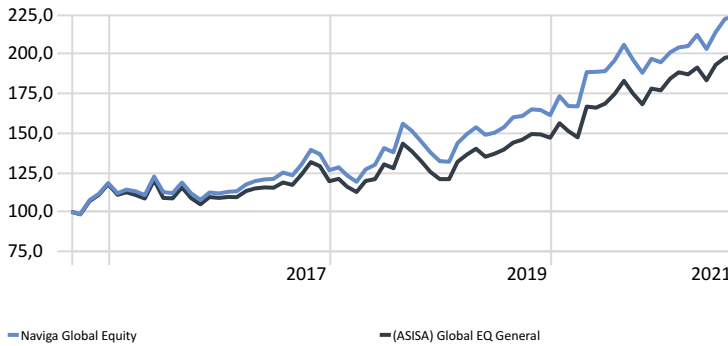


### INVESTMENT OBJECTIVE

The primary investment objective of the portfolio is to deliver capital growth over the long term. This portfolio will invest predominantly in equities and has a flexible mandate with regards to the region, style and currency.

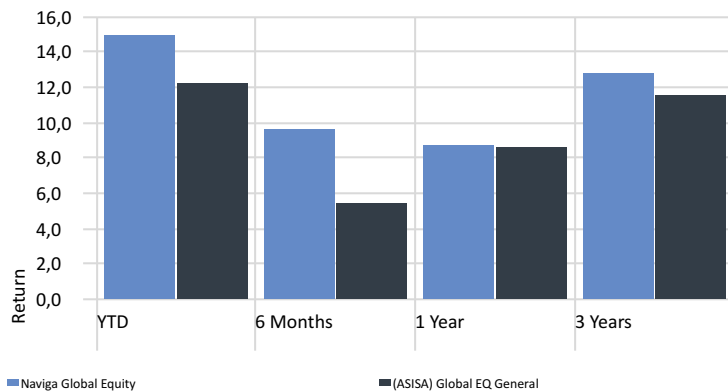
### INVESTMENT GROWTH

Currency: South African Rand



### RETURNS

Currency: South African Rand



### TRAILING RETURNS

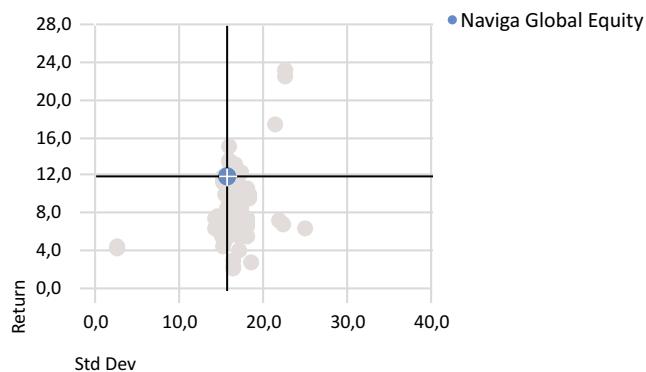
Currency: South African Rand

	YTD	6 months	1 Year	3 Years
Naviga Global Equity	14,95	9,67	8,76	12,84
(ASISA) Global EQ General	12,27	5,44	8,57	11,54

### RISK-REWARD

Time Period: 2016/01/01 to 2021/08/31

Currency: South African Rand Calculation Benchmark: (ASISA) Global EQ General



Source: Morningstar Direct

### FUND INFORMATION

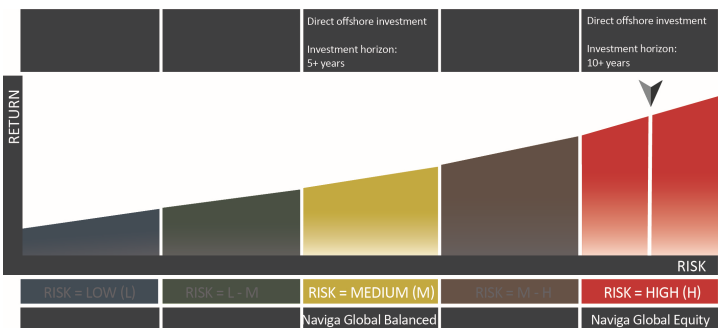
Portfolio manager: Investment Committee  
 Launch date: 1 April 2020  
 Benchmark: (ASISA) Global Equity General  
 Effective Annual Cost (EAC): Refer to Linked Investment Provider

The Total Expense Ratio TER's of the underlying funds may differ from platform to platform and can be obtained from the particular LISP's quote. A Schedule of fees, charges and maximum commissions are available on request.

Simulated returns are used before the inception date. Fundsmith Equity was used as a proxy for BCI Fundsmith Equity FF before its launch date of 31/01/2019.

### INVESTMENT COMMITTEE

Dawie Roodt  
 Diaan Janse van Rensburg  
 Pierre de Klerk  
 Mitsie van der Westhuizen



### RISK PROFILE

#### High

- Generally these portfolios hold more equity exposure than any other risk profiled portfolios and therefore tend to carry higher volatility.
- Expected potential long term returns could be higher than other risk profiles, in turn potential losses of capital could be higher.

### TOP HOLDINGS

Satrix MSCI World Equity Index FF B2	15,00
Select BCI Enhanced Core Global Eq FoF A	15,00
Allan Gray - Orbis Global Equity FF	10,00
BCI Fundsmith Equity FF A	10,00
Nedgroup Inv Global Equity FF B2	10,00
Ninety One Global Franchise FF A	10,00
Ninety One Global Strategic Equity FF R	10,00
Old Mutual Global Equity B1	10,00
Select BCI Worldwide Flexible A	10,00

# NAVIGA GLOBAL EQUITY PORTFOLIO (ZAR)

MODEL PORTFOLIO INFORMATION DOCUMENT

# NAVIGA

DATE 2021/08/31

## RETURN/RISK ANALYSIS

Time Period: 2016/01/01 to 2021/08/31

Currency: South African Rand

Best Month	13,19%
Best Month End Date	2018/08/31
Worst Month	-8,10%
Worst Month End Date	2016/06/30
Sharpe Ratio	0,43

## MORNINGSTAR STYLE BOX

Portfolio Date: 2021/08/31

	Value	Blend	Growth	Market Cap	%
Large	19,0	30,7	33,2	Market Cap Giant %	47,9
	Mid	3,6	8,4	Market Cap Large %	34,9
				Market Cap Mid %	15,6
Small	0,7	0,6	0,3	Market Cap Small %	1,4
				Market Cap Micro %	0,2

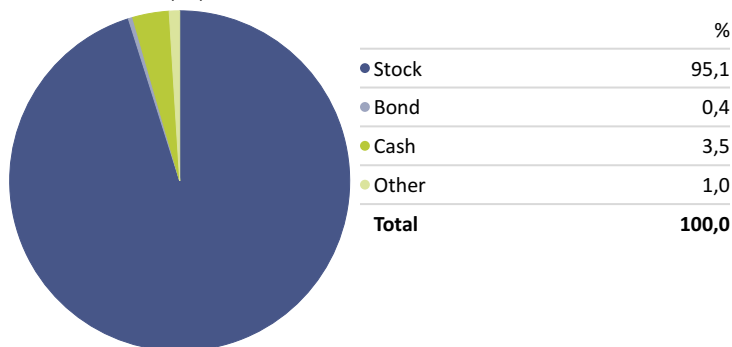
## MONTHLY RETURNS

Currency: South African Rand

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	3,24	1,53	0,45	3,44	-4,21	5,25	3,93	0,74					14,95
2020	7,44	-3,60	-0,14	13,03	0,10	0,24	3,56	5,09	-4,63	-4,20	4,71	-1,10	20,79
2019	-0,29	9,00	3,98	2,90	-3,10	0,86	2,31	4,16	0,49	2,63	-0,28	-1,95	22,12
2018	1,42	-4,00	-3,31	6,62	2,34	8,15	-1,92	13,19	-2,95	-4,47	-4,73	-4,07	4,52
2017	0,96	0,30	3,79	1,83	0,91	0,27	3,34	-1,41	5,50	7,18	-1,93	-7,45	13,24
2016	-5,47	2,06	-0,99	-2,11	10,69	-8,10	-0,57	6,00	-5,73	-3,78	4,42	-0,59	-5,58

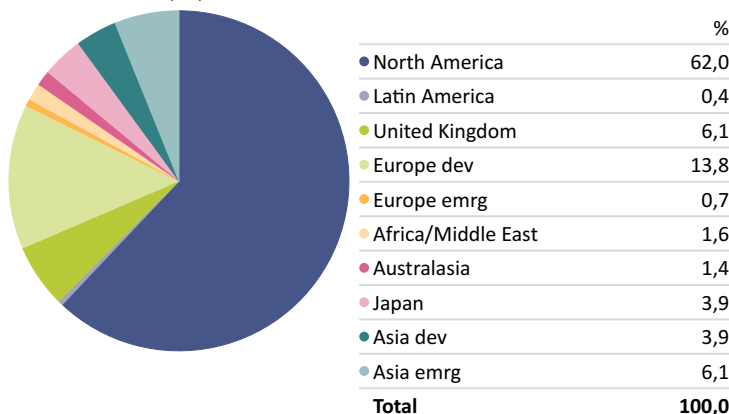
## ASSET ALLOCATION

Portfolio Date: 2021/08/31



## EQUITY REGIONAL EXPOSURE

Portfolio Date: 2021/09/02



## DISCLAIMER

Managed by: Naviga Solutions. Authorised Financial Service Provider, FSP Number 381.

The fund allocation (above) indicates the model portfolio fund holdings, which are quantitatively and qualitatively assessed on a quarterly basis by the independent investment committee. Where any of the above funds are not available on any particular Linked Investment Service Provider (LISP) platform, an appropriately comparable replacement fund is selected by the investment committee. Due to the possible fund composition variations resulting from such comparable replacements, the actual overall asset allocation, fees and returns may differ across platforms. Periodic portfolio rebalancing is initiated by the investment committee to realign strategic allocations whilst taking specific account of the intended risk and return profiles of the portfolios as well as capital gains tax and cost effects. Past performance is not indicative of future performance. The capital or the return of a portfolio is not guaranteed. A wrap fund is a portfolio consisting of a number of underlying investments wrapped into a single product. Wrap funds are not legal CIS funds of funds as the wrap fund itself is not a collective investment portfolio, but is simply a collection of separate collective investment portfolios and money market accounts. With a wrap fund the investor has direct ownership of the underlying investments. Wrap funds are not regulated by the Collective Investment Schemes Control Act and do not have a separate legal status. They are regulated by the same legislation that applies to Linked Investment Services Providers (LISPs), namely the Stock Exchanges Control Act and the Financial Markets Control Act. Investors should take note that any changes made within a wrap fund can trigger capital gains tax.

This document should not be seen as an offer to purchase any specific product and is not to be construed as advice or guidance in any form whatsoever. Investors are encouraged to obtain independent professional investment and taxation advice before investing in the model portfolios.

The portfolio's performance numbers are based on a master portfolio tracked in the Morningstar Direct system. These performance numbers are net of all underlying managers TER's, but gross of the model portfolio management, LISP and advice fees. The Effective Annual Cost (EAC) can be obtained from the specific Linked Investment Service Provider (LISP).