



**RISK RATING**

1—2—3—**4**—5

**MINIMUM INVESTMENT HORIZON (YEARS)**

1—3—5—**7**—7+

**UNDERLYING MANAGERS**

Coronation Fund Managers	23,0%
M&G Investment Managers	20,0%
Nedgroup Investments	20,0%
Franklin Templeton Investments	18,0%
Ninety One Asset Management	14,0%
Clearance Capital	5,0%

**INVESTMENT RETURNS (ANNUALISED)**

	1 Year	3 Years	5 Years	Since Inception
<b>Fund</b>	14,5%	0,4%	5,7%	5,5%
<b>Benchmark</b>	17,0%	2,2%	7,1%	7,7%
<b>Peer Group</b>	12,5%	0,7%	4,2%	4,5%

**INVESTMENT STRATEGY**

The objective of this portfolio is to provide investors with moderate to high 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.

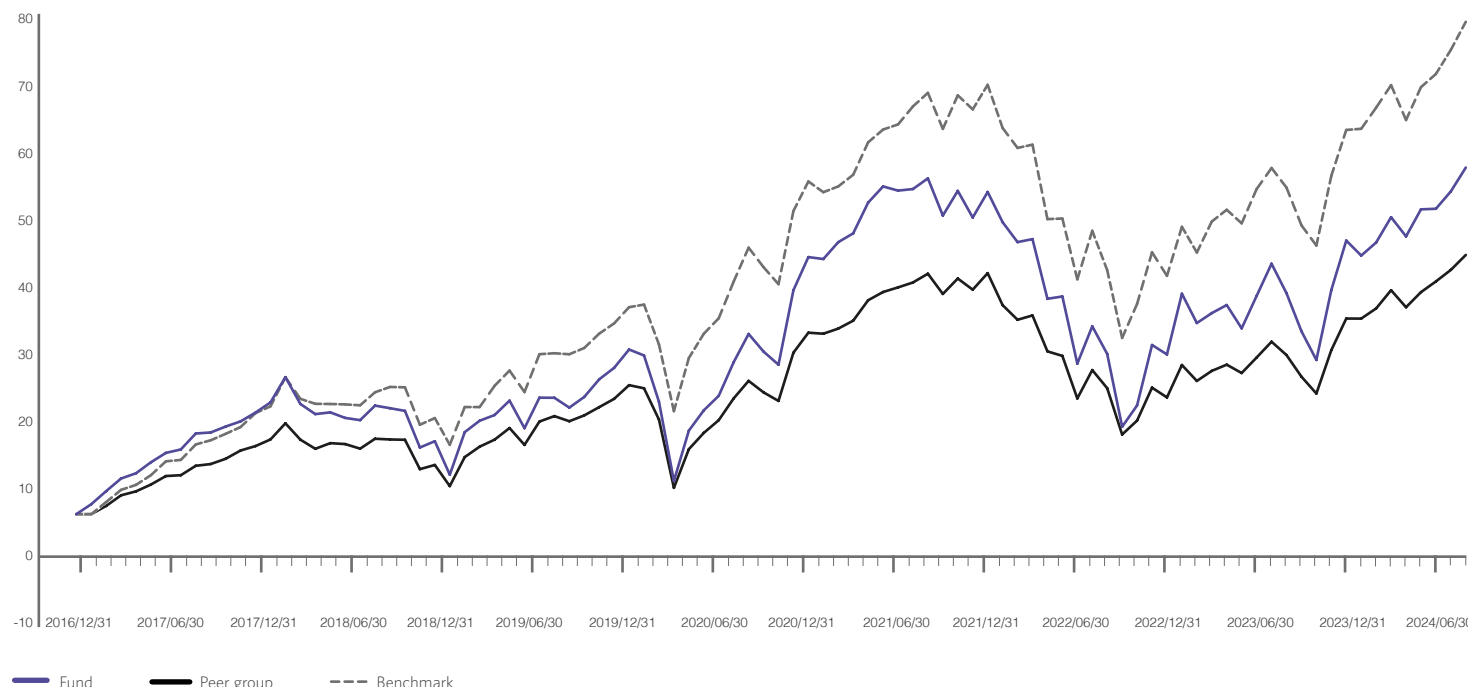
**INVESTOR PROFILE**

The portfolio is suited for investors who are looking for direct offshore exposure and returns in US dollars. Investors should have a moderate to high risk profile and an investment time horizon of at least 7 years. The portfolio is not designed to provide regular income withdrawals but rather for long term capital growth in global terms. Investors should expect and be able to withstand moderate short-term volatility.

**RISK MEASURES SINCE INCEPTION (ANNUALISED)**

	Fund	Peer Group
<b>Highest 1 year rolling return</b>	41,9%	25,0%
<b>Lowest 1 year rolling return</b>	-22,3%	-16,2%
<b>Standard Deviation</b>	13,3%	12,8%

**INVESTMENT RETURNS** | Time period: 31/12/2016 to 31/08/2024

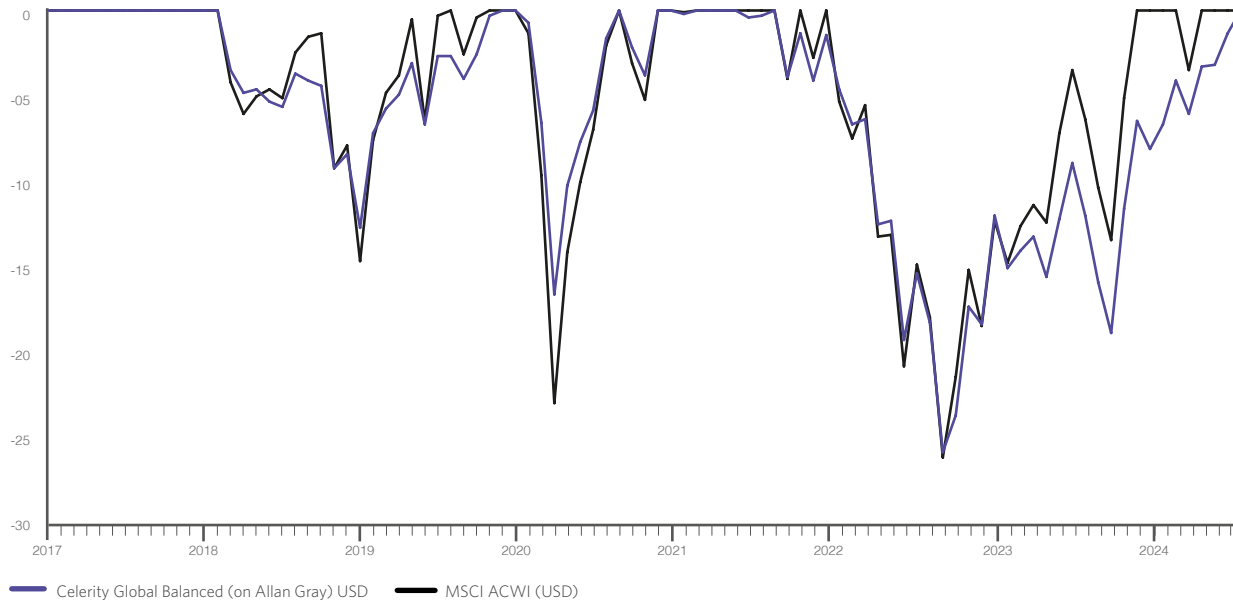


# CELERITY GLOBAL BALANCED (ON ALLAN GRAY) USD

## FUND MONTHLY RETURNS %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2024	-1,6	1,4	2,7	-2,0	2,9	0,1	1,8	2,5					7,9
2023	7,5	-3,4	1,2	1,0	-2,7	3,9	3,7	-3,3	-4,4	-3,5	8,7	5,7	14,1
2022	-3,1	-2,1	0,3	-6,5	0,3	-7,8	4,7	-3,3	-9,0	2,9	8,0	-1,2	-16,7
2021	-0,2	1,9	1,0	3,3	1,7	-0,4	0,2	1,1	-3,8	2,6	-2,7	2,7	7,2
2020	-0,7	-5,7	-10,4	7,4	2,8	1,9	4,4	3,5	-2,1	-1,6	9,3	3,8	11,4
2019	6,2	1,6	0,8	1,9	-3,6	4,1	0,0	-1,3	1,4	2,3	1,5	2,3	18,2

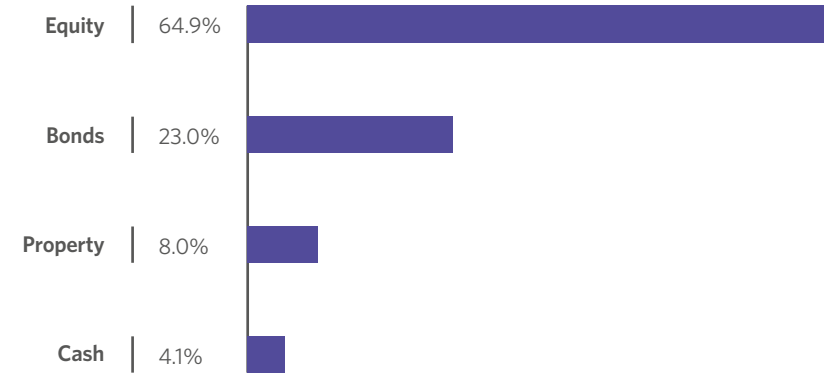
## DRAWDOWN | Time period: 01/01/2017 to 31/08/2024



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Sources: Performance and Asset Allocation are sourced from Morningstar Direct. Performance for the periods ending at the month end date of this DD. CPI for all urban areas sourced from FactSet.

## ASSET ALLOCATION



## INVESTMENT GUIDELINES

Investment Manager	Celerity Investments (Pty) Ltd
Portfolio Manager	Andries Kotzee
Benchmark	Composite: 60% MSCI AC World, 40% Global Bonds
Risk Profile	Moderate - High
Peer Group	(Morningstar) EAA Fund USD Moderate Allocation
Investment Time Horizon	7 Years

## FEES AND CHARGES (VAT INCLUSIVE)

Weighted Ave Cost of Underlying Funds	0,93%
Other - Discretionary Management Fee - Celerity	0,35%
<b>Total Cost</b>	<b>1,28%</b>

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.

## FSP:

Celerity Investments (Pty) Ltd is an authorised financial services provider. FSP number 47650  
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