

INVESTMENT STRATEGY

SEPTEMBER 2022

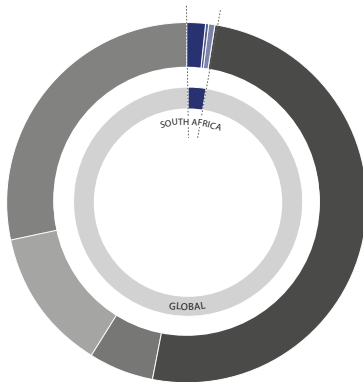
The objective of this portfolio is to provide investors with moderate capital growth. The portfolio aims to outperform a composite benchmark of equities and bonds. This portfolio maintains a medium risk profile and is limited to a maximum of 65% exposure to equities.

RISK WEIGHTING



MINIMUM INVESTMENT HORIZON (YEARS)

ASSET ALLOCATION



| South Africa 2,70% | | Global 97,30% | |
|--------------------|----------|---------------|-----------------|
| 1,90% | Equity | 50,50% | Global Equity |
| 0,10% | Property | 5,80% | Global Property |
| 0,60% | Bonds | 12,80% | Global Bonds |
| 0,10% | Cash | 28,20% | Global Cash |

Asset allocation is one month lagged.

UNDERLYING MANAGERS

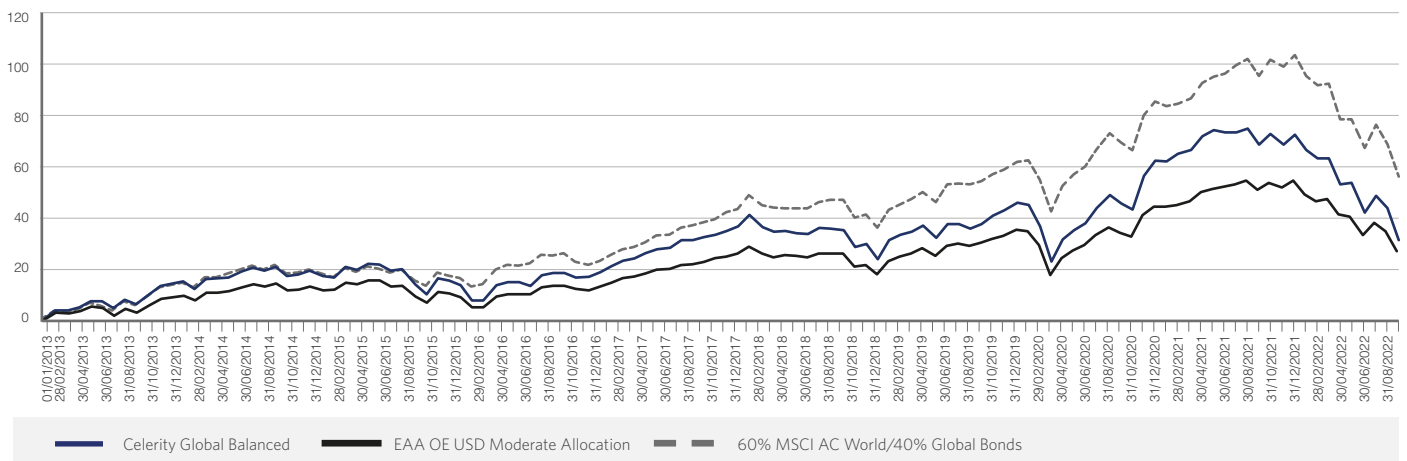
| |
|--------------------------------|
| Prudential Fund Managers |
| Clearance Capital |
| Coronation Fund Managers |
| Franklin Templeton Investments |
| Nedgroup Investments |
| Ninety One Asset Management |

PORTFOLIO RETURNS % (ANNUALISED)*

| | YTD | 1 Year | 3 Years | 5 Years |
|------------------------------------|--------|--------|---------|---------|
| Celerity Global Balanced | -24,18 | -22,29 | -1,31 | 0,00 |
| 60% MSCI AC World/40% Global Bonds | -23,48 | -20,22 | 0,41 | 2,50 |
| Global Moderate Allocation | -18,27 | -16,31 | -0,75 | 0,72 |

INVESTMENT RETURNS*

Time period: 01/01/2013 to 30/09/2022



Please note: this factsheet is subject to a disclaimer.

TOP TEN EQUITY EXPOSURES

| | |
|--------------|---------------------------------------|
| 1. Alphabet | 6. Taiwan Semiconductor Manufacturing |
| 2. Microsoft | 7. Vonovia |
| 3. Apple | 8. Visa |
| 4. Amazon | 9. Samsung |
| 5. Prosus | 10. Segro |

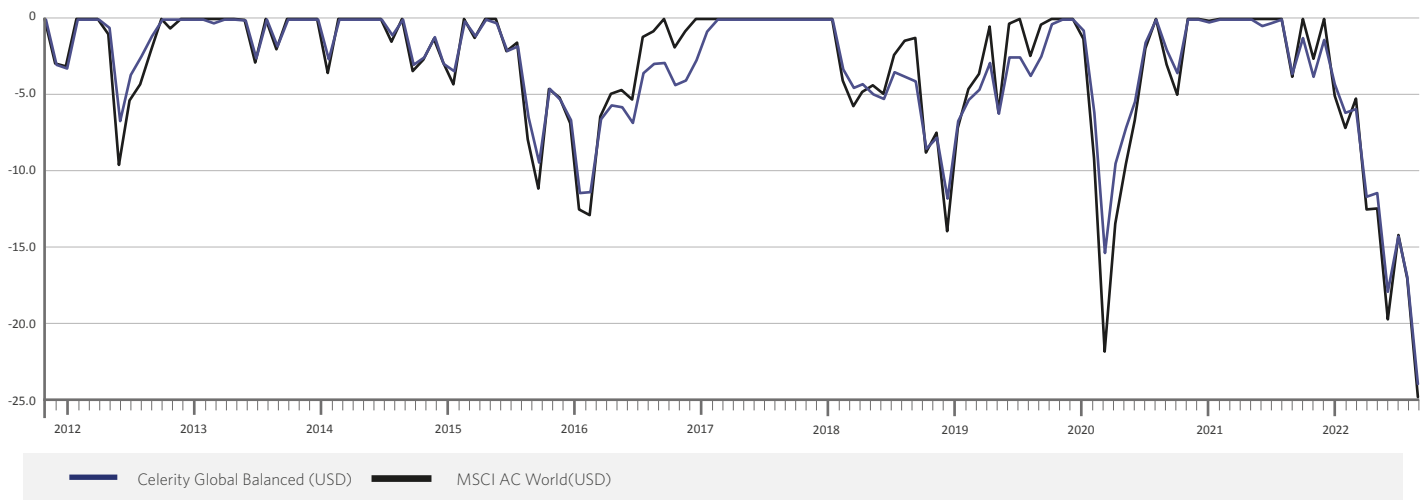
Top 10 equity exposures are one month lagged.

TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) **

| | |
|---|-------|
| Weighted Ave Cost of Cost of Underlying Funds | 0,93% |
| Other - Discretionary Management fee - Celerity | 0,35% |

DRAWDOWN*

Time period: 01/11/2011 to 30/09/2022



FUND MONTHLY RETURNS %*

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Year |
|------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| 2022 | -3,11 | -2,12 | 0,33 | -6,46 | 0,27 | -7,76 | 4,68 | -3,31 | -9,00 | | | | -24,18 |
| 2021 | -0,21 | 1,86 | 0,96 | 3,31 | 1,68 | -0,43 | 0,16 | 1,10 | -3,79 | 2,61 | -2,74 | 2,71 | 7,19 |
| 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 greater than a year have been annualised.

** The weighted average TER is indicative and varies daily as the weightings of the funds vary. The abovementioned fees exclude Financial Advisor fees and platform fees, but include VAT.

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Sources: Performance, Top 10 holdings and Asset Allocation is sourced from Morningstar Direct. Performance for the periods ending at the month end date of this MDD. CPI for all urban areas sourced from FactSet.