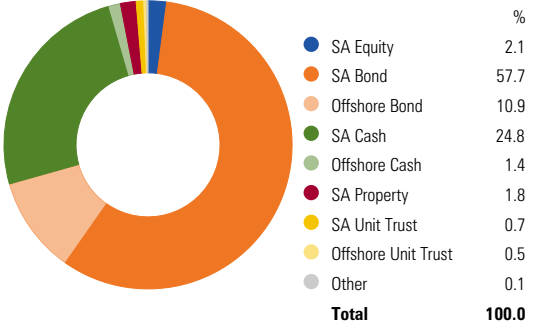




MORNINGSTAR CASH PLUS - CPI

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Cash Plus	0.83	4.21	5.71	9.49	7.65	7.18
SA CPI	0.00	0.81	2.64	5.13	6.08	5.05
South African MA Income	0.72	3.75	5.16	8.75	7.25	7.09
Underlying Holdings						
Coronation Strategic Income P	1.03	4.63	6.15	10.26	7.95	7.33
Matrix SCI Stable Income B1	0.78	3.15	5.59	10.12	7.46	8.11
Ninety One Diversified Income H	0.90	4.09	5.49	9.32	7.62	7.49
Nedgroup Inv Flexible Inc B1	0.73	3.62	5.17	9.00	7.89	7.77
Amplify SCI Strategic Income A1	0.92	5.13	6.52	10.20	8.50	8.45
Nedgroup Inv Core Bond A	0.44	6.27	5.60	7.10	7.41	7.92

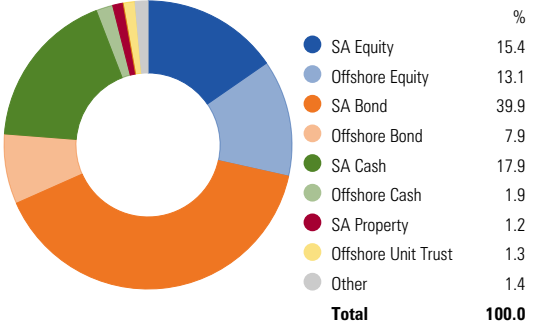
ASSET ALLOCATION



MORNINGSTAR CAUTIOUS - CPI +3%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Cautious	0.55	6.73	4.98	8.79	9.35	8.64
SA CPI +3%	0.25	1.56	4.18	8.28	9.26	8.20
South African MA Low Equity	0.32	6.62	4.46	7.24	8.05	7.66
Underlying Holdings						
Ninety One Diversified Income H	0.90	4.09	5.49	9.32	7.62	7.49
Coronation Strategic Income P	1.03	4.63	6.15	10.26	7.95	7.33
Matrix SCI Stable Income B1	0.78	3.15	5.59	10.12	7.46	8.11
Nedgroup Inv Core Global FF A	2.06	14.09	9.96	18.56	10.50	14.51
Nedgroup Inv Core Bond A	0.44	6.27	5.60	7.10	7.41	7.92
Aylett Equity Prescient A1	-1.57	9.22	3.04	1.90	17.83	12.04
Fairtree Equity Prescient A2	-2.70	4.96	-3.73	-5.19	10.64	14.79
Truffle SCI General Equity C	-2.06	5.96	-4.59	-4.40	10.17	12.11
Ninety One Global Franchise FF H	4.08	16.30	11.29	21.46	13.44	17.98

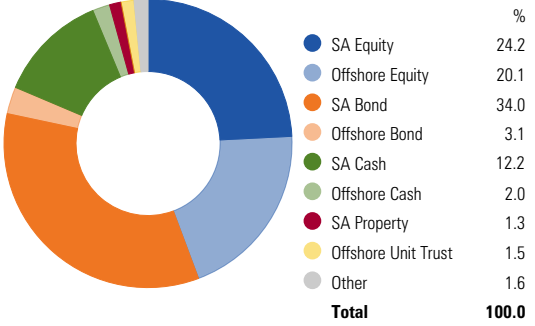
ASSET ALLOCATION



MORNINGSTAR BALANCED - CPI +4%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Balanced	0.26	7.63	4.31	7.73	11.44	10.92
SA CPI +4%	0.33	1.81	4.69	9.33	10.32	9.25
South African MA Medium Equity	0.14	7.74	3.64	5.98	8.63	8.31
Underlying Holdings						
Ninety One Diversified Income H	0.90	4.09	5.49	9.32	7.62	7.49
Nedgroup Inv Core Bond A	0.44	6.27	5.60	7.10	7.41	7.92
Coronation Strategic Income P	1.03	4.63	6.15	10.26	7.95	7.33
Nedgroup Inv Core Global FF A	2.06	14.09	9.96	18.56	10.50	14.51
Fairtree Equity Prescient A2	-2.70	4.96	-3.73	-5.19	10.64	14.79
Ninety One Global Franchise FF H	4.08	16.30	11.29	21.46	13.44	17.98
Truffle SCI General Equity C	-2.06	5.96	-4.59	-4.40	10.17	12.11
PSG Equity F	-2.47	6.48	3.72	7.51	20.48	10.15
Aylett Equity Prescient A1	-1.57	9.22	3.04	1.90	17.83	12.04
Ninety One Equity E	-1.27	8.18	-2.62	-1.81	8.35	10.15

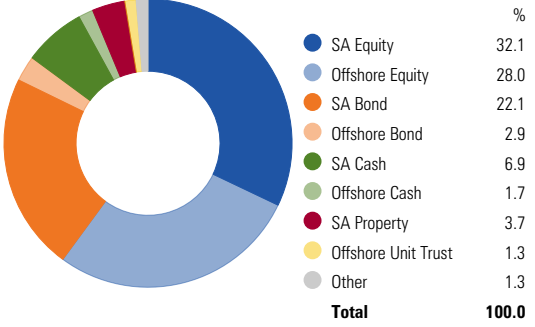
ASSET ALLOCATION



MORNINGSTAR ADVENTUROUS - CPI +5%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Adventurous	-0.08	8.62	3.79	6.49	12.15	11.32
SA CPI +5%	0.41	2.05	5.20	10.38	11.38	10.30
South African MA High Equity	-0.11	8.55	3.37	5.83	9.45	8.83
Underlying Holdings						
Nedgroup Inv Core Bond A	0.44	6.27	5.60	7.10	7.41	7.92
Nedgroup Inv Core Global FF A	2.06	14.09	9.96	18.56	10.50	14.51
Fairtree Equity Prescient A2	-2.70	4.96	-3.73	-5.19	10.64	14.79
Ninety One Global Franchise FF H	4.08	16.30	11.29	21.46	13.44	17.98
Aylett Equity Prescient A1	-1.57	9.22	3.04	1.90	17.83	12.04
Truffle SCI General Equity C	-2.06	5.96	-4.59	-4.40	10.17	12.11
PSG Equity F	-2.47	6.48	3.72	7.51	20.48	10.15
Ninety One Diversified Income H	0.90	4.09	5.49	9.32	7.62	7.49
Coronation Strategic Income P	1.03	4.63	6.15	10.26	7.95	7.33
Nedgroup Inv Global EM Equity FF B2	-1.60	6.79	1.62	-0.05	-4.48	
Ninety One Equity E	-1.27	8.18	-2.62	-1.81	8.35	10.15
Marriott Property Income C	1.93	20.71	11.48	7.73	13.28	-2.82

ASSET ALLOCATION



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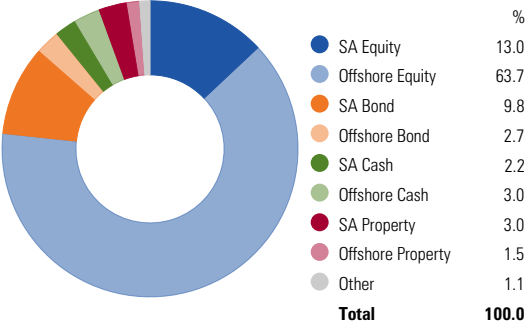
MORNINGSTAR ALL SEASONS - CPI +6%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar All Seasons	0.89	11.71	6.77	13.21	10.02	12.11
SA CPI +6%	0.50	2.30	5.70	11.43	12.44	11.35
Wwide MA Flexible	1.22	10.75	5.85	11.97	8.73	10.60

Underlying Holdings

Satrix MSCI World Index B2	2.88	15.04	9.90	25.56	14.89	18.75
Ninety One Global Franchise FF H	4.08	16.30	11.29	21.46	13.44	17.98
Nedgroup Inv Core Global FF A	2.06	14.09	9.96	18.56	10.50	14.51
Nedgroup Inv Core Bond A	0.44	6.27	5.60	7.10	7.41	7.92
Nedgroup Inv Global EM Equity FF B2	-1.60	6.79	1.62	-0.05	-4.48	
Allan Gray - Orbis Global Equity FF	0.74	14.29	9.84	22.23	12.86	16.26
Coronation Global Optimum Gr[ZAR] FF P	0.07	11.37	4.76	10.48	1.41	10.28
Glacier Global Stock FF B	1.02	13.63	6.11	17.12	16.53	16.68
PSG Equity F	-2.47	6.48	3.72	7.51	20.48	10.15
Fairtree Equity Prescient A2	-2.70	4.96	-3.73	-5.19	10.64	14.79
Aylett Equity Prescient A1	-1.57	9.22	3.04	1.90	17.83	12.04
Marriott Property Income C	1.93	20.71	11.48	7.73	13.28	-2.82

ASSET ALLOCATION



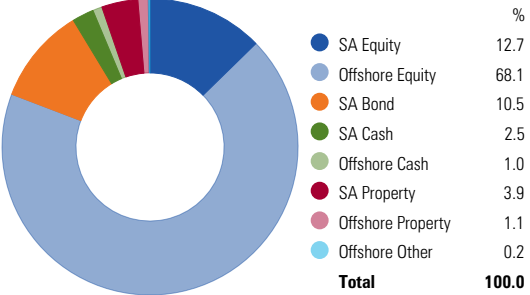
MORNINGSTAR TFSA - CPI +6%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar TFSA	1.63	12.79	7.55	15.49	13.10	12.97
SA CPI +6%	0.50	2.30	5.70	11.43	12.44	11.35
Wwide MA Flexible	1.22	10.75	5.85	11.97	8.73	10.60

Underlying Holdings

Satrix MSCI World Index B2	2.88	15.04	9.90	25.56	14.89	18.75
Nedgroup Inv Core Bond A	0.44	6.27	5.60	7.10	7.41	7.92
Ninety One Global Franchise FF H	4.08	16.30	11.29	21.46	13.44	17.98
Nedgroup Inv Global Equity FF B2	4.22	17.85	10.93	25.52	12.27	16.93
Old Mutual Global Equity B1	4.04	18.87	13.99	27.85	15.96	18.02
Glacier Global Stock FF B	1.02	13.63	6.11	17.12	16.53	16.68
Fairtree Equity Prescient A2	-2.70	4.96	-3.73	-5.19	10.64	14.79
Nedgroup Inv Global EM Equity FF B2	-1.60	6.79	1.62	-0.05	-4.48	
PSG Equity F	-2.47	6.48	3.72	7.51	20.48	10.15
Marriott Property Income C	1.93	20.71	11.48	7.73	13.28	-2.82

ASSET ALLOCATION



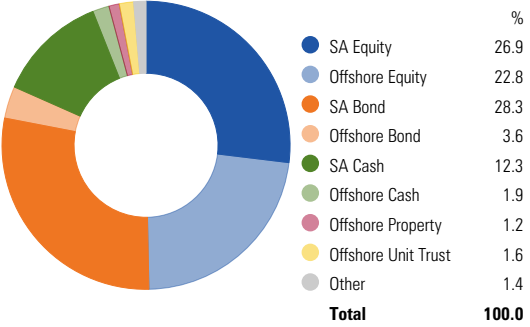
MORNINGSTAR MODERATE INCOME - CPI + 4%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Moderate Income	0.25	8.27	4.54	8.67	10.33	10.53
SA CPI +4%	0.33	1.81	4.69	9.33	10.32	9.25

Underlying Holdings

Nedgroup Inv Core Global FF A	2.06	14.09	9.96	18.56	10.50	14.51
Nedgroup Inv Core Bond A	0.44	6.27	5.60	7.10	7.41	7.92
Ninety One Global Franchise FF H	4.08	16.30	11.29	21.46	13.44	17.98
10X S&P SA Top 50 B	-3.61	6.75	-4.72	-3.64	11.00	10.26
Coronation Strategic Income P	1.03	4.63	6.15	10.26	7.95	7.33
Ninety One Diversified Income H	0.90	4.09	5.49	9.32	7.62	7.49
Methodical BCI Equity Preserver B1	-2.26	3.09	-2.02	0.47	6.42	6.70
Fairtree Equity Prescient A2	-2.70	4.96	-3.73	-5.19	10.64	14.79
Aylett Equity Prescient A1	-1.57	9.22	3.04	1.90	17.83	12.04

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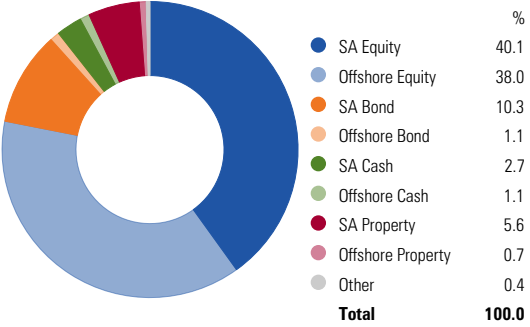
MORNINGSTAR CAPPED ALL SEASONS - CPI + 6%

	1 month	3 months	6 months	1 year	3 years	5 years
Morningstar Capped All Seasons	-0.36	9.63	3.48	6.34	12.26	
SA CPI +6%	0.50	2.30	5.70	11.43	12.44	11.35

Underlying Holdings

Ninety One Global Franchise FF H	4.08	16.30	11.29	21.46	13.44	17.98
Nedgroup Inv Core Bond C	0.45	6.31	5.66	7.23		
10X S&P SA Top 50 B	-3.61	6.75	-4.72	-3.64	11.00	10.26
PSG Equity F	-2.47	6.48	3.72	7.51	20.48	10.15
Aylett Equity Prescient A1	-1.57	9.22	3.04	1.90	17.83	12.04
Fairtree Equity Prescient A2	-2.70	4.96	-3.73	-5.19	10.64	14.79
Satrix MSCI World Index B2	2.88	15.04	9.90	25.56	14.89	18.75
Nedgroup Inv Global EM Equity FF B2	-1.60	6.79	1.62	-0.05	-4.48	
Truffle SCI General Equity C	-2.06	5.96	-4.59	-4.40	10.17	12.11
Marriott Property Income C	1.93	20.71	11.48	7.73	13.28	-2.82
Nedgroup Inv Core Global FF A	2.06	14.09	9.96	18.56	10.50	14.51

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