

INVESTMENT STRATEGY

SEPTEMBER 2021

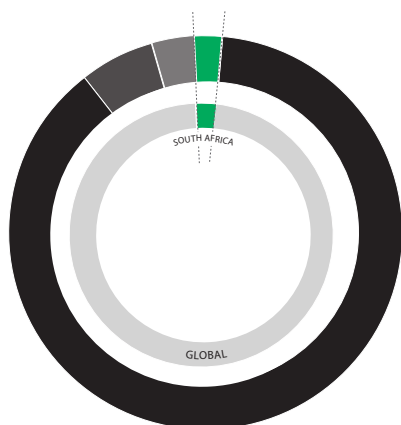
The objective of this portfolio is to deliver long term capital growth. This portfolio maintains a high risk profile and will have an equity exposure between 80% and 100%.

RISK WEIGHTING



MINIMUM INVESTMENT HORIZON (YEARS)

ASSET ALLOCATION



| South Africa | | Global | |
|--------------|--------|--------|-----------------|
| 2,40% | Equity | 87,90% | Global Equity |
| 0,10% | Cash | 6,30% | Global Property |
| | | 3,40% | Global Cash |

Asset allocation is one month lagged.

UNDERLYING MANAGERS

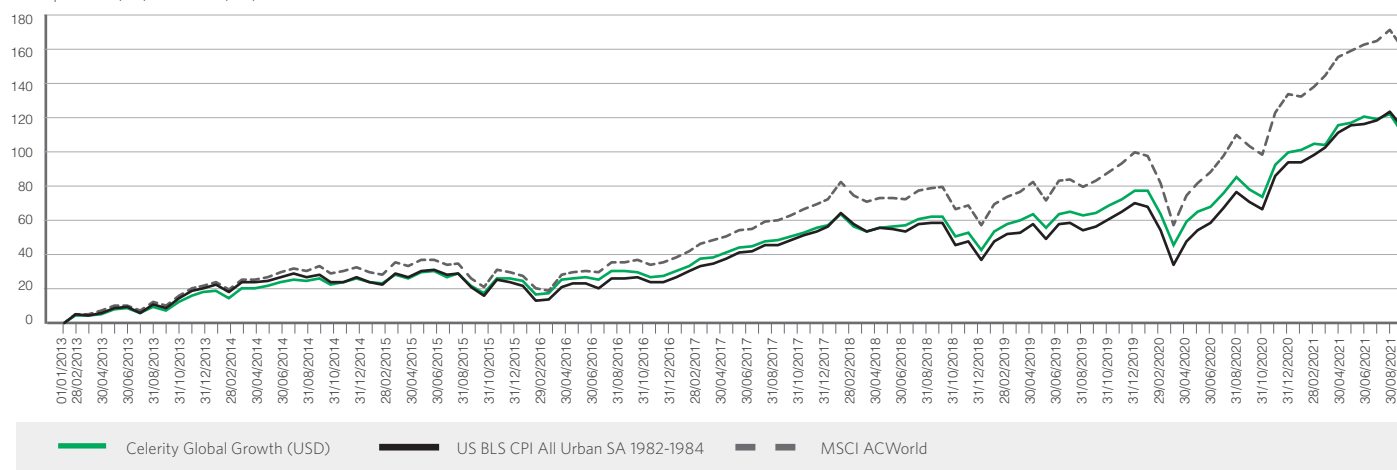
| |
|----------------------------------|
| Schroder Investment Management |
| Ninety One Asset Management |
| BlackRock Investment Management |
| Coronation Fund Managers |
| Clearance Capital |
| Nedgroup Investments |
| Dodge and Cox Funds |
| Baillie Gifford Asset Management |

PORTFOLIO RETURNS % (ANNUALISED)*

| | YTD | 1 Year | 3 Years | 5 Years |
|-------------------------------|-------|--------|---------|---------|
| Celerity Global Growth | 5,37 | 18,17 | 9,12 | 10,13 |
| MSCI AC World | 11,49 | 27,98 | 13,14 | 13,77 |
| Global Large-Cap Blend Equity | 10,34 | 25,35 | 10,33 | 10,93 |

INVESTMENT RETURNS*

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



Please note: this factsheet is subject to a disclaimer.

TOP TEN EQUITY HOLDINGS

| | |
|------------------------|---------------------------|
| 1. Microsoft | 6. Charter Communications |
| 2. Apple | 7. Alibaba Group Holding |
| 3. Visa | 8. Roche Holding |
| 4. Moody's Corporation | 9. ASML Holding |
| 5. Apple | 10. Facebook |

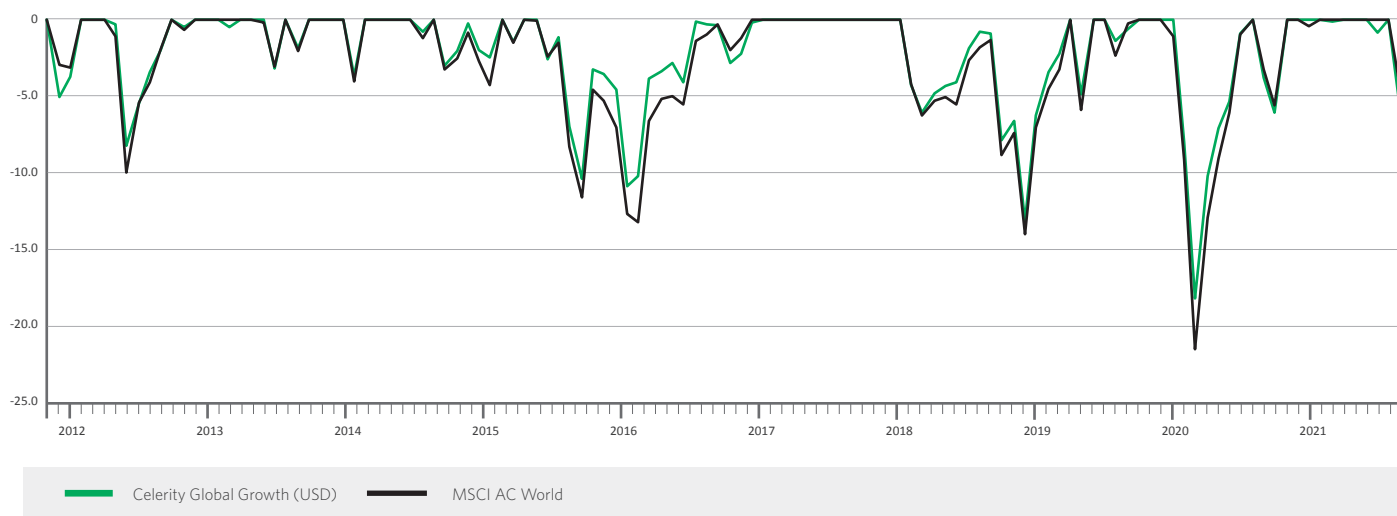
Top 10 equity exposures are one month lagged.

TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) **

| | |
|---|-------|
| Investment Management (TER) | 0,75% |
| 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 | 0,80 | 1,58 | -0,11 | 5,61 | 0,61 | 1,74 | -0,85 | 1,60 | -5,40 | | | | 5,37 |
| 2020 | 0,28 | -7,89 | -10,96 | 9,64 | 3,42 | 1,82 | 4,69 | 5,16 | -3,73 | -2,36 | 10,54 | 3,91 | 12,86 |
| 2019 | 7,84 | 2,96 | 1,23 | 2,45 | -4,79 | 5,06 | 0,88 | -1,39 | 0,80 | 2,67 | 2,29 | 2,58 | 24,41 |
| 2018 | 4,05 | -4,20 | -1,90 | 1,37 | 0,47 | 0,23 | 2,28 | 1,09 | -0,10 | -6,93 | 1,31 | -6,87 | -9,45 |
| 2017 | 2,28 | 3,10 | 0,78 | 1,98 | 2,17 | 0,25 | 2,42 | 0,49 | 1,16 | 1,48 | 1,82 | 1,12 | 20,77 |

* 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.