTD	1 Year	3 Year	5 Year
Celerity Global Growth	3,12	7,75	11,46	7,60
MSCI AC World	4,26	10,35	14,02	9,25
Global Large-Cap Blend Equity	1,56	6,64	10,72	6,38

INVESTMENT RETURNS

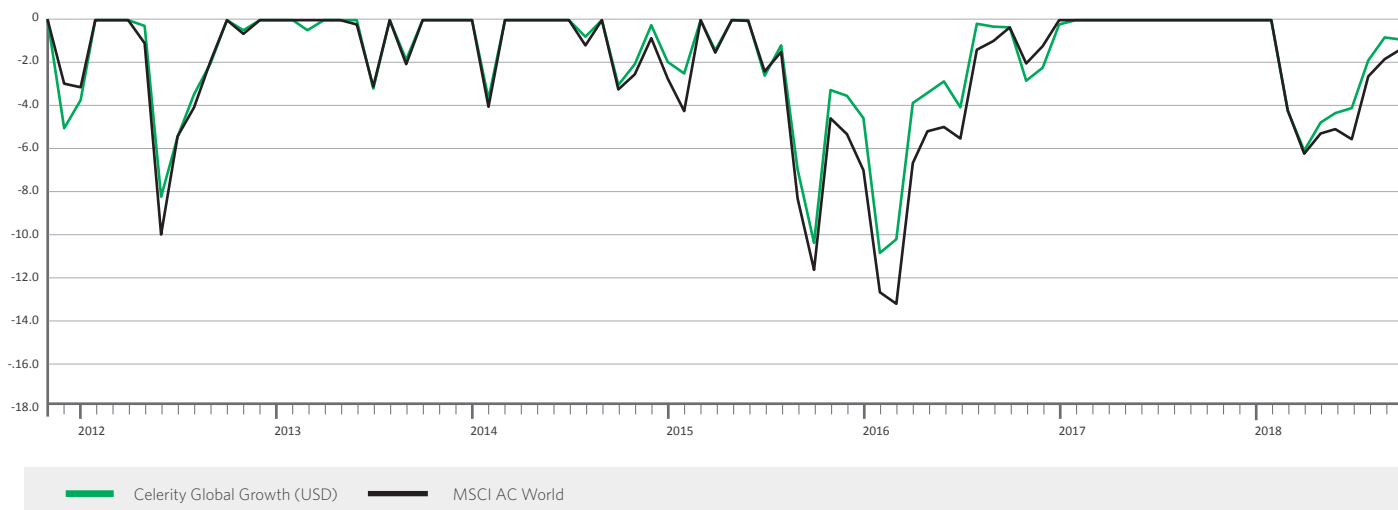
Time period: 01/01/2013 to 30/09/2018



Please note: this factsheet is subject to a disclaimer.

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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	4,05	-4,20	-1,90	1,37	0,47	0,23	2,28	1,09	-0,10				3,12
2017	2,29	3,10	0,78	1,98	2,17	0,25	2,42	0,49	1,16	1,48	1,82	1,12	20,77
2016	-6,53	0,73	6,97	0,48	0,56	-1,23	4,02	-0,16	-0,03	-2,45	0,61	2,03	4,50
2015	-0,54	4,16	-1,41	2,65	0,54	-2,57	1,44	-5,78	-3,62	7,83	-0,28	-1,06	0,66
2014	-3,64	5,32	0,24	0,69	2,11	1,19	-0,78	1,40	-3,01	1,02	1,81	-1,70	4,40
2013	4,74	-0,48	1,37	2,27	1,02	-3,16	3,87	-1,85	4,60	3,32	1,35	0,69	18,86

CELERTY GLOBAL GROWTH (ANNUALISED)

Investment Component Returns ***	YTD	1 Year	3 Year	5 Year
Foord International	-2,94	-1,16	5,93	3,29
Investec GSF Global Franchise	6,51	11,51	12,28	9,05
iShares World Equity Index	4,70	11,01	13,16	8,74
Coronation Global Emerging Markets	-16,76	-14,41	12,47	-0,18
Merian World Equity	6,39	12,41	15,28	11,01
Nedgroup Investments Global Equity	7,02	8,27	12,89	8,95
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