

INVESTMENT STRATEGY

JUNE 2021

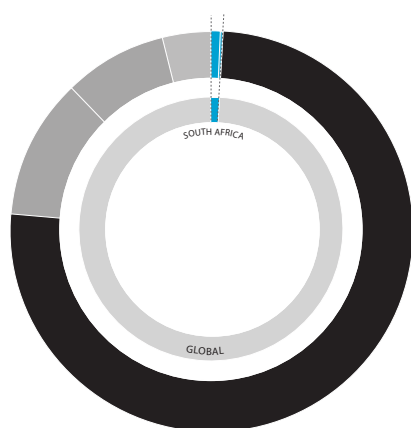
The objective of this portfolio is to provide investors with moderate capital growth. The portfolio aims to outperform a composite benchmark of equities and bonds. This portfolio maintains a medium risk profile and is limited to a maximum of 65% exposure to equities.

RISK WEIGHTING



MINIMUM INVESTMENT HORIZON (YEARS)

ASSET ALLOCATION



South Africa		1,10%	Global		98,90%
1,00%	Equity		75,30%	Global Equity	
0,10%	Cash		11,40%	Global Property	
			8,40%	Global Bonds	
			3,80%	Global Cash	

Asset allocation is one month lagged.

UNDERLYING MANAGERS

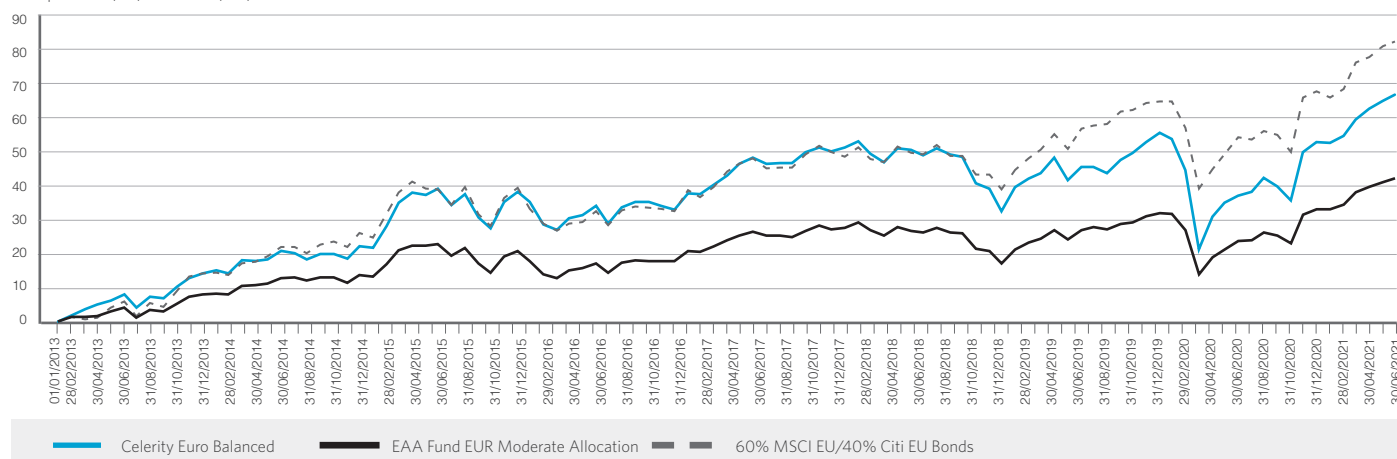
Blackrock Asset Management
Clearance Capital
Coronation Fund Managers
CRUX Asset Management
Orbis Investment Management
Rubrics Asset Management

PORTFOLIO RETURNS % (ANNUALISED)*

	YTD	1 Year	3 Years	5 Years
Celerity Euro Balanced	9,03	21,57	3,81	5,27
60% MSCI EU/40% Citi EU Bonds	8,68	18,18	6,90	7,23
EAA Fund EUR Moderate Allocation	6,63	14,76	3,97	4,34

INVESTMENT RETURNS*

Time period: 01/01/2013 to 30/06/2021



Please note: this factsheet is subject to a disclaimer.

TOP TEN EQUITY HOLDINGS

1. Vonovia	6. Deutsche Wohnen
2. LEG Immobilien	7. XPO Logistics
3. Novartis	8. Bayerische Motoren Werke
4. Alphabet	9. British American Tobacco
5. Prosus	10. Taizan Semiconductor Manufacturing

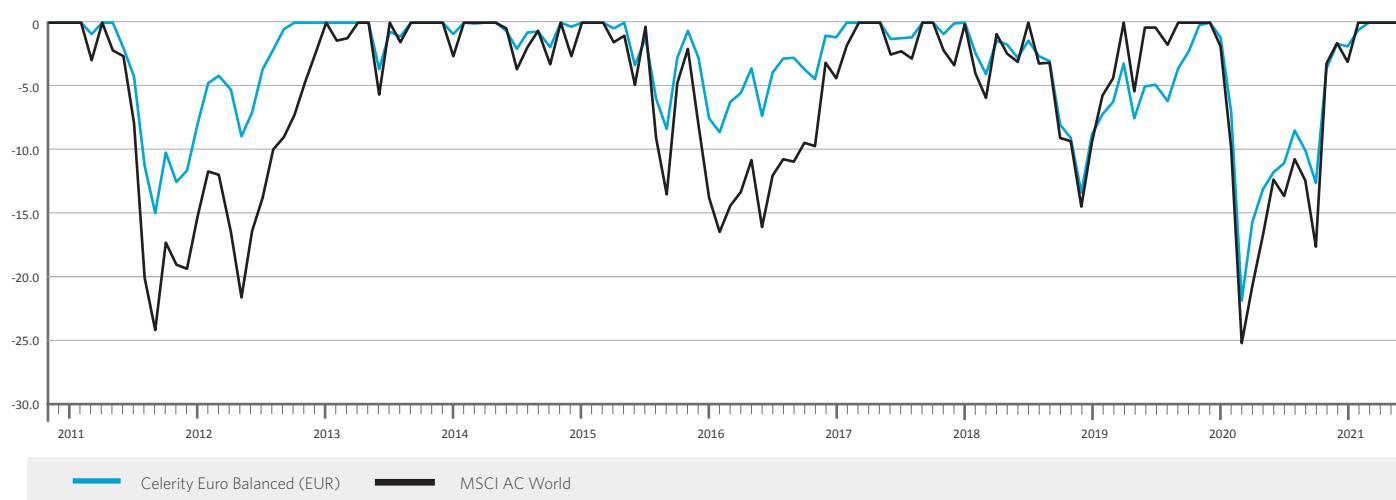
Top 10 equity exposures are one month lagged.

TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) **

Investment Management (TER)	0,92%
Other - Discretionary Management fee - Celerity	0,35%

DRAWDOWN*

Time period: 01/12/2010 to 30/06/2021



FUND MONTHLY RETURNS %*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	-0,18	1,30	3,23	1,87	1,53	0,98							9,03
2020	-1,15	-5,95	-16,02	7,90	3,10	1,52	0,86	2,90	-1,70	-2,92	10,37	1,99	-1,70
2019	5,30	1,82	1,06	3,23	-4,50	2,74	0,13	-1,36	2,74	1,44	2,07	1,74	17,31
2018	1,22	-2,41	-1,67	2,75	-0,35	-1,01	1,37	-1,24	-0,40	-5,19	-1,13	-4,79	-12,40
2017	-0,09	1,95	1,93	2,52	1,24	-1,29	0,09	0,07	2,24	0,92	-0,89	0,86	9,89

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

** Please note: the average weighted cost of underlying funds is indicative and varies daily as the weightings of the funds vary. The above-mentioned fees excludes Financial Advisor and platform fees and VAT.

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Sources: Performance, Top 10 holdings and Asset Allocation is sourced from Morningstar Direct. CPI for all urban areas sourced from FactSet.