



**RISK RATING**

1—2—3—**4**—5

**MINIMUM INVESTMENT HORIZON (YEARS)**

1—3—5—**7**—7+

**UNDERLYING MANAGERS**

Coronation Fund Managers	23.0%
BlackRock Investment Management	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>	5.6%	2.7%	7.7%	5.0%
<b>Benchmark</b>	5.4%	3.7%	8.6%	7.0%
<b>Peer Group</b>	4.0%	2.3%	6.2%	4.2%

**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.

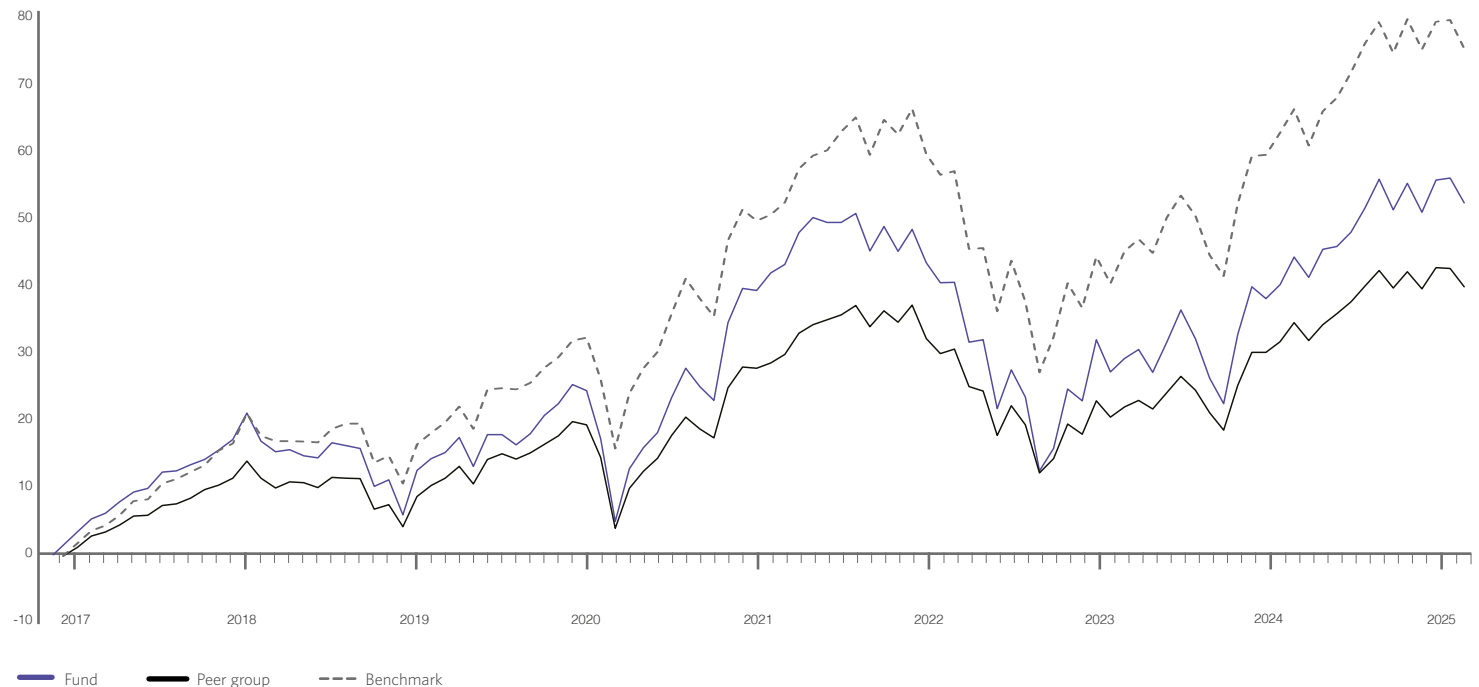
**INVESTOR PROFILE**

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
Highest 1 year rolling return	36.2%	25.0%
Lowest 1 year rolling return	-22.4%	-16.2%
Standard Deviation	12.9%	12.5%

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

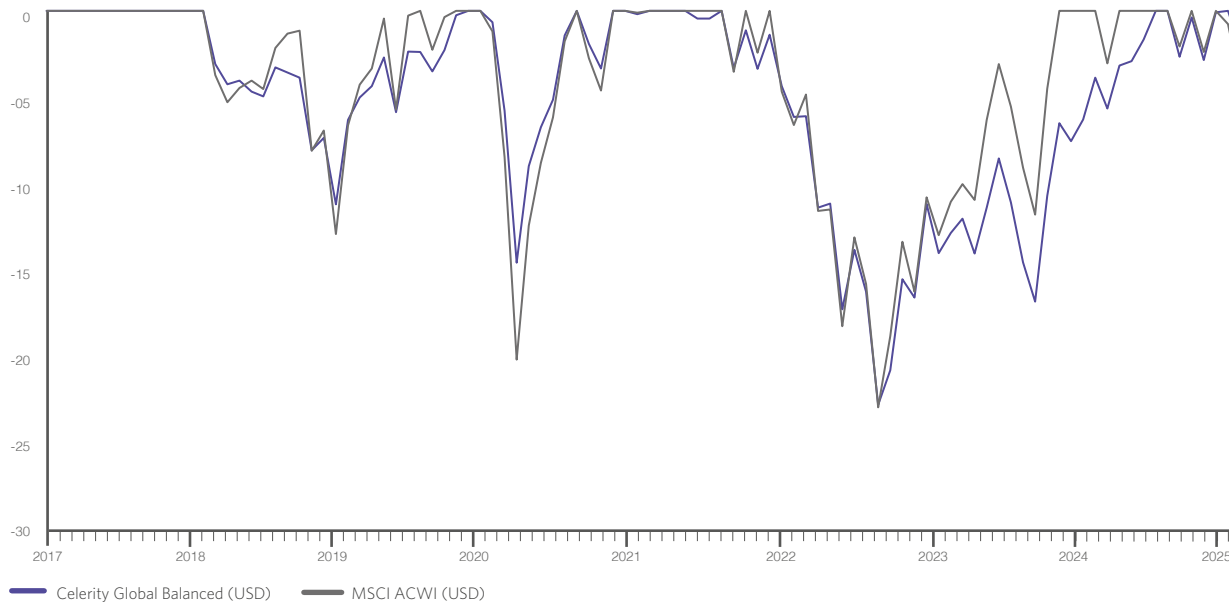


# CELERITY GLOBAL BALANCED (USD)

## FUND MONTHLY RETURNS %

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	3.2	0.2	-2.4										0.9
2024	-1.3	1.5	2.9	-2.1	2.9	0.3	1.4	2.4	2.8	-2.9	2.6	-2.8	7.9
2023	7.4	-3.6	1.5	1.1	-2.6	3.5	3.6	-3.1	-4.4	-3.0	8.4	5.3	13.7
2022	-3.4	-2.1	0.1	-6.3	0.3	-7.8	4.7	-3.2	-8.9	3.0	7.6	-1.4	-17.1
2021	-0.2	1.9	0.9	3.3	1.5	-0.5	0.0	0.9	-3.7	2.5	-2.5	2.3	6.3
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

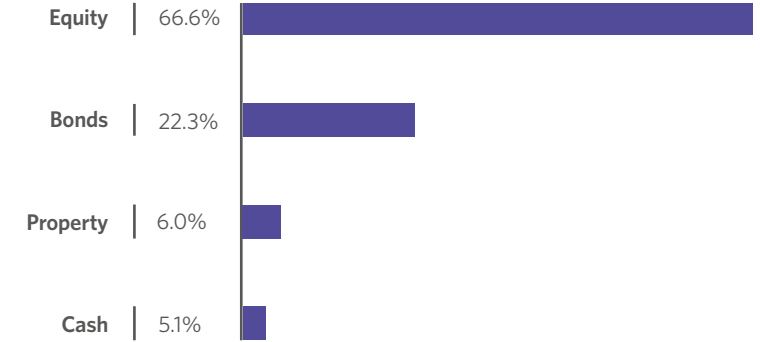
## DRAWDOWN | Time period: 01/01/2017 to 31/03/2025



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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 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	0.91%
Other - Discretionary Management Fee - Celerity	0.35%
<b>Total Cost</b>	<b>1.26%</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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