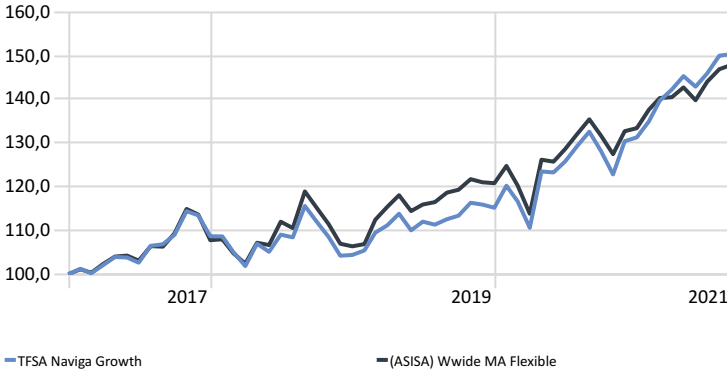


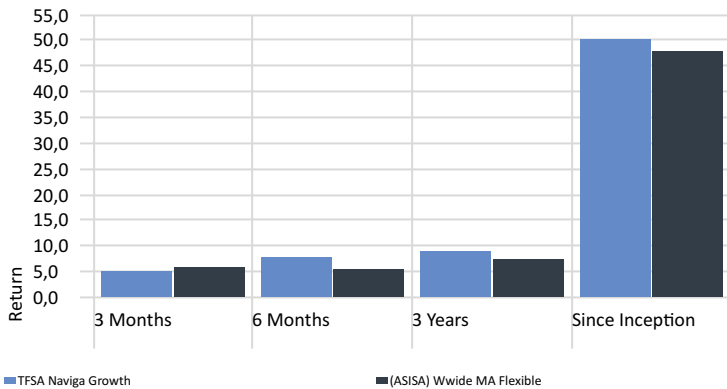
INVESTMENT OBJECTIVE

The primary investment objective of the portfolio is to provide the investor with capital growth over the long-term with high levels of volatility. This is a flexible portfolio with regards to asset allocation with no limit on the equity or offshore exposure. The portfolio targets returns in excess of the average of South African Multi Asset Worldwide Flexible category over a 24 month rolling period.

INVESTMENT GROWTH



RETURNS



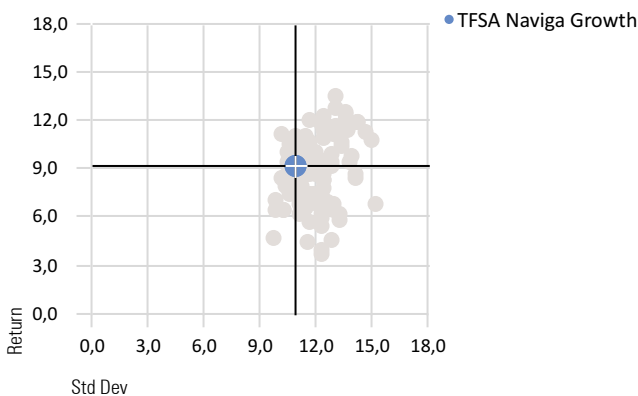
TRAILING RETURNS

	3 Months	6 Months	1 Year	3 Years	Since Inception
TFSA Naviga Growth	5,20	7,62	13,37	9,15	9,13
(ASISA) Wwide MA Flexible	5,78	5,39	9,18	7,53	8,74

RISK-REWARD

Time Period: 2017/01/01 to 2021/08/31

Calculation Benchmark: (ASISA) Wwide MA Flexible



Source: Morningstar Direct

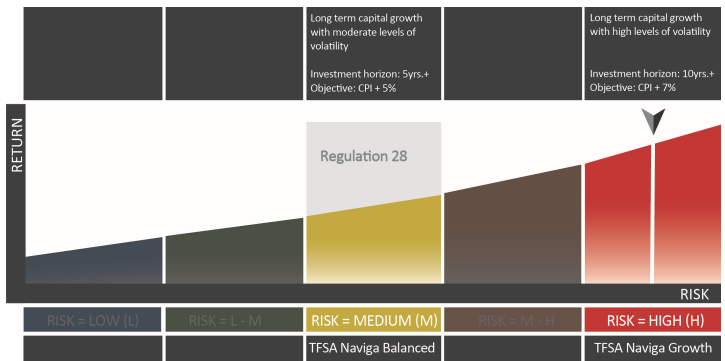
FUND INFORMATION

Portfolio manager: Investment Committee
 Launch date: 1 January 2017
 Benchmark: Worldwide Multi-Asset Flexible
 ASISA Category: Worldwide Multi-Asset Flexible
 Regulation 28: This portfolio is not 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

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.

ROLLING 1 YEAR RETURN: Worldwide Multi-Asset Flexible

Min 1 Year: -21.8%
 Max 1 Year: 36.1%

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

TOP HOLDINGS

BCI Best Blend Specialist Equity B	15,00
Nedgroup Inv Core Global FF A	15,00
Satrix MSCI World Equity Index FF B2	12,50
Select BCI Enhanced Core Global Eq FoF A	12,50
Foord Flexible FoF B4	10,00
Nedgroup Inv Bravata Ww Flex C	10,00
Ninety One Global Franchise FF H	10,00
Satrix Alsi Index B1	7,50
Select BCI Enhanced Core Equity A	7,50

TFSA NAVIGA GROWTH PORTFOLIO

MODEL PORTFOLIO INFORMATION DOCUMENT

NAVIGA

DATE 2021/08/31

RETURN/RISK ANALYSIS

Time Period: 2017/01/01 to 2021/08/31

Best Month	11,64%
Best Month End Date	2020/04/30
Worst Month	-5,15%
Worst Month End Date	2020/03/31
Sharpe Ratio	0,28

MORNINGSTAR STYLE BOX

Portfolio Date: 2021/08/31

	Value	Blend	Growth
Large	17,7	22,1	23,9
Mid	8,4	13,7	3,2
Small	5,1	4,0	1,9

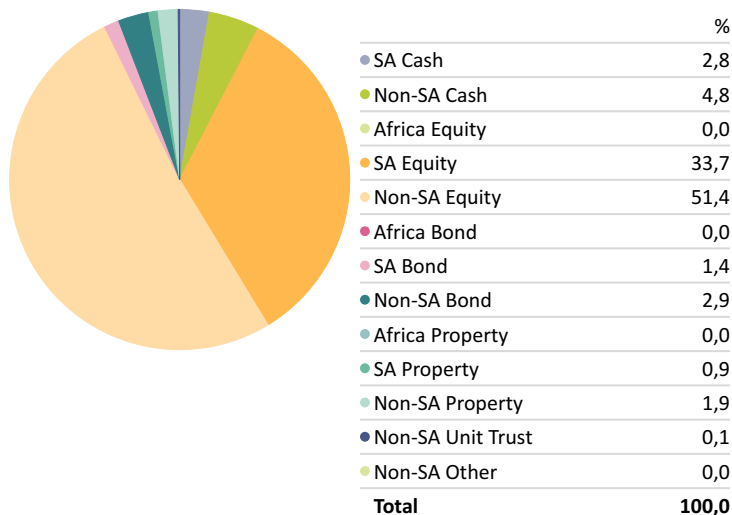
Market Cap	%
Market Cap Giant %	35,8
Market Cap Large %	27,0
Market Cap Mid %	26,0
Market Cap Small %	8,1
Market Cap Micro %	3,0

MONTHLY RETURNS

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	2,78	3,51	1,83	2,16	-1,65	2,12	2,78	0,23					14,50
2020	4,37	-3,00	-5,15	11,64	-0,18	2,05	2,80	2,52	-3,34	-4,16	6,18	0,66	13,96
2019	0,99	3,87	1,54	2,38	-3,34	1,80	-0,61	1,12	0,73	2,59	-0,35	-0,63	10,34
2018	-0,02	-3,27	-3,08	5,02	-1,73	3,72	-0,56	6,61	-3,06	-3,16	-3,96	0,17	-3,92
2017	1,25	-1,01	1,88	1,79	-0,11	-1,14	3,75	0,33	2,02	4,98	-0,84	-4,23	8,68

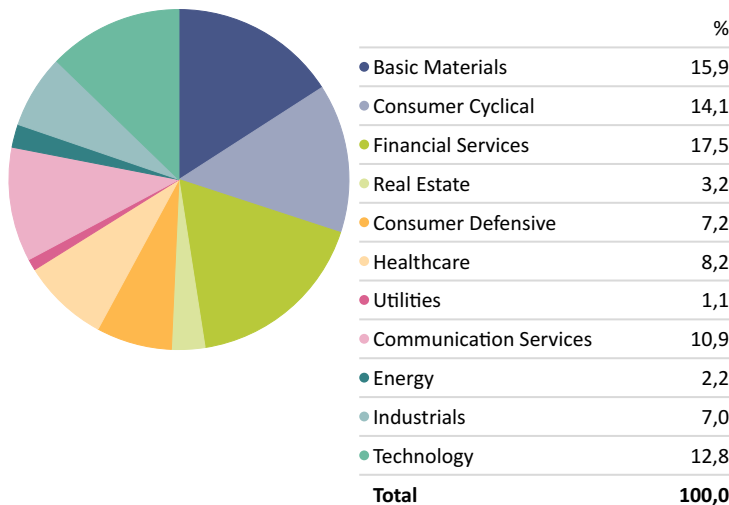
ASSET ALLOCATION

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).