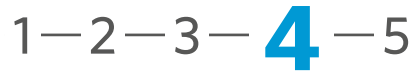




**RISK RATING**



**MINIMUM INVESTMENT HORIZON (YEARS)**



**UNDERLYING MANAGERS**

Blackrock Asset Management	37.0%
Orbis Investment Management	20.0%
CRUX Asset Management	19.0%
Clearance Capital	12.0%
Coronation Fund Managers	6.0%
Rubrics Asset Management	6.0%

**INVESTMENT RETURNS (ANNUALISED)**

	1 Year	3 Years	5 Years	Since Inception
<b>Fund</b>	2.8%	3.1%	8.2%	3.3%
<b>Benchmark</b>	4.4%	6.3%	8.6%	5.1%
<b>Peer Group</b>	3.0%	2.5%	5.5%	2.6%

**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 euros. Investors should have a moderate to high risk profile and an investment time horizon of at least 7 years. 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>	31.5%	21.8%
<b>Lowest 1 year rolling return</b>	-15.5%	-13.3%
<b>Standard Deviation</b>	13.9%	12.4%

**INVESTMENT RETURNS** | Time period: 31/12/2016 to 31/03/2025

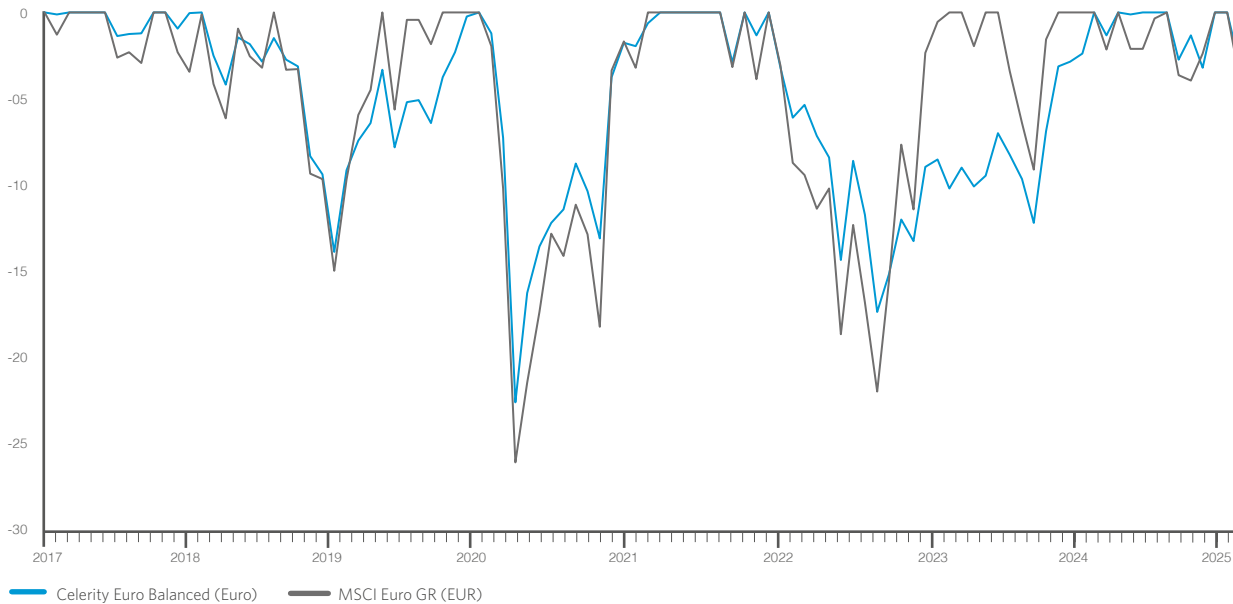


# CELERITY EURO BALANCED (EURO)

## FUND MONTHLY RETURNS %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	3.9	0.5	-2.8										1.6
2024	0.3	0.5	3.4	-1.3	2.2	-0.1	1.3	1.3	0.9	-2.6	1.4	-1.8	5.4
2023	4.8	0.4	-1.8	1.3	-1.2	0.7	2.6	-1.3	-1.5	-2.7	5.9	3.9	11.3
2022	-3.1	-2.9	0.8	-1.8	-1.3	-6.3	6.5	-3.3	-6.2	2.6	3.6	-1.4	-12.8
2021	-0.2	1.3	3.2	1.9	1.5	1.0	1.1	1.6	-2.8	2.9	-1.3	2.5	13.4
2020	-1.2	-6.0	-16.0	7.9	3.1	1.5	0.9	2.9	-1.7	-2.9	10.4	2.0	-1.7
2019	5.3	1.8	1.1	3.2	-4.5	2.7	0.1	-1.4	2.7	1.4	2.1	1.7	17.3

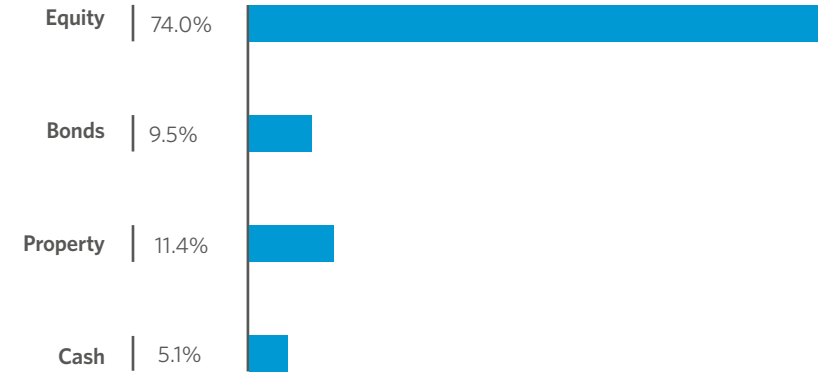
## DRAWDOWN | Time period: 01/01/2017 to 31/03/2025



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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 EU, 40% Bloomberg Euro Agg Govt
Risk Profile	Moderate - High
Peer Group	(Morningstar) EAA Fund EUR Moderate Allocation
Investment Time Horizon	7 years

## FEES AND CHARGES (VAT INCLUSIVE)

Weighted Ave Cost of Underlying Funds	1.22%
Other - Discretionary Management Fee - Celerity	0.35%
<b>Total Cost</b>	<b>1.54%</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:  
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**celerity**  
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