

INVESTMENT STRATEGY

OCTOBER 2023

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.

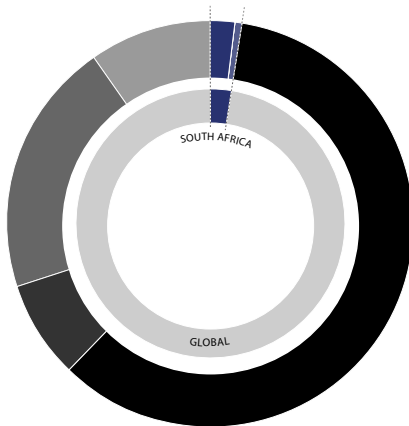
RISK WEIGHTING

1	2	3	4	5
1	3	5	7	7+

MINIMUM INVESTMENT HORIZON (YEARS)

ASSET ALLOCATION

UNDERLYING MANAGERS



South Africa 2,60%		Global 97,40%	
2,00	Equity	59,80	Global Equity
0,10	Property	7,80	Global Property
0,50	Bonds	20,30	Global Bonds
		9,50	Global Cash

M&G Investment Managers
Clearance Capital
Coronation Fund Managers
Franklin Templeton Investments
Nedgroup Investments
Ninety One Asset Management

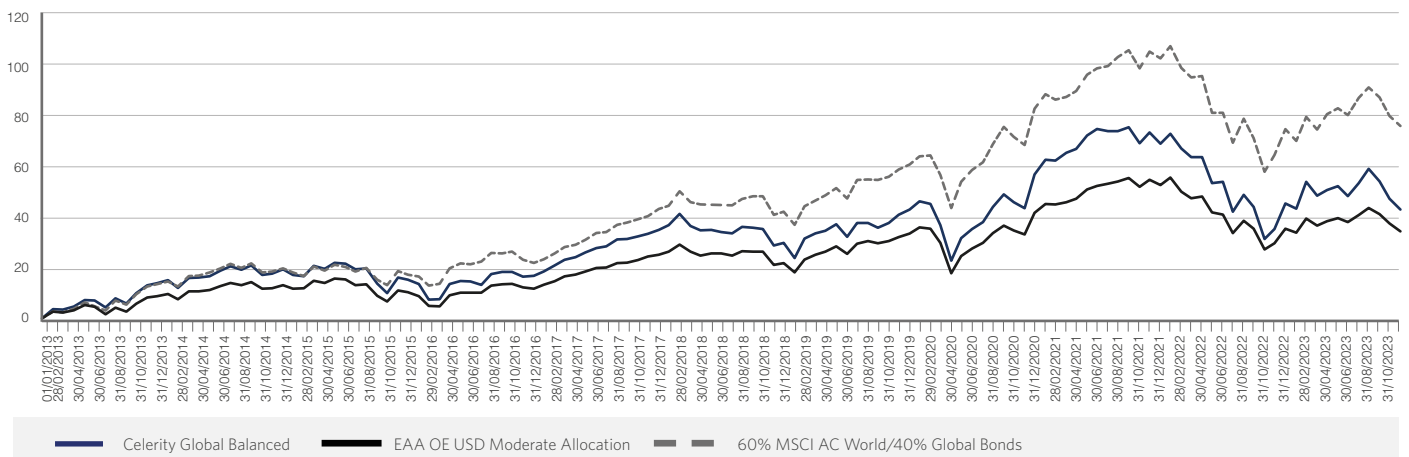
Asset allocation is one month lagged.

PORTFOLIO RETURNS % (ANNUALISED)*

	YTD	1 Year	3 Years	5 Years
Celerity Global Balanced	-0,68	6,01	0,20	2,34
60% MSCI AC World/40% Global Bonds	3,42	6,80	1,44	4,44
Global Moderate Allocation	0,48	3,58	0,31	2,13

INVESTMENT RETURNS*

Time period: 01/01/2013 to 31/10/2023



Please note: this factsheet is subject to a disclaimer.

TOP TEN EQUITY EXPOSURES

1. Apple	6. Fidelity National Information Services
2. Microsoft	7. Airbus SE
3. Amazon	8. Samsung Electronics
4. Prosus NV	9. Vonovia SE
5. Taiwan Semiconductor Manufacturing	10. British American Tobacco

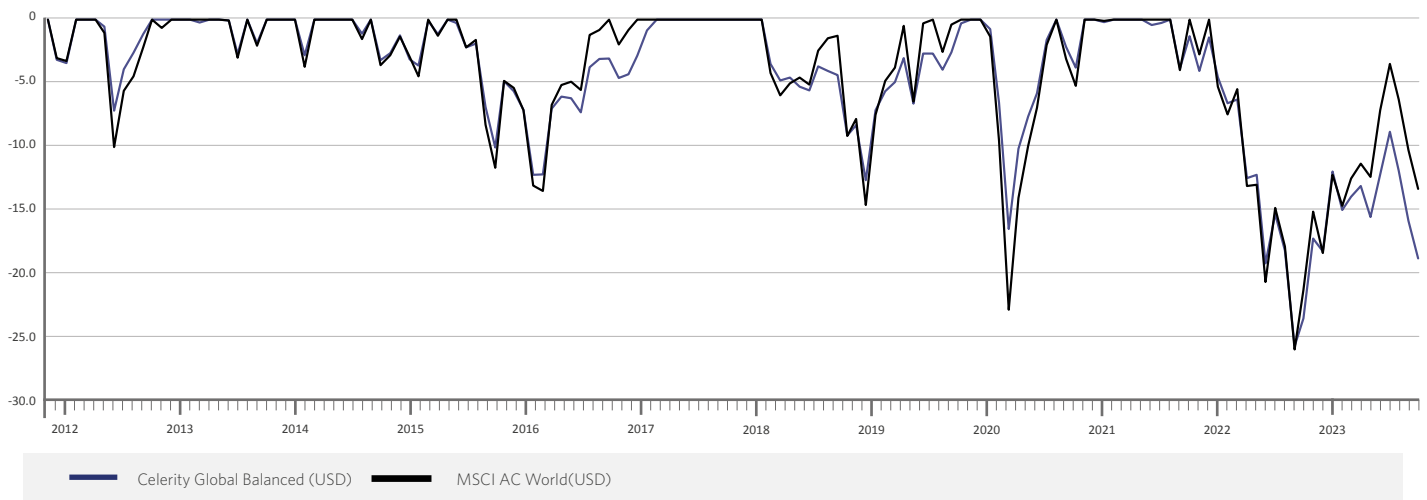
Top 10 equity exposures are one month lagged.

TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) **

Weighted Ave Cost of Cost of Underlying Funds	0,92%
Other - Discretionary Management Fee - Celerity	0,35%

DRAWDOWN*

Time period: 01/11/2011 to 31/10/2023



FUND MONTHLY RETURNS %*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2023	7,51	-3,37	1,18	0,95	-2,72	3,89	3,72	-3,29	-4,37	-3,45			-0,68
2022	-3,11	-2,12	0,33	-6,46	0,27	-7,76	4,68	-3,31	-9,00	2,89	7,99	-1,16	-16,73
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

* 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.