

MORNINGSTAR CASH PLUS - CPI

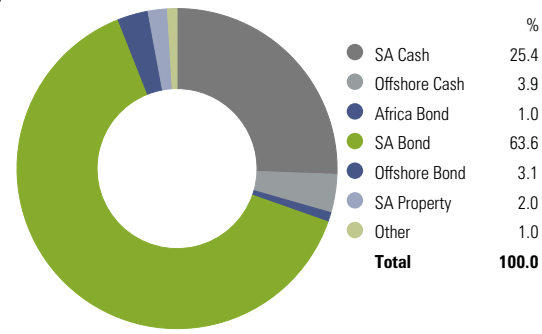
	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Cash Plus	-0.39	1.36	1.61	4.37	5.34	5.89
SA CPI	0.19	2.81	5.16	7.61	5.18	4.96
South African MA Income	-0.37	1.18	1.43	4.40	5.62	6.48

Underlying Holdings

Ninety One Diversified Income H	0.03	1.58	2.26	5.14	6.06	7.13
Nedgroup Inv Flexible Inc B1	-0.18	1.71	2.53	5.02	6.26	7.37
Coronation Strategic Income P	-0.68	0.98	1.18	3.70	5.06	6.50
Matrix SCI Stable Income B1	0.17	1.58	2.67	5.49	6.86	
Anchor BCI Flexible Income C	-0.46	1.12	1.40	3.56	5.38	6.50
Nedgroup Inv Core Bond A	-2.32	0.83	-2.90	1.82	6.18	7.42

ASSET ALLOCATION

Portfolio Date: 2022/09/30



MORNINGSTAR CAUTIOUS - CPI +3%

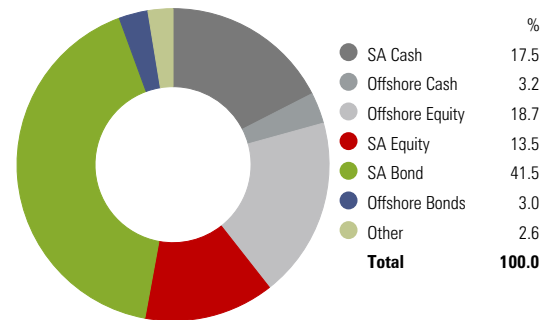
	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Cautious	-1.84	0.99	-1.39	2.46	6.46	5.92
SA CPI +3%	0.43	3.58	6.73	10.84	8.34	8.11
South African MA Low Equity	-2.00	0.50	-2.43	1.50	5.41	5.20

Underlying Holdings

Coronation Strategic Income P	-0.68	0.98	1.18	3.70	5.06	6.50
Ninety One Diversified Income H	0.03	1.58	2.26	5.14	6.06	7.13
Nedgroup Inv Core Global FF A	-3.89	1.97	-0.94	-4.29	6.79	8.59
Nedgroup Inv Core Bond A	-2.32	0.83	-2.90	1.82	6.18	7.42
Matrix SCI Stable Income B1	0.17	1.58	2.67	5.49	6.86	
Ninety One Global Franchise FF H	-3.87	2.25	-1.23	-5.52	9.24	11.72
Fairtree Equity Prescient A2	-3.00	-1.97	-8.89	9.03	17.34	12.59
Ninety One Equity E	-4.22	-2.02	-12.29	-2.94	9.89	6.78
PSG Equity F	-2.69	0.76	-7.74	6.95	10.87	4.48

ASSET ALLOCATION

Portfolio Date: 2022/09/30



MORNINGSTAR BALANCED - CPI +4%

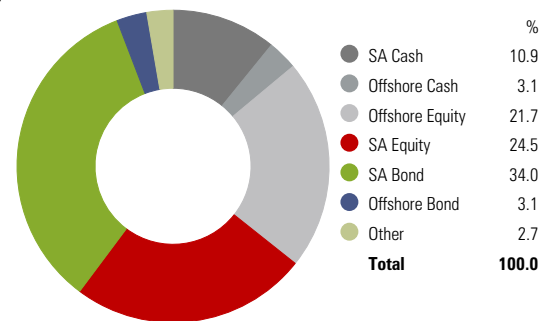
	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Balanced	-2.43	0.69	-3.86	3.44	9.51	7.26
SA CPI +4%	0.51	3.83	7.25	11.92	9.39	9.16
South African MA Medium Equity	-2.66	0.26	-4.30	0.91	6.05	5.06

Underlying Holdings

Ninety One Diversified Income H	0.03	1.58	2.26	5.14	6.06	7.13
Nedgroup Inv Core Bond A	-2.32	0.83	-2.90	1.82	6.18	7.42
Coronation Strategic Income P	-0.68	0.98	1.18	3.70	5.06	6.50
Nedgroup Inv Core Global FF A	-3.89	1.97	-0.94	-4.29	6.79	8.59
Fairtree Equity Prescient A2	-3.00	-1.97	-8.89	9.03	17.34	12.59
Ninety One Equity E	-4.22	-2.02	-12.29	-2.94	9.89	6.78
Ninety One Global Franchise FF H	-3.87	2.25	-1.23	-5.52	9.24	11.72
Aylett Equity Prescient A1	-3.33	1.46	-11.16	8.71	12.81	9.78
PSG Equity F	-2.69	0.76	-7.74	6.95	10.87	4.48

ASSET ALLOCATION

Portfolio Date: 2022/09/30



MORNINGSTAR ADVENTUROUS - CPI +5%

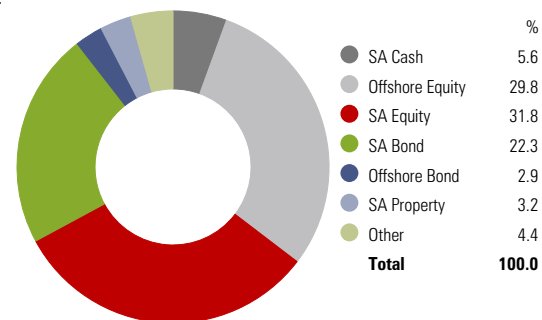
	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Adventurous	-3.24	0.10	-5.50	2.84	10.05	6.99
SA CPI +5%	0.59	4.08	7.76	12.99	10.44	10.21
South African MA High Equity	-3.06	-0.11	-5.79	0.19	6.60	4.98

Underlying Holdings

Nedgroup Inv Core Bond A	-2.32	0.83	-2.90	1.82	6.18	7.42
Nedgroup Inv Core Global FF A	-3.89	1.97	-0.94	-4.29	6.79	8.59
Fairtree Equity Prescient A2	-3.00	-1.97	-8.89	9.03	17.34	12.59
Ninety One Equity E	-4.22	-2.02	-12.29	-2.94	9.89	6.78
Aylett Equity Prescient A1	-3.33	1.46	-11.16	8.71	12.81	9.78
PSG Equity F	-2.69	0.76	-7.74	6.95	10.87	4.48
Ninety One Global Franchise FF H	-3.87	2.25	-1.23	-5.52	9.24	11.72
Ninety One Diversified Income H	0.03	1.58	2.26	5.14	6.06	7.13
Coronation Strategic Income P	-0.68	0.98	1.18	3.70	5.06	6.50
Nedgroup Inv Global EM Equity FF B2	-6.32	-5.02	-4.59	-17.84	3.43	
Marriott Property Income C	-7.52	-4.03	-14.41	-9.53	-8.98	

ASSET ALLOCATION

Portfolio Date: 2022/09/30



Returns greater than a year have been annualised. Returns prior to launch date are simulated and are based on the underlying funds at the initial weightings. Returns are net of TIC. The average weighted Total Investment Charge (TIC) shown is equal to the sum of the unit trust's total expense ratio (TER) and transaction costs (TC). This is merely an indication as the underlying fund weightings vary daily and share classes may differ from one platform to another. TIC is inclusive of VAT. TIC excludes the Discretionary Management fee, Financial Advisor and Platform fees.

The SA CPI benchmark figure is lagged by one month as it gets calculated before the current month's inflation rate has been released.

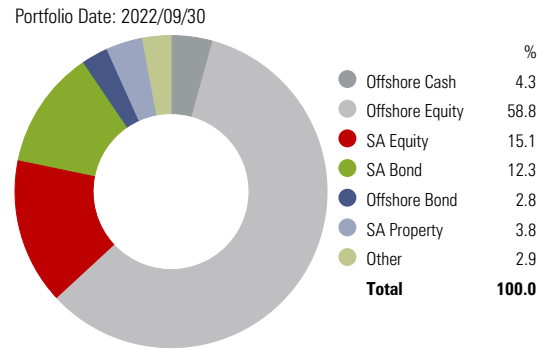
Underlying asset allocations are lagged by one month. Share classes may differ depending on the platform the portfolio is loaded onto.

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MORNINGSTAR ALL SEASONS - CPI +6%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar All Seasons	-4.16	0.84	-3.98	-4.85	6.39	6.08
SA CPI +6%	0.67	4.33	8.27	14.07	11.49	11.26
Wwide MA Flexible	-3.18	1.08	-3.73	-4.82	5.63	5.16
Underlying Holdings						
Nedgroup Inv Core Global FF A	-3.89	1.97	-0.94	-4.29	6.79	8.59
Satrix MSCI World Equity Index FF B2	-4.09	2.66	-3.83	-3.90	10.42	11.22
Ninety One Global Franchise FF H	-3.87	2.25	-1.23	-5.52	9.24	11.72
Nedgroup Inv Core Bond A	-2.32	0.83	-2.90	1.82	6.18	7.42
Allan Gray - Orbis Global Equity FF	-5.33	2.15	0.09	-7.36	8.96	6.12
Fairtree Equity Prescient A2	-3.00	-1.97	-8.89	9.03	17.34	12.59
Coronation Global Optimum Gr[ZAR] FF P	-5.07	3.71	-4.71	-16.64	0.36	3.37
Nedgroup Inv Global EM Equity FF B2	-6.32	-5.02	-4.59	-17.84	3.43	
PSG Equity F	-2.69	0.76	-7.74	6.95	10.87	4.48
Marriott Property Income C	-7.52	-4.03	-14.41	-9.53	-8.98	

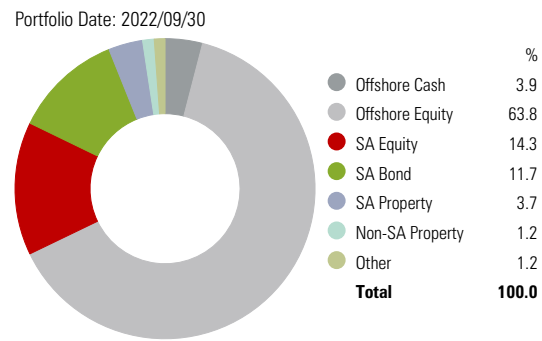
ASSET ALLOCATION



MORNINGSTAR TFSA - CPI +6%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar TFSA	-3.86	0.37	-4.19	-3.39	8.04	6.37
SA CPI +6%	0.67	4.33	8.27	14.07	11.49	11.26
Wwide MA Flexible	-3.18	1.08	-3.73	-4.82	5.63	5.16
Underlying Holdings						
Ninety One Global Franchise FF H	-3.87	2.25	-1.23	-5.52	9.24	11.72
Nedgroup Inv Global Equity FF B2	-3.51	-0.05	-2.50	-6.11	8.20	10.14
Old Mutual Global Equity B1	-4.20	1.75	-2.68	-4.00	10.12	9.60
Nedgroup Inv Core Bond A	-2.32	0.83	-2.90	1.82	6.18	7.42
Satrix MSCI World Equity Index FF B2	-4.09	2.66	-3.83	-3.90	10.42	11.22
Fairtree Equity Prescient A2	-3.00	-1.97	-8.89	9.03	17.34	12.59
Nedgroup Inv Global EM Equity FF B2	-6.32	-5.02	-4.59	-17.84	3.43	
PSG Equity F	-2.69	0.76	-7.74	6.95	10.87	4.48
Marriott Property Income C	-7.52	-4.03	-14.41	-9.53	-8.98	

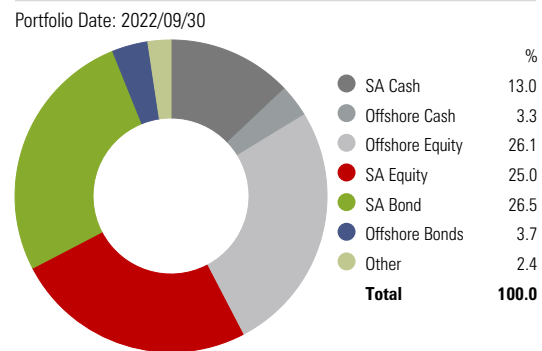
ASSET ALLOCATION



MORNINGSTAR MODERATE INCOME - CPI + 4%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Moderate Income	-2.76	0.69	-3.63	1.52	7.59	7.87
SA CPI +4%	0.51	3.83	7.25	11.92	9.39	9.16
Underlying Holdings						
Nedgroup Inv Core Global FF A	-3.89	1.97	-0.94	-4.29	6.79	8.59
Ninety One Global Franchise FF H	-3.87	2.25	-1.23	-5.52	9.24	11.72
Nedgroup Inv Core Bond A	-2.32	0.83	-2.90	1.82	6.18	7.42
Ninety One Diversified Income H	0.03	1.58	2.26	5.14	6.06	7.13
Coronation Strategic Income P	-0.68	0.98	1.18	3.70	5.06	6.50
Methodical BCI Equity Preserver B1	-2.49	-0.99	-5.25	2.04	5.91	
CoreShares S&P SA Top 50 B	-4.24	-2.73	-13.73	3.81	10.14	8.61
Fairtree Equity Prescient A2	-3.00	-1.97	-8.89	9.03	17.34	12.59
Aylett Equity Prescient A1	-3.33	1.46	-11.16	8.71	12.81	9.78

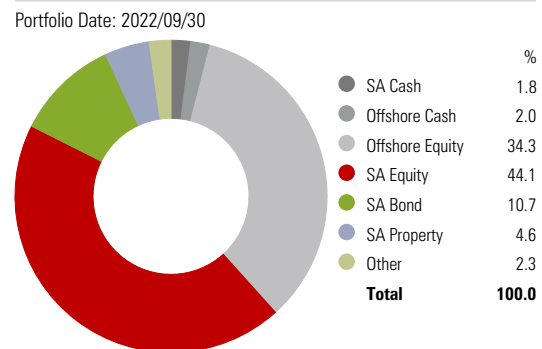
ASSET ALLOCATION



MORNINGSTAR CAPPED ALL SEASONS - CPI + 6%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Capped All Seasons	-3.73	-0.21	-7.55	0.83	9.90	
SA CPI +6%	0.67	4.33	8.27	14.07	11.49	11.26
Underlying Holdings						
Aylett Equity Prescient A1	-3.33	1.46	-11.16	8.71	12.81	9.78
PSG Equity F	-2.69	0.76	-7.74	6.95	10.87	4.48
Ninety One Global Franchise FF H	-3.87	2.25	-1.23	-5.52	9.24	11.72
Fairtree Equity Prescient A2	-3.00	-1.97	-8.89	9.03	17.34	12.59
CoreShares S&P SA Top 50 B	-4.24	-2.73	-13.73	3.81	10.14	8.61
Nedgroup Inv Core Bond C	-2.32	0.86	-2.85	1.93		
Nedgroup Inv Global EM Equity FF B2	-6.32	-5.02	-4.59	-17.84	3.43	
Satrix MSCI World Equity Index FF B2	-4.09	2.66	-3.83	-3.90	10.42	11.22
Nedgroup Inv Core Global FF A	-3.89	1.97	-0.94	-4.29	6.79	8.59
Marriott Property Income C	-7.52	-4.03	-14.41	-9.53	-8.98	

ASSET ALLOCATION



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Underlying asset allocations are lagged by one month. Share classes may differ depending on the platform the portfolio is loaded onto.

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