

INVESTMENT STRATEGY

DECEMBER 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.

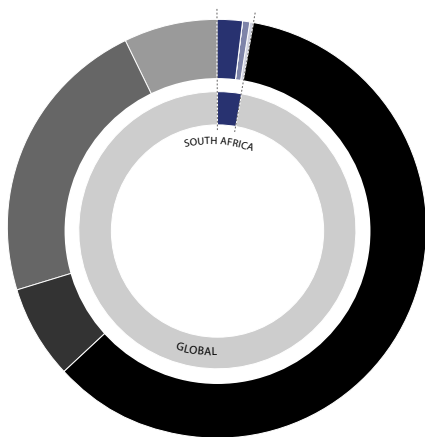
RISK WEIGHTING



MINIMUM INVESTMENT HORIZON (YEARS)

ASSET ALLOCATION

UNDERLYING MANAGERS



South Africa		2,90%	Global		97,10%
2,10%	Equity		60,40%	Global Equity	
0,10%	Property		7,00%	Global Property	
0,50%	Bonds		22,70%	Global Bonds	
0,20%	Cash		7,00%	Global Cash	

BlackRock Investment Management

Clearance Capital

Coronation Fund Managers

Franklin Templeton Investments

Nedgroup Investments

Ninety One Asset Management

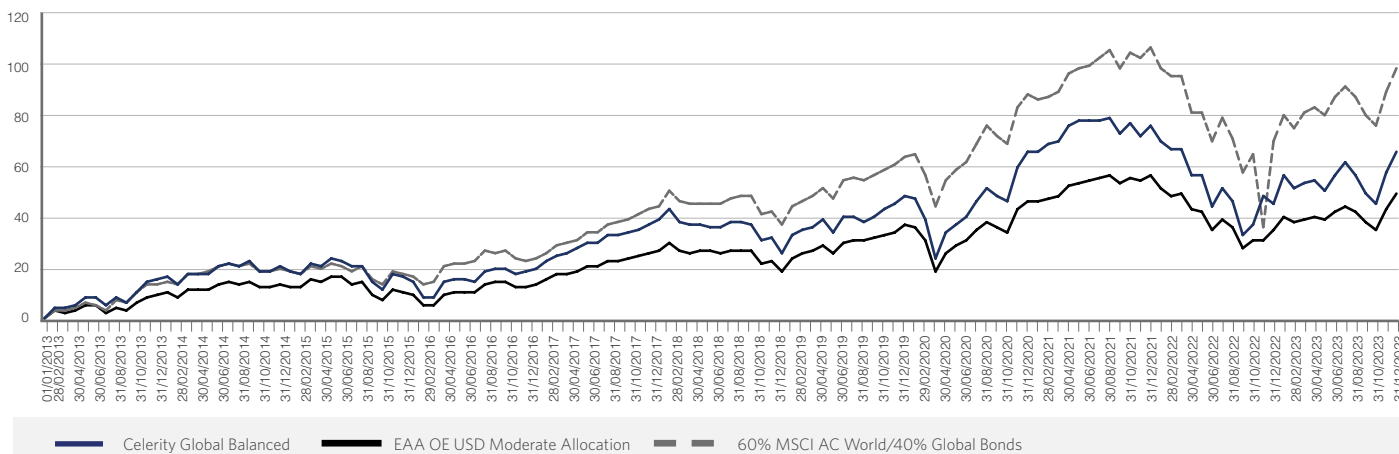
Asset allocation is one month lagged.

PORTFOLIO RETURNS % (ANNUALISED)*

	YTD	1 Year	3 Years	5 Years
Celerity Global Balanced	13,74	13,74	0,05	5,68
60% MSCI AC World/40% Global Bonds	16,45	16,45	1,72	7,54
Global Moderate Allocation	10,34	10,34	0,56	4,60

INVESTMENT RETURNS*

Time period: 01/01/2013 to 31/12/2023



Please note: this factsheet is subject to a disclaimer.

TOP TEN EQUITY EXPOSURES

1. Microsoft	6. Fidelity National Information Services Inc
2. Apple	7. Airbus SE
3. Amazon	8. Alphabet
4. Prosus NV	9. Target Corp
5. Taiwan Semiconductor Manufacturing Co	10. Vonovia SE

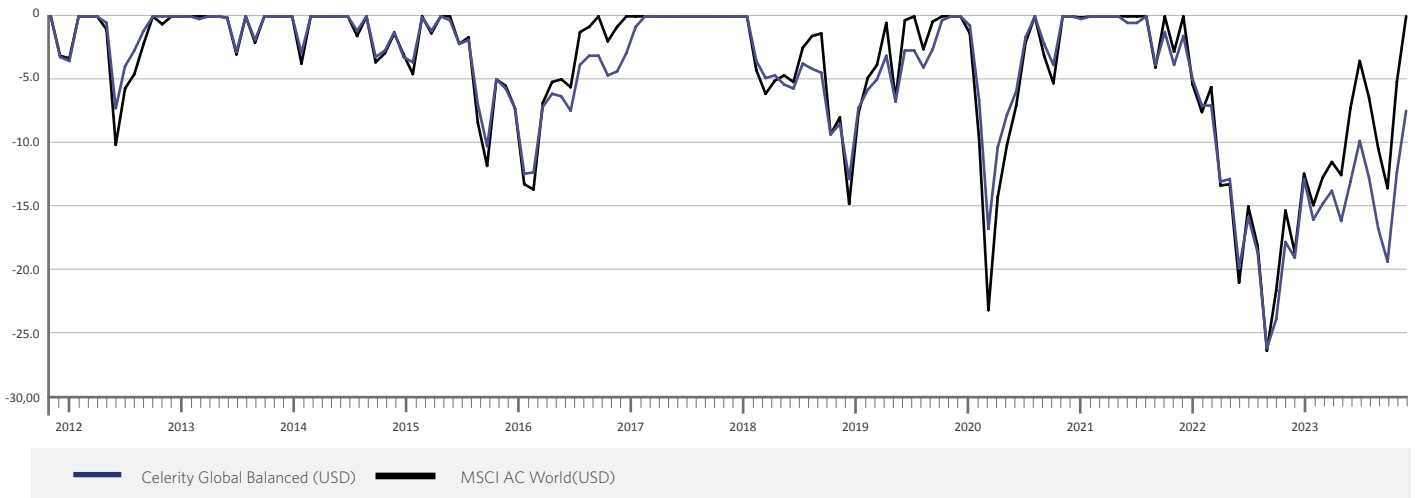
Top 10 equity exposures are one month lagged.

TOTAL INVESTMENT MANAGEMENT CHARGES (VAT INCLUSIVE) **

Weighted Ave Cost of Cost of Underlying Funds	0,87%
Other - Discretionary Management Fee - Celerity	0,35%

DRAWDOWN*

Time period: 01/11/2011 to 31/12/2023



FUND MONTHLY RETURNS %*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2023	7,37	-3,59	1,53	1,06	-2,59	3,51	3,61	-3,12	-4,40	-3,00	8,36	5,30	13,74
2022	-3,36	-2,07	0,05	-6,31	0,29	-7,75	4,73	-3,19	-8,85	2,98	7,59	-1,42	-17,15
2021	-0,21	1,86	0,89	3,29	1,50	-0,49	0,01	0,87	-3,68	2,53	-2,50	2,28	6,27
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.