

**MORNINGSTAR CASH PLUS - CPI**

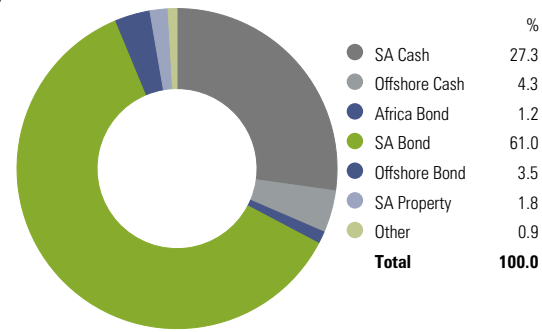
	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar Cash Plus</b>	<b>1.08</b>	<b>1.24</b>	<b>2.38</b>	<b>5.43</b>	<b>5.44</b>	<b>5.81</b>
SA CPI	0.09	1.82	4.22	7.50	5.14	4.88
South African MA Income	0.95	1.26	2.16	5.21	5.76	6.58

**Underlying Holdings**

Ninety One Diversified Income H	1.16	1.85	3.09	6.13	6.22	7.23
Nedgroup Inv Flexible Inc B1	1.11	1.54	3.06	5.60	6.40	7.41
Coronation Strategic Income P	1.19	1.09	1.86	5.02	5.27	6.65
Matrix SCI Stable Income B1	0.89	1.64	3.06	6.63	7.00	
Anchor BCI Flexible Income C	1.11	1.19	2.12	4.86	5.57	6.63
Nedgroup Inv Core Bond A	0.80	-1.41	-0.71	2.93	6.58	7.87

**ASSET ALLOCATION**

Portfolio Date: 2022/10/31



**MORNINGSTAR CAUTIOUS - CPI +3%**

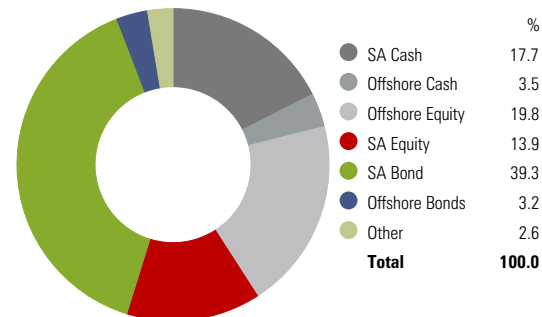
	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar Cautious</b>	<b>3.09</b>	<b>1.49</b>	<b>1.78</b>	<b>3.76</b>	<b>7.11</b>	<b>6.09</b>
SA CPI +3%	0.35	2.58	5.79	10.72	8.29	8.03
South African MA Low Equity	2.59	0.87	0.37	2.70	5.93	5.28

**Underlying Holdings**

Coronation Strategic Income P	1.19	1.09	1.86	5.02	5.27	6.65
Ninety One Diversified Income H	1.16	1.85	3.09	6.13	6.22	7.23
Nedgroup Inv Core Global FF A	5.27	3.55	4.11	-3.35	8.19	8.39
Nedgroup Inv Core Bond A	0.80	-1.41	-0.71	2.93	6.58	7.87
Matrix SCI Stable Income B1	0.89	1.64	3.06	6.63	7.00	
Ninety One Global Franchise FF H	8.58	2.41	4.10	-3.33	11.44	12.04
Fairtree Equity Prescient A2	3.81	-0.65	-3.59	6.88	16.22	11.85
PSG Equity F	8.81	7.09	1.12	12.46	13.06	5.53
Ninety One Equity E	4.57	-1.38	-4.27	-0.87	10.58	6.38

**ASSET ALLOCATION**

Portfolio Date: 2022/10/31



**MORNINGSTAR BALANCED - CPI +4%**

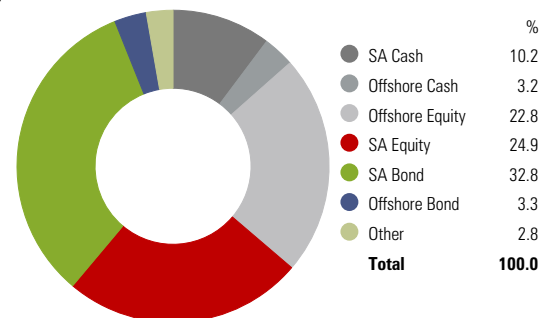
	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar Balanced</b>	<b>3.78</b>	<b>1.50</b>	<b>0.39</b>	<b>4.35</b>	<b>10.13</b>	<b>7.33</b>
SA CPI +4%	0.43	2.83	6.30	11.79	9.34	9.08
South African MA Medium Equity	3.29	0.56	-0.41	1.96	6.63	5.06

**Underlying Holdings**

Ninety One Diversified Income H	1.16	1.85	3.09	6.13	6.22	7.23
Nedgroup Inv Core Bond A	0.80	-1.41	-0.71	2.93	6.58	7.87
Coronation Strategic Income P	1.19	1.09	1.86	5.02	5.27	6.65
Nedgroup Inv Core Global FF A	5.27	3.55	4.11	-3.35	8.19	8.39
Fairtree Equity Prescient A2	3.81	-0.65	-3.59	6.88	16.22	11.85
Ninety One Equity E	4.57	-1.38	-4.27	-0.87	10.58	6.38
Ninety One Global Franchise FF H	8.58	2.41	4.10	-3.33	11.44	12.04
PSG Equity F	8.81	7.09	1.12	12.46	13.06	5.53
Aylett Equity Prescient A1	6.92	5.08	-4.38	10.04	14.24	10.47

**ASSET ALLOCATION**

Portfolio Date: 2022/10/31



**MORNINGSTAR ADVENTUROUS - CPI +5%**

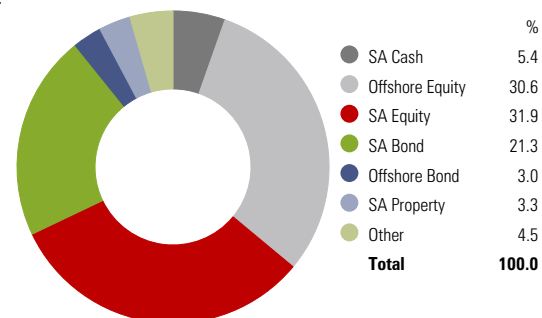
	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar Adventurous</b>	<b>4.47</b>	<b>1.26</b>	<b>-0.26</b>	<b>4.33</b>	<b>10.77</b>	<b>7.02</b>
SA CPI +5%	0.51	3.08	6.82	12.87	10.39	10.13
South African MA High Equity	4.08	0.93	-0.93	1.61	7.32	5.01

**Underlying Holdings**

Nedgroup Inv Core Bond A	0.80	-1.41	-0.71	2.93	6.58	7.87
Nedgroup Inv Core Global FF A	5.27	3.55	4.11	-3.35	8.19	8.39
Fairtree Equity Prescient A2	3.81	-0.65	-3.59	6.88	16.22	11.85
Ninety One Equity E	4.57	-1.38	-4.27	-0.87	10.58	6.38
PSG Equity F	8.81	7.09	1.12	12.46	13.06	5.53
Aylett Equity Prescient A1	6.92	5.08	-4.38	10.04	14.24	10.47
Ninety One Global Franchise FF H	8.58	2.41	4.10	-3.33	11.44	12.04
Ninety One Diversified Income H	1.16	1.85	3.09	6.13	6.22	7.23
Coronation Strategic Income P	1.19	1.09	1.86	5.02	5.27	6.65
Nedgroup Inv Global EM Equity FF B2	-0.29	-4.36	-3.33	-21.11	2.03	
Marriott Property Income C	7.98	-3.64	-6.91	-0.84	-7.43	-4.29

**ASSET ALLOCATION**

Portfolio Date: 2022/10/31



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.

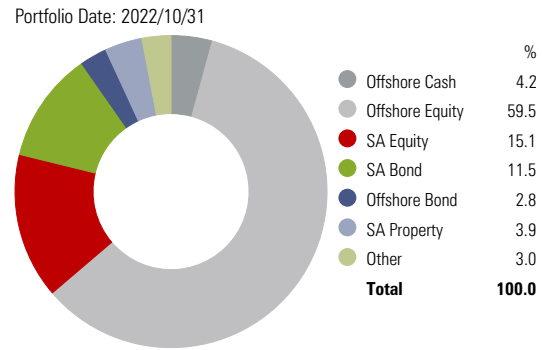
Underlying asset allocations are lagged by one month. Share classes may differ depending on the platform the portfolio is loaded onto.

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**MORNINGSTAR ALL SEASONS - CPI + 6%**

	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar All Seasons</b>	<b>5.70</b>	<b>1.75</b>	<b>2.11</b>	<b>-3.49</b>	<b>7.48</b>	<b>6.25</b>
SA CPI + 6%	0.59	3.33	7.33	13.94	11.44	11.17
Wwide MA Flexible	4.77	1.73	1.07	-3.98	6.57	5.10
<b>Underlying Holdings</b>						
Satrix MSCI World Equity Index FF B2	8.95	4.53	7.03	-1.10	12.82	11.63
Nedgroup Inv Core Global FF A	5.27	3.55	4.11	-3.35	8.19	8.39
Ninety One Global Franchise FF H	8.58	2.41	4.10	-3.33	11.44	12.04
Nedgroup Inv Core Bond A	0.80	-1.41	-0.71	2.93	6.58	7.87
Allan Gray - Orbis Global Equity FF	9.03	5.85	6.59	-2.55	10.71	6.69
Fairtree Equity Prescient A2	3.81	-0.65	-3.59	6.88	16.22	11.85
Coronation Global Optimum Gr[ZAR] FF P	3.74	-0.22	3.50	-18.28	0.87	3.25
Nedgroup Inv Global EM Equity FF B2	-0.29	-4.36	-3.33	-21.11	2.03	
PSG Equity F	8.81	7.09	1.12	12.46	13.06	5.53
Marriott Property Income C	7.98	-3.64	-6.91	-0.84	-7.43	-4.29

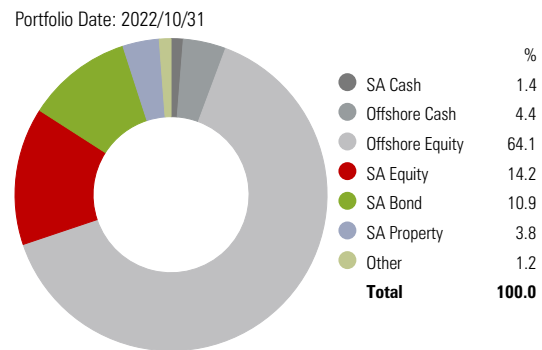
**ASSET ALLOCATION**



**MORNINGSTAR TFSA - CPI + 6%**

	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar TFSA</b>	<b>5.93</b>	<b>1.24</b>	<b>1.60</b>	<b>-1.72</b>	<b>9.25</b>	<b>6.56</b>
SA CPI + 6%	0.59	3.33	7.33	13.94	11.44	11.17
Wwide MA Flexible	4.77	1.73	1.07	-3.98	6.57	5.10
<b>Underlying Holdings</b>						
Ninety One Global Franchise FF H	8.58	2.41	4.10	-3.33	11.44	12.04
Nedgroup Inv Global Equity FF B2	4.28	-0.26	1.22	-5.57	8.39	9.83
Old Mutual Global Equity B1	8.88	3.70	5.37	0.05	12.42	9.84
Satrix MSCI World Equity Index FF B2	8.95	4.53	7.03	-1.10	12.82	11.63
Nedgroup Inv Core Bond A	0.80	-1.41	-0.71	2.93	6.58	7.87
Fairtree Equity Prescient A2	3.81	-0.65	-3.59	6.88	16.22	11.85
PSG Equity F	8.81	7.09	1.12	12.46	13.06	5.53
Nedgroup Inv Global EM Equity FF B2	-0.29	-4.36	-3.33	-21.11	2.03	
Marriott Property Income C	7.98	-3.64	-6.91	-0.84	-7.43	-4.29

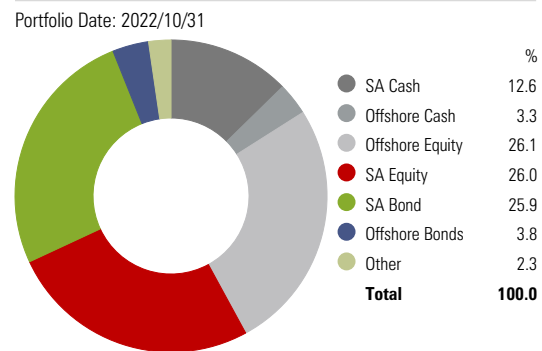
**ASSET ALLOCATION**



**MORNINGSTAR MODERATE INCOME - CPI + 4%**

	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar Moderate Income</b>	<b>3.96</b>	<b>1.20</b>	<b>0.66</b>	<b>2.52</b>	<b>8.30</b>	<b>8.01</b>
SA CPI + 4%	0.43	2.83	6.30	11.79	9.34	9.08
<b>Underlying Holdings</b>						
Nedgroup Inv Core Global FF A	5.27	3.55	4.11	-3.35	8.19	8.39
Ninety One Global Franchise FF H	8.58	2.41	4.10	-3.33	11.44	12.04
Nedgroup Inv Core Bond A	0.80	-1.41	-0.71	2.93	6.58	7.87
CoreShares S&P SA Top 50 B	5.50	-0.95	-5.14	4.70	10.65	8.27
Ninety One Diversified Income H	1.16	1.85	3.09	6.13	6.22	7.23
Coronation Strategic Income P	1.19	1.09	1.86	5.02	5.27	6.65
Methodical BCI Equity Preserver B1	2.18	-0.59	-2.12	2.48	5.94	
Aylett Equity Prescient A1	6.92	5.08	-4.38	10.04	14.24	10.47
Fairtree Equity Prescient A2	3.81	-0.65	-3.59	6.88	16.22	11.85

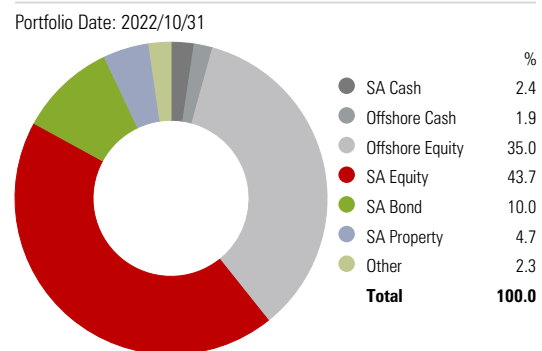
**ASSET ALLOCATION**



**MORNINGSTAR CAPPED ALL SEASONS - CPI + 6%**

	1 month	3 months	6 months	1 year	3 years	5 years
<b>Morningstar Capped All Seasons</b>	<b>5.76</b>	<b>1.66</b>	<b>-1.23</b>	<b>2.44</b>	<b>10.90</b>	
SA CPI + 6%	0.59	3.33	7.33	13.94	11.44	11.17
<b>Underlying Holdings</b>						
Aylett Equity Prescient A1	6.92	5.08	-4.38	10.04	14.24	10.47
PSG Equity F	8.81	7.09	1.12	12.46	13.06	5.53
Ninety One Global Franchise FF H	8.58	2.41	4.10	-3.33	11.44	12.04
Fairtree Equity Prescient A2	3.81	-0.65	-3.59	6.88	16.22	11.85
CoreShares S&P SA Top 50 B	5.50	-0.95	-5.14	4.70	10.65	8.27
Nedgroup Inv Core Bond C	0.82	-1.38	-0.66	3.04		
Nedgroup Inv Global EM Equity FF B2	-0.29	-4.36	-3.33	-21.11	2.03	
Satrix MSCI World Equity Index FF B2	8.95	4.53	7.03	-1.10	12.82	11.63
Nedgroup Inv Core Global FF A	5.27	3.55	4.11	-3.35	8.19	8.39
Marriott Property Income C	7.98	-3.64	-6.91	-0.84	-7.43	-4.29

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