

INVESTMENT STRATEGY

OCTOBER 2022

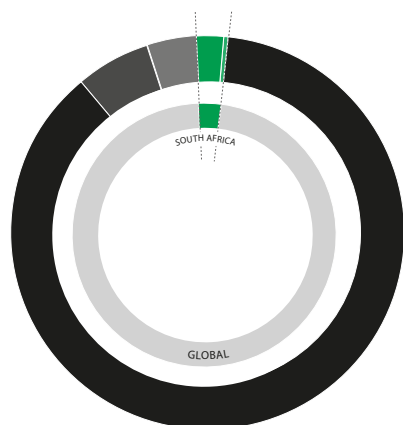
The objective of this portfolio is to deliver long term capital growth. This portfolio maintains a high risk profile and will have an equity exposure between 80% and 100%.

RISK WEIGHTING



MINIMUM INVESTMENT HORIZON (YEARS)

ASSET ALLOCATION



South Africa	2,50%	Global	97,50%
2,40%	Equity	87,30%	Global Equity
0,10%	Cash	5,90%	Global Property
		4,30%	Global Cash

Asset allocation is one month lagged.

UNDERLYING MANAGERS

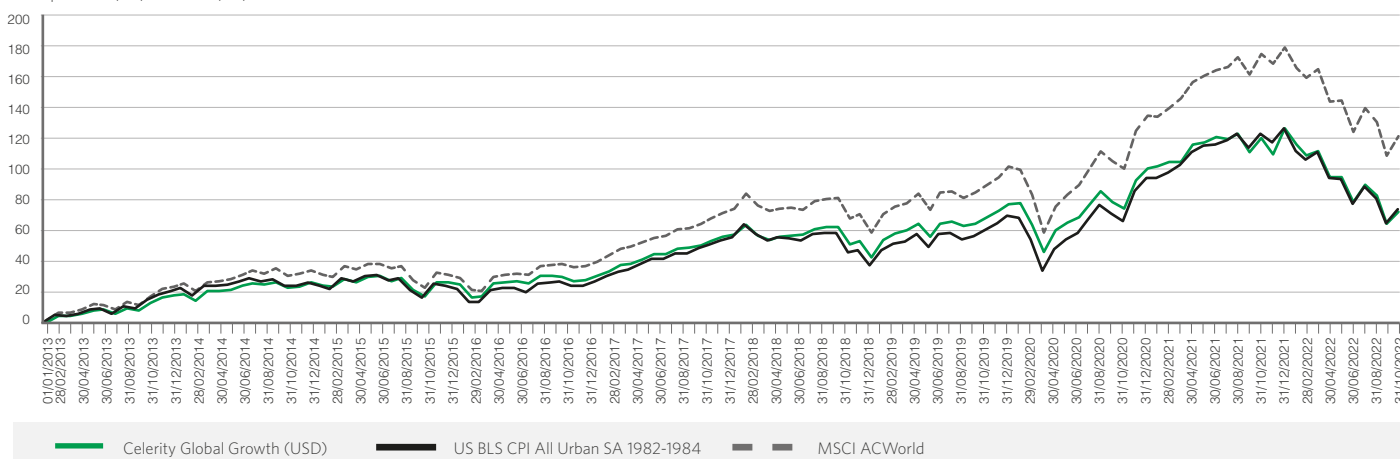
Schroder Investment Management
Ninety One Asset Management
BlackRock Investment Management
Coronation Fund Managers
Clearance Capital
Nedgroup Investments
Dodge and Cox Funds
Baillie Gifford Asset Management

PORTFOLIO RETURNS % (ANNUALISED)*

	YTD	1 Year	3 Years	5 Years
Celerity Global Growth	-24,12	-24,54	0,60	2,39
MSCI AC World	-20,81	-19,58	5,34	5,76
Global Large-Cap Blend Equity	-23,15	-22,06	2,61	2,76

INVESTMENT RETURNS*

Time period: 01/01/2013 to 31/10/2022



Please note: this factsheet is subject to a disclaimer.

TOP TEN EQUITY EXPOSURES

1. Microsoft	6. Moody's
2. Apple	7. UnitedHealth Group
3. Visa	8. Alphabet
4. Amazon	9. Nestle
5. Alphabet	10. Prosus

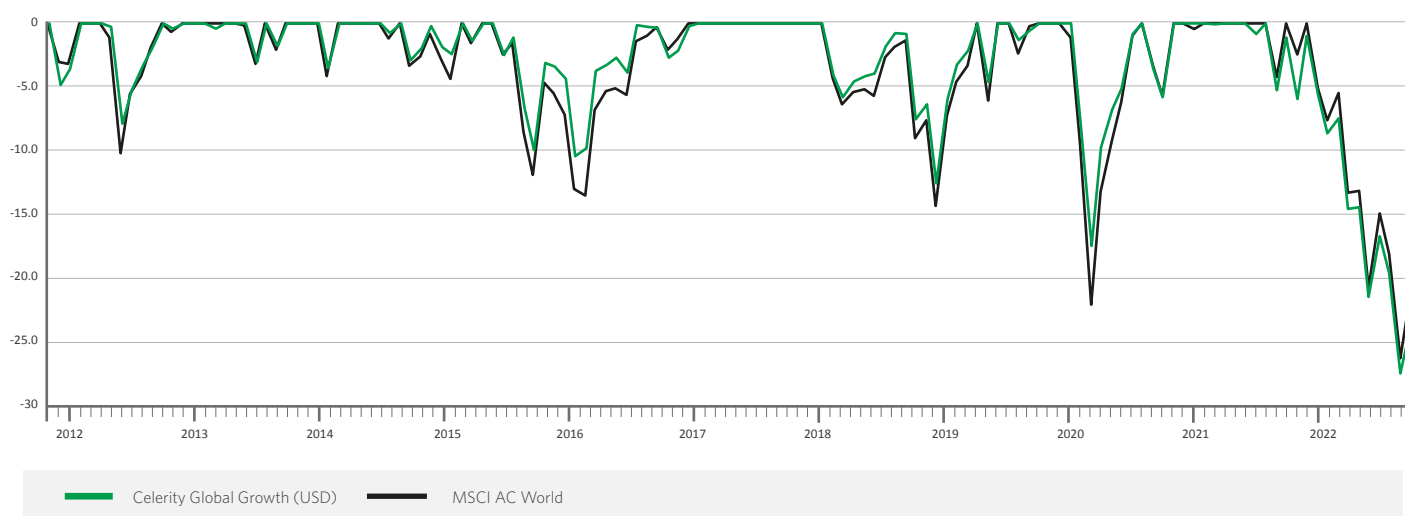
Top 10 equity exposures are one month lagged.

TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) **

Weighted Ave Cost of Cost of Underlying Funds	0,77%
Other - Discretionary Management fee - Celerity	0,35%

DRAWDOWN*

Time period: 01/11/2011 to 31/10/2022



FUND MONTHLY RETURNS %*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2022	-4,81	-3,33	1,35	-7,95	0,17	-8,54	6,34	-3,65	-10,14	4,78			-24,12
2021	-0,12	2,49	1,74	5,08	1,54	1,03	0,17	1,78	-4,82	4,56	-3,90	3,50	13,29
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 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.

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. 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 investors 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. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance.

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.