

INVESTMENT STRATEGY

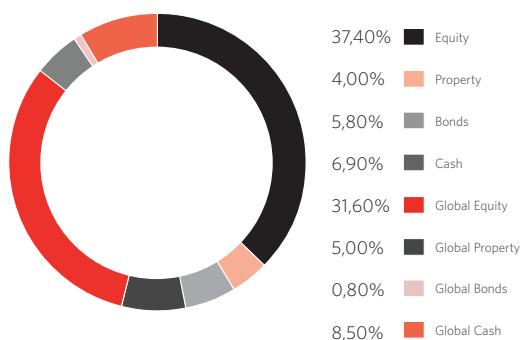
SEPTEMBER 2018

The objective of this portfolio is to deliver long term capital growth through equity centric investments. The portfolio aims to outperform the FTSE/JSE All Share Index over any rolling 5-year period and maintains a high risk profile. The portfolio will have an equity exposure of no less than 80% and therefore does not adhere to guidelines set by Regulation 28.

RISK WEIGHTING



ASSET ALLOCATION



UNDERLYING HOLDINGS

Marriott Dividend Growth	15%
Foord Flexible FoF	12%
Coronation Optimum Growth	12%
Laurium Flexible Prescient	14%
Nedgroup Investments Bravata Worldwide Flexible	12%
Truffle MET Flexible	14%
Rezco Managed Plus	15%
Catalyst Global Real Estate Prescient FF	4%
Money Market	2%

TOP TEN HOLDINGS

1. Naspers	6. Growthpoint Properties
2. Sasol	7. Sappi
3. British American Tobacco	8. Berkshire Hathaway
4. Shoprite	9. Old Mutual
5. Bid Corp	10. Firststrand

INVESTMENT MANAGEMENT AND OTHER CHARGES (VAT INCLUSIVE)**

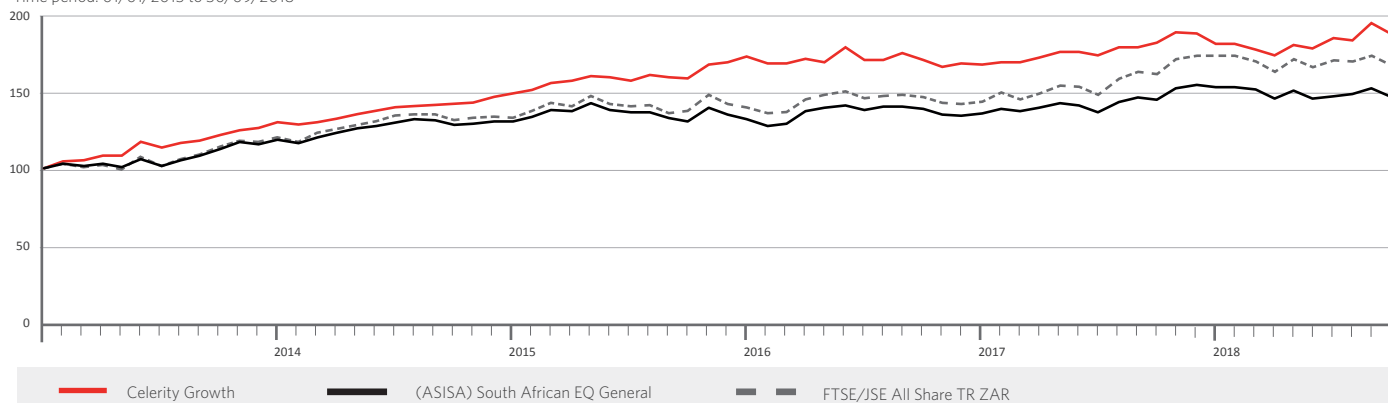
Investment Management (TIC)	1,21%
Other - Discretionary Management fee - Celerity	0.35%

PORTFOLIO RETURNS % (ANNUALISED)*

	YTD	1 Year	3 Year	5 Year
Celerity Growth	3,65	3,03	5,83	9,19
FTSE/JSE All Share TR ZAR	-3,84	3,32	6,67	7,99
(ASISA) South African EQ General	-4,35	1,09	3,90	5,45

INVESTMENT RETURNS

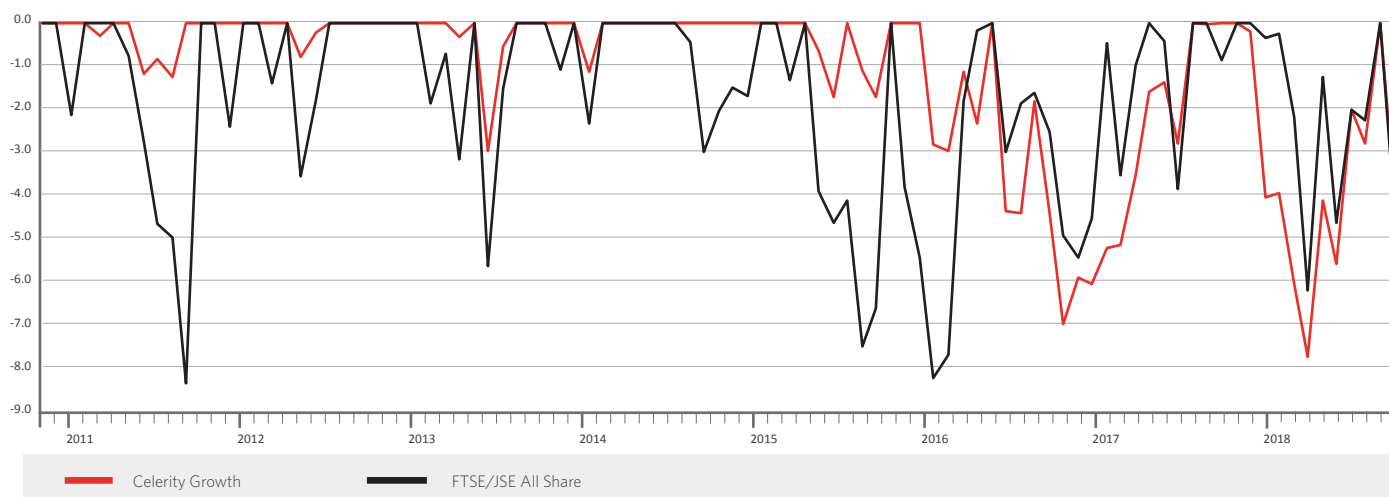
Time period: 01/01/2013 to 30/09/2018



Please note: this factsheet is subject to a disclaimer.

DRAWDOWN

Time period: 01/12/2010 to 30/09/2018


FUND MONTHLY RETURNS %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2018	0,11	-2,23	-1,81	3,98	-1,55	3,83	-0,81	6,30	-3,77				3,65
2017	0,92	0,08	1,71	2,05	0,22	-1,46	3,13	-0,02	1,72	3,66	-0,20	-3,91	7,93
2016	-2,85	-0,16	1,93	-1,23	5,63	-4,42	-0,05	2,75	-2,66	-2,75	1,20	-0,18	-3,19
2015	1,76	2,57	1,39	1,77	-0,65	-1,10	2,49	-1,12	-0,63	5,81	1,00	2,40	16,61
2014	-1,15	1,27	1,91	1,98	1,96	1,60	0,70	0,11	0,57	0,49	3,02	1,41	14,70
2013	5,21	0,31	3,27	-0,31	8,56	-3,01	2,53	1,21	3,16	3,07	0,86	3,05	31,18

CELERTY GROWTH (ANNUALISED)

Investment Component Returns ***	YTD	1 Year	3 Year	5 Year
Marriott Dividend Growth	-4,32	1,65	4,01	8,17
Rezco Managed Plus	4,02	3,72	2,58	6,96
Laurium Flexible Prescient	1,38	3,68	6,29	11,34
Truffle MET Flexible	3,07	2,17	3,63	9,52
Coronation Optimum Growth	6,76	0,30	12,50	11,04
Foord Flexible FoF	6,85	2,09	7,14	8,88
Nedgroup Inv Bravata Ww Flexible	7,13	5,09	7,09	9,07
Catalyst Gbl Real Estate Prescient FF	14,15	10,27	5,43	12,72

* 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