

INVESTMENT STRATEGY

SEPTEMBER 2021

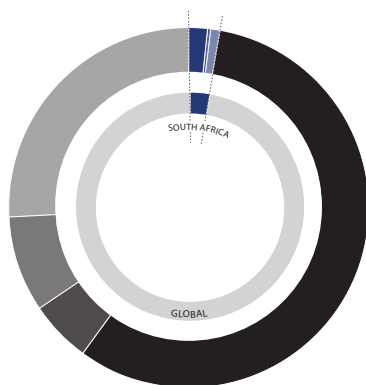
The objective of this portfolio is to provide investors with moderate capital growth. The portfolio aims to outperform a composite benchmark of equities and bonds. This portfolio maintains a medium risk profile and is limited to a maximum of 65% exposure to equities.

RISK WEIGHTING



MINIMUM INVESTMENT HORIZON (YEARS)

ASSET ALLOCATION



South Africa		2,80%	Global		97,20%
1,70%	Equity		57,40%	Global Equity	
0,40%	Bonds		5,50%	Global Property	
0,70%	Cash		8,50%	Global Bonds	
			25,80%	Global Cash	

Asset allocation is one month lagged.

UNDERLYING MANAGERS

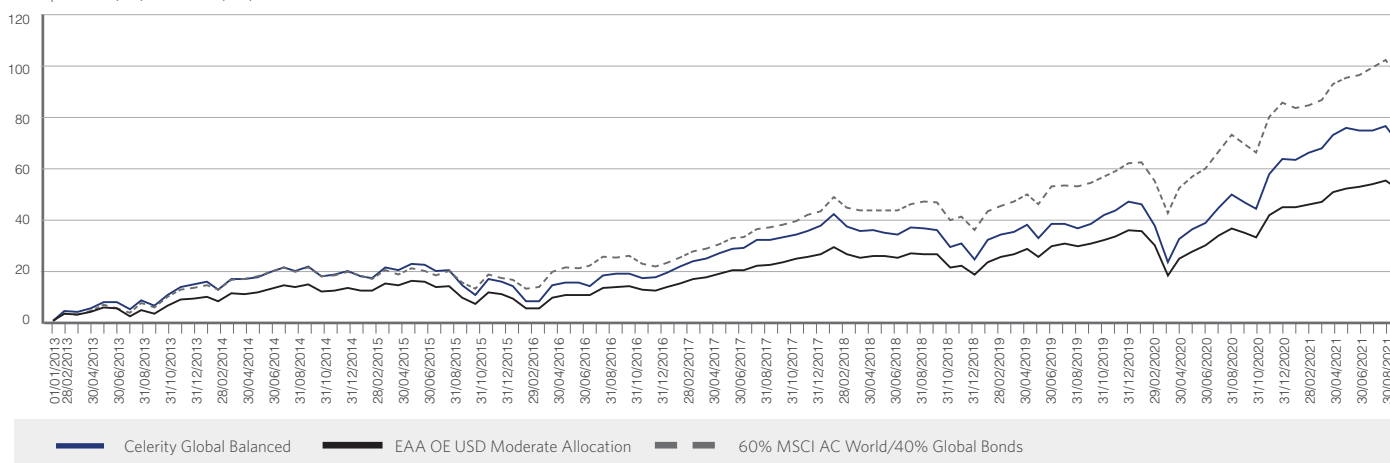
BlackRock Investment Management
Clearance Capital
Coronation Fund Managers
Franklin Templeton Investments
Nedgroup Investments
Ninety One Asset Management

PORTFOLIO RETURNS % (ANNUALISED)*

	YTD	1 Year	3 Years	5 Years
Celerity Global Balanced	3,95	16,05	7,78	7,46
60% MSCI AC World/40% Global Bonds	5,36	15,44	10,06	9,26
Global Moderate Allocation	4,75	13,00	6,39	6,03

INVESTMENT RETURNS*

Time period: 01/01/2013 to 30/09/2021



Please note: this factsheet is subject to a disclaimer.

TOP TEN HOLDINGS

1. Facebook	6. Amazon.com
2. Microsoft	7. Samsung Electronics
3. Apple	8. Alibaba Group Holding
4. Alphabet	9. UnitedHealth
5. Taiwan Semiconductor Manufacturing	10. LEG Immobilien

Top 10 equity exposures are one month lagged.

TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) **

Investment Management (TER)	0,89%
Other - Discretionary Management fee - Celerity	0,35%

DRAWDOWN*

Time period: 01/11/2011 to 30/09/2021



FUND MONTHLY RETURNS %*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	-0,21	1,86	0,89	3,29	1,50	-0,49	0,01	0,87	-3,68				3,95
2020	-0,73	-5,73	-10,42	7,39	2,77	1,93	4,38	3,54	-2,13	-1,61	9,33	3,79	11,36
2019	6,19	1,56	0,77	1,93	-3,62	4,15	-0,01	-1,29	1,42	2,30	1,47	2,31	18,19
2018	3,33	-3,42	-1,34	0,24	-0,74	-0,30	1,96	-0,34	-0,35	-4,87	0,89	-4,64	-9,50
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

* 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.

The information and opinions contained in this document are recorded and expressed in good faith and in reliance on sources believed to be credible. No representation, warranty, undertaking or guarantee of whatever nature is given on the accuracy and/or completeness of such information or the correctness of such opinions. No guarantee of investment performance or capital protection should be inferred from any of the information contained in this document. Celerity Investments (Pty) Ltd ("Celerity") will have no liability of whatever nature and however arising in respect of any claim, damages, loss or expenses suffered directly or indirectly by the investor or the investor's financial advisor acting on the information contained in this document. Furthermore, Celerity does not act as the investor's financial advisor, they have not conducted a financial needs analysis and will rely on the needs analysis conducted by the investor's financial advisor. Celerity recommends that investor's and financial advisors take particular care to consider whether any information contained in this document is appropriate given the investor's objectives, financial situation and particular needs in view of the fact that there may be limitations on the appropriateness of any advice provided. No guarantee of investment performance or capital protection should be inferred from any of the information contained in this document.

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