

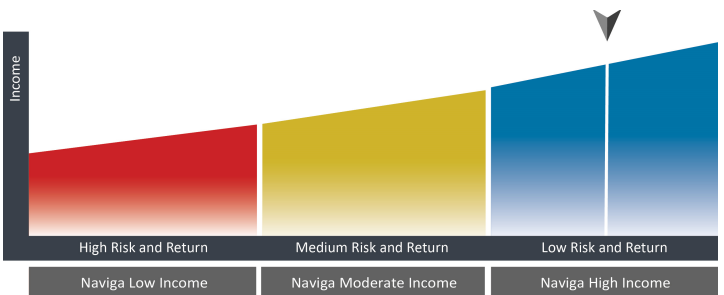
### FUND INFORMATION

Portfolio manager: Investment Committee  
 Launch date: 1 January 2015  
 Benchmark: SA Multi-Asset Low Equity  
 ASISA Category: SA Multi-Asset Low Equity  
 Regulation 28: This portfolio is managed in accordance with Regulation 28  
 Effective Annual Cost (EAC): Refer to Linked Investment Provider

The Total Expense Ratio (TER) 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



### RISK PROFILE

#### Low | Low - Medium

- Generally low risk portfolios have minimal equity exposure or no equity exposure, resulting in far less volatility than a more aggressive mandated portfolio and in turn the probability of capital loss (permanent/temporary) is less likely.
- However, expected potential long term investment returns could be lower over the medium to long term.

### ROLLING 1 YEAR RETURN: SA Multi-Asset Low Equity

Min 1 Year: -1.3%  
 Max 1 Year: 23.4%

Source: Morningstar (01/07/2000 - Last Month End)

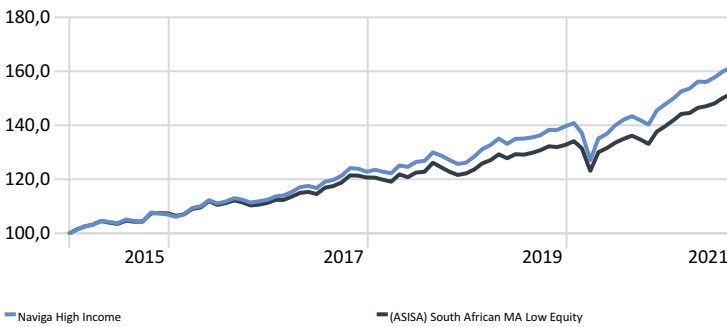
### TOP HOLDINGS

BCI Best Blend Flexible Income B	33,00
Select BCI Fixed Income B	10,00
Coronation Balanced Defensive P	8,00
Ninety One Cautious Managed H	8,00
Select BCI Cautious A	8,00
Select BCI Enhanced Core Global Eq FoF A	5,00
Select BCI Worldwide Flexible A	5,00
Nedgroup Inv Core Guarded B2	4,00
Select BCI Enhanced Core Cautious A	4,00
BCI Best Blend Specialist Equity B	3,00
Satrix MSCI World Equity Index FF B2	3,00
Sesfikile BCI Property B2	3,00
Coronation Equity P	2,00
Ninety One Equity H	2,00
Select BCI Enhanced Core Equity A	2,00

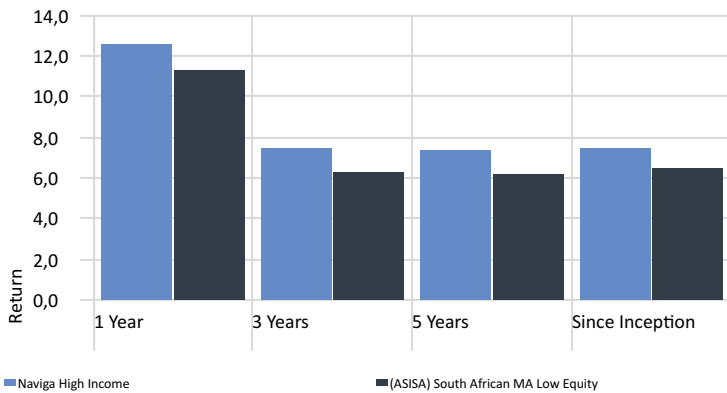
### INVESTMENT OBJECTIVE

This portfolio is suitable for investors with a high income need. The objective is to provide income with long-term capital growth as a secondary objective with low levels of volatility. The portfolio is divided between three components namely, income generating funds for the income need, defensive funds for stability and growth funds for capital appreciation. Due to the high income need, this portfolio has a bias towards income generating funds.

### INVESTMENT GROWTH



### RETURNS



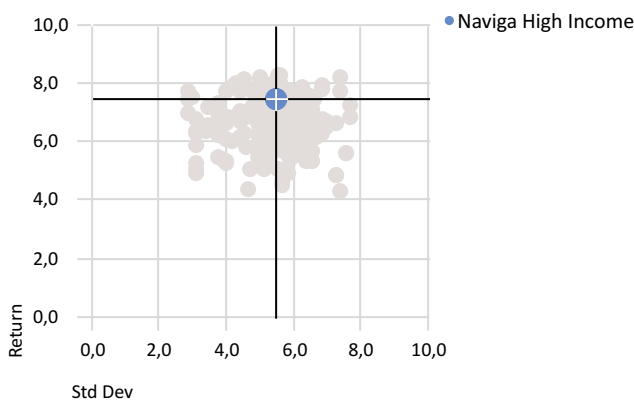
### TRAILING RETURNS

	1 Year	3 Years	5 Years	Since Inception
Naviga High Income	12,57	7,47	7,35	7,45
(ASISA) South African MA Low Equity	11,30	6,29	6,17	6,44

### RISK-REWARD

Time Period: 2015/01/01 to 2021/08/31

Calculation Benchmark: (ASISA) South African MA Low Equity



Source: Morningstar Direct

# NAVIGA HIGH INCOME PORTFOLIO

MODEL PORTFOLIO INFORMATION DOCUMENT

# NAVIGA

DATE

2021/08/31

## RETURN/RISK ANALYSIS

Time Period: 2015/01/01 to 2021/08/31

Best Month	6,28%
Best Month End Date	2020/04/30
Worst Month	-7,27%
Worst Month End Date	2020/03/31
Sharpe Ratio	0,28

## MORNINGSTAR STYLE BOX

Portfolio Date: 2021/08/31

	Value	Blend	Growth
Large	14,9	17,6	21,2
Mid	13,9	14,5	3,9
Small	9,0	3,7	1,3

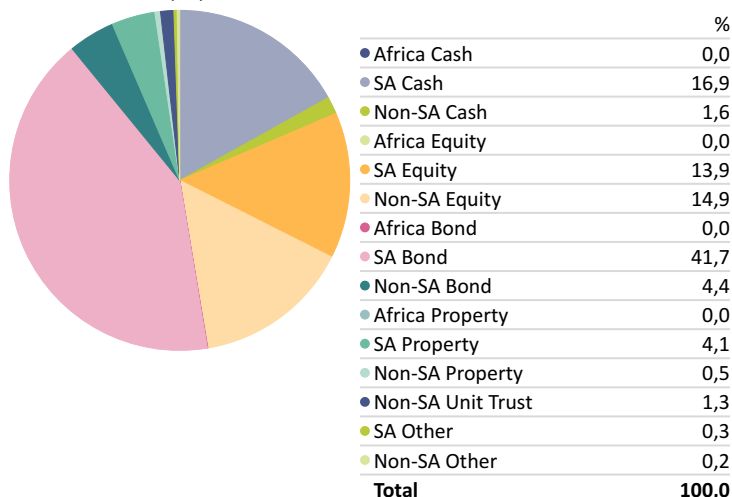
Market Cap	%
Market Cap Giant %	30,9
Market Cap Large %	22,8
Market Cap Mid %	32,3
Market Cap Small %	10,9
Market Cap Micro %	3,2

## MONTHLY RETURNS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	1,50	1,68	0,71	1,64	-0,06	1,05	1,41	0,98					9,24
2020	0,83	-2,61	-7,27	6,28	1,29	2,22	1,51	0,92	-1,01	-1,15	3,67	1,58	5,78
2019	1,86	2,02	1,22	1,77	-1,45	1,39	0,06	0,34	0,58	1,43	-0,02	0,99	10,62
2018	0,61	-0,59	-0,47	2,34	-0,42	1,47	0,28	2,47	-0,86	-1,30	-1,12	0,37	2,73
2017	1,09	0,29	1,15	1,55	0,37	-0,68	2,01	0,58	1,26	2,32	-0,19	-0,91	9,14
2016	-0,80	0,93	2,12	0,56	2,04	-1,08	0,63	1,11	-0,50	-0,94	0,41	0,52	5,05
2015	1,56	1,23	0,57	1,33	-0,30	-0,47	1,35	-0,57	-0,22	3,23	-0,32	-0,33	7,21

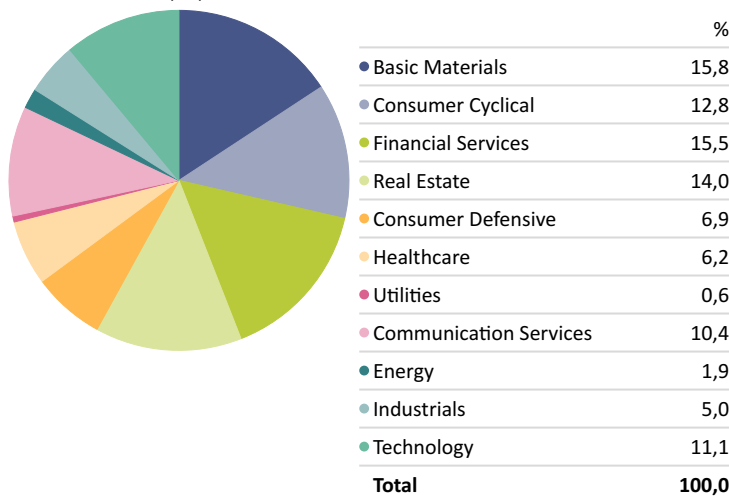
## ASSET ALLOCATION

Portfolio Date: 2021/08/31



## EQUITY SECTORS

Portfolio Date: 2021/08/31



## 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).