

## INVESTMENT STRATEGY

NOVEMBER 2022

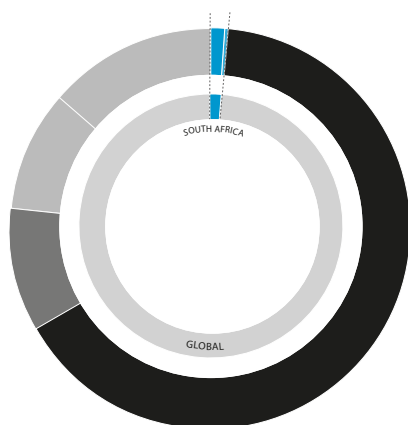
The objective of this portfolio is to provide investors with moderate capital growth. The portfolio aims to outperform a composite benchmark of equities and bonds. This portfolio maintains a medium risk profile and is limited to a maximum of 65% exposure to equities.

### RISK WEIGHTING



### MINIMUM INVESTMENT HORIZON (YEARS)

## ASSET ALLOCATION



| South Africa | 1,40%    | Global | 98,60%          |
|--------------|----------|--------|-----------------|
| 1,20%        | Equity   | 70,60% | Global Equity   |
| 0,20%        | Property | 11,00% | Global Property |
|              |          | 11,50% | Global Bonds    |
|              |          | 5,50%  | Global Cash     |

Asset allocation is one month lagged.

## UNDERLYING MANAGERS

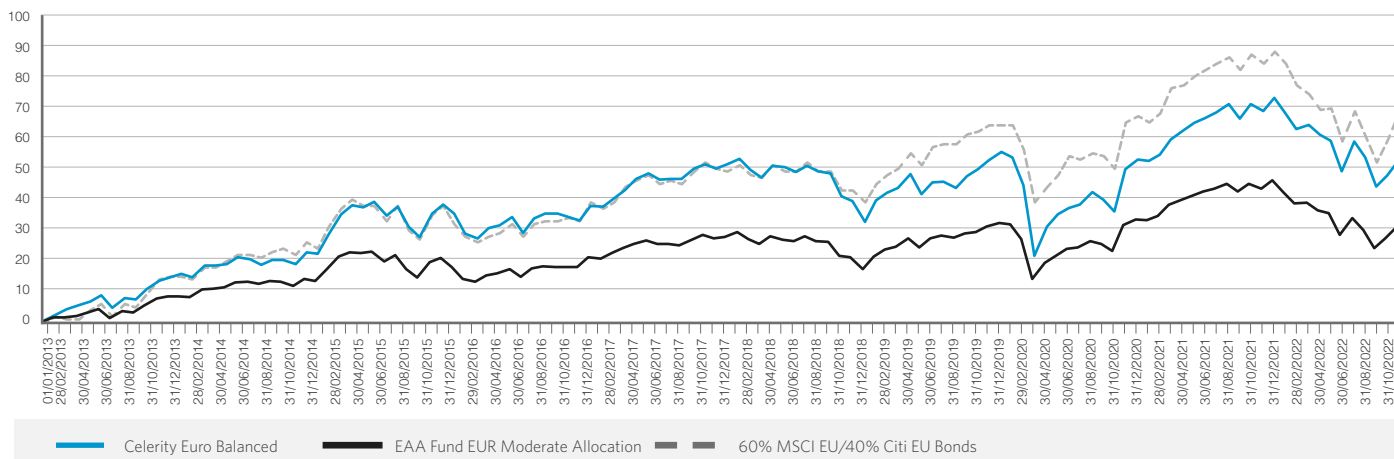
|                             |
|-----------------------------|
| Blackrock Asset Management  |
| Clearance Capital           |
| Coronation Fund Managers    |
| CRUX Asset Management       |
| Orbis Investment Management |
| Rubrics Asset Management    |

## PORTFOLIO RETURNS % (ANNUALISED)\*

|   | YTD    | 1 Year | 3 Years | 5 Years |
|---|--------|--------|---------|---------|
| Celerity Euro Balanced                  | -11,62 | -9,38  | 0,07    | 0,41    |
| 60% MSCI EU/40% Bloomberg Euro Agg Govt | -10,09 | -7,81  | 1,16    | 2,45    |
| EAA Fund EUR Moderate Allocation        | -9,90  | -8,30  | 0,03    | 0,58    |

## INVESTMENT RETURNS\*

Time period: 01/01/2013 to 30/11/2022



Please note: this factsheet is subject to a disclaimer.

**TOP TEN EQUITY EXPOSURES**

|                   |                                     |
|-------------------|-------------------------------------|
| 1. Novo Nordisk   | 6. LVMH Moët Hennessy Louis Vuitton |
| 2. Vonovia        | 7. Bawag Group                      |
| 3. Novartis       | 8. Schneider Electric               |
| 4. Segro          | 9. Nordea Bank                      |
| 5. LEG Immobilien | 10. Alphabet                        |

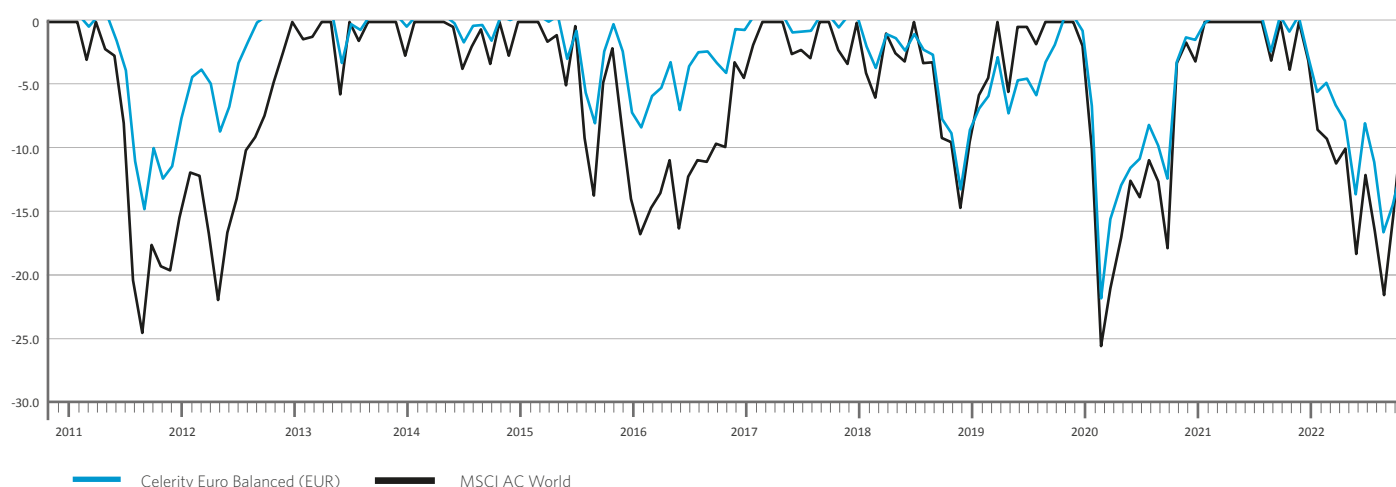
**TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) \*\***

|   |       |
|---|-------|
| Weighted Ave Cost of Underlying Funds           | 1,00% |
| Other - Discretionary Management fee - Celerity | 0,35% |

Top 10 equity exposures are one month lagged.

**DRAWDOWN\***

Time period: 01/12/2010 to 30/11/2022



**FUND MONTHLY RETURNS %\***

|      | Jan   | Feb   | Mar    | Apr   | May   | Jun   | Jul  | Aug   | Sep   | Oct   | Nov   | Dec   | Year   |
|------|-------|-------|--------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|
| 2022 | -3,10 | -2,91 | 0,77   | -1,83 | -1,31 | -6,25 | 6,47 | -3,30 | -6,19 | 2,55  | 3,63  |       | -11,62 |
| 2021 | -0,18 | 1,30  | 3,23   | 1,87  | 1,53  | 0,98  | 1,08 | 1,56  | -2,77 | 2,88  | -1,26 | 2,54  | 13,35  |
| 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 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.