

31 MARCH 2021

### INVESTMENT OBJECTIVE

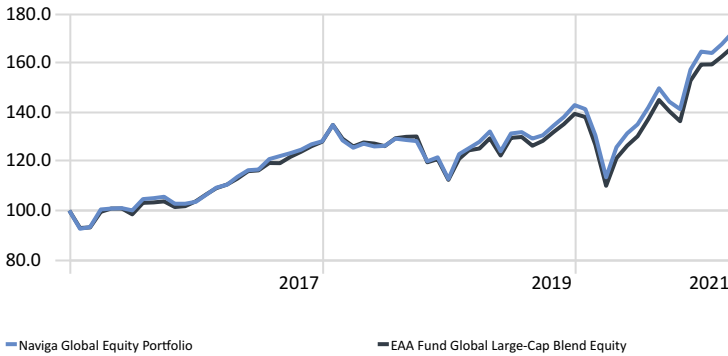
The primary investment objective of the portfolio is to deliver capital growth over the long term. This portfolio will invest predominantly in equities and has a flexible mandate with regards to the region, style and currency.

### FUND INFORMATION

Portfolio manager: Investment Committee  
 Launch date: 1 January 2016  
 Benchmark: EAA OE Global Large-Cap Blend Equity  
 Effective Annual Cost (EAC): Refer to Linked Investment Provider

### Investment Growth

Currency: US Dollar



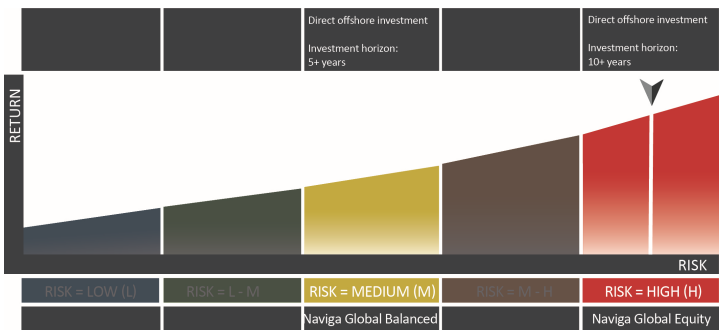
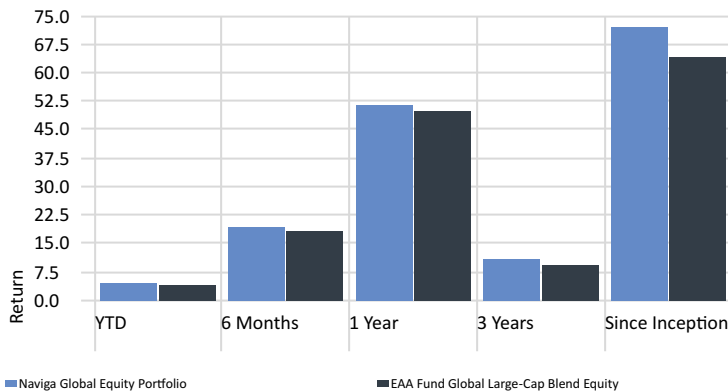
The Total Expense Ratio TER's of the underlying funds may differ from platform to platform and can be obtained from the particular LISP's quote. A Schedule of fees, charges and maximum commissions are available on request.

### INVESTMENT COMMITTEE

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

### Returns

Currency: US Dollar



### 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.

### Trailing Returns

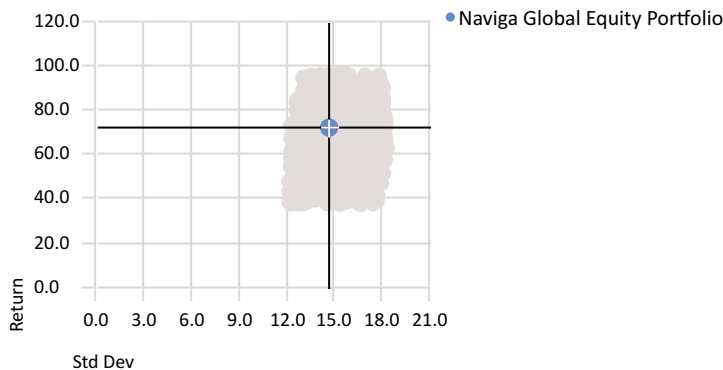
Currency: US Dollar

	6 months	1 Year	3 Years	Since Inception
NAVIGA Global Equity Portfolio	19.47	51.81	11.13	10.93
EAA Fund Global Large-Cap Blend Equity	18.56	50.25	9.41	9.91

### Risk-Reward

Time Period: 01/01/2016 to 31/03/2021

Currency: US Dollar Calculation Benchmark: EAA Fund Global Large-Cap Blend Equity



### NAVIGA Global Equity Portfolio - Top Holdings

Nedgroup Inv Funds Global Equity C Acc	12.50
Ninety One GSF Glb Frchs I Acc USD	12.50
Fundsmith Equity I Acc	10.00
iShares World Equity Index (LU) F2 USD	10.00
Jupiter Merian World Equity L USD Acc	10.00
Ninety One GSF Glb Strat Eq I Acc USD	10.00
Orbis Global Equity Investor	10.00
Schroder ISF QEP Gbl Cor C Acc USD	10.00
Coronation Global Emerging Markets P USD	5.00
iShares Emerging Mkts Eq Idx (LU) F2 USD	5.00
Sarasin IE Sust Gbl RI Est Eq GBP P Acc	5.00

# NAVIGA GLOBAL EQUITY PORTFOLIO (USD)

MODEL PORTFOLIO INFORMATION DOCUMENT

# NAVIGA

31 MARCH 2021

## Return/Risk Analysis

Time Period: 01/01/2016 to 31/03/2021

Currency: US Dollar

Best Month	11.37%
Best Month End Date	30/11/2020
Worst Month	-13.08%
Worst Month End Date	31/03/2020
Sharpe Ratio	0.20

## Morningstar Style Box - Naviga Global Equity Portfolio

Portfolio Date: 31/03/2021

	Value	Blend	Growth	Market Cap	%
Large	18.6	32.0	30.4	Market Cap Giant %	46.4
	3.7	8.5	4.2	Market Cap Large %	34.5
	1.0	0.9	0.7	Market Cap Mid %	16.6
Mid				Market Cap Small %	2.4
Small				Market Cap Micro %	0.2

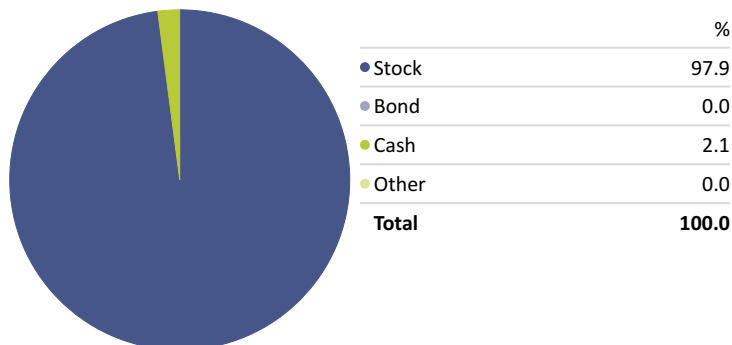
## Naviga Global Equity Portfolio - Monthly Returns

Currency: US Dollar

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	-0.34	2.15	2.81										4.67
2020	-1.14	-7.54	-13.08	10.79	4.46	2.79	5.08	5.51	-3.67	-2.08	11.37	4.66	15.22
2019	8.98	1.93	2.11	3.28	-6.11	5.85	0.42	-1.98	1.03	3.00	2.62	3.49	26.64
2018	5.18	-4.64	-2.33	1.31	-0.88	0.18	2.32	-0.42	-0.35	-6.41	1.35	-7.26	-11.97
2017	2.88	2.59	1.11	2.90	2.36	0.24	3.64	1.01	0.97	1.14	1.76	0.97	23.75
2016	-7.40	0.76	7.67	0.36	0.16	-0.90	4.59	0.36	0.54	-2.68	0.00	0.77	3.58

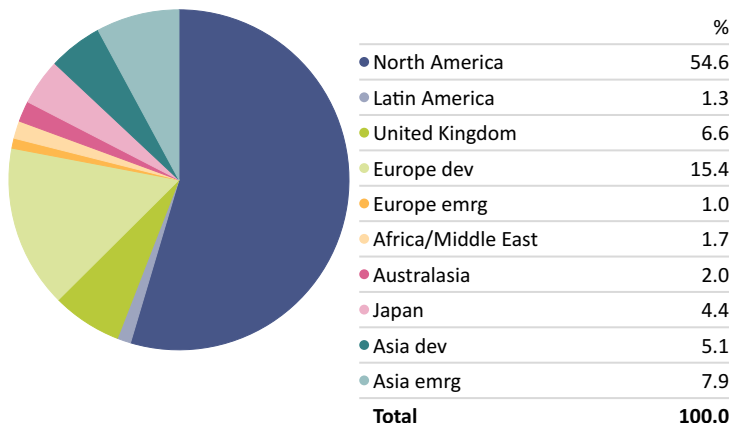
## Naviga Global Equity Portfolio - Asset Allocation

Portfolio Date: 31/03/2021



## Naviga Global Equity Portfolio - Equity Regional Exposure

Portfolio Date: 31/03/2021



## 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).