



## **CHALFORD WEALTH CPI + 2 CAUTIOUS PORTFOLIO - JUL 09**

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Prepared date: 06/05/2022

# Chalford Wealth CPI + 2 Cautious Portfolio - Jul 09

## Portfolio Composition



This report displays some key information regarding holdings within your portfolio, such as fees and maintenance charges.

### Composition

Portfolio Holdings	% Weight	AMC	TER	Fund Size	Fund Size Currency
Nedgroup - Investments Flexible Income B1	17.00	0.58%	0.62%	17,728.63M	ZAR
Coronation - Strategic Income P	15.00	0.52%	0.49%	40,806.86M	ZAR
Prescient - Income Provider A2	13.00	0.58%	0.60%	32,307.46M	ZAR
BCI - Sasfin BCI Flexible Income A	10.00	0.69%	0.81%	8,653.76M	ZAR
Coronation - Balanced Defensive P	10.00	0.86%	1.07%	31,014.58M	ZAR
IP Management Company - IP Active Beta A	10.00	0.60%	0.84%	612.04M	ZAR
Sanlam - Amplify SCI Defensive Balanced A1	8.00	0.92%	0.94%	3,961.11M	ZAR
Allan Gray - Stable C	7.00	0.92%	0.82%	47,801.21M	ZAR
Visio BCI - Unconstrained Fixed Interest B	5.00	0.75%	0.77%	1,889.80M	ZAR
Ninety One - Cautious Managed H	5.00	0.98%	1.03%	18,659.65M	ZAR
Total Portfolio	100.00		0.75%		

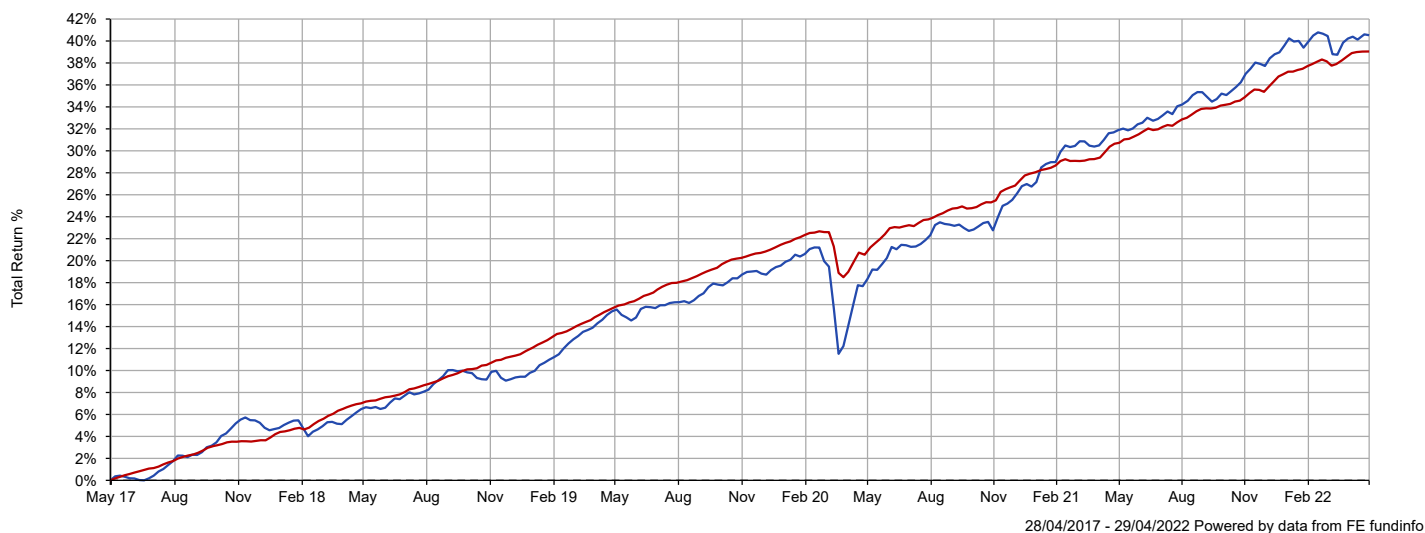
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## Portfolio Summary



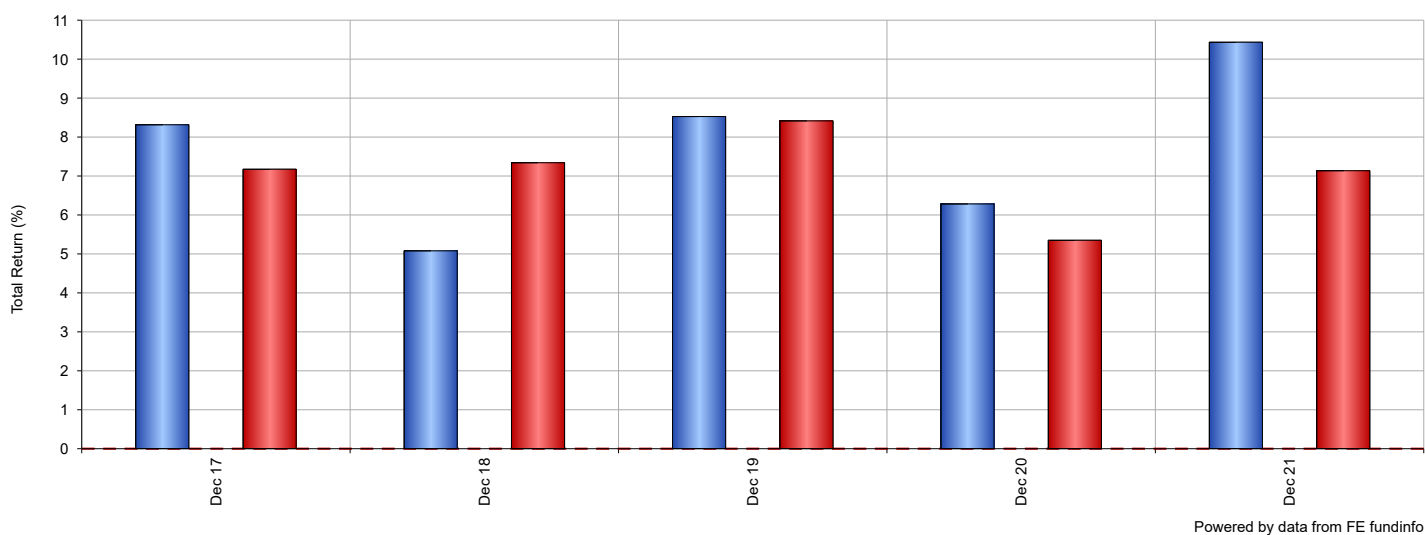
The following tables and charts illustrate the overall performance of the portfolio against its benchmark. The cumulative chart illustrates the overall performance over a maximum of five years dependant on the age of the portfolio and the table shows the overall performance broken down into specified periods. The discrete table and chart illustrates how the portfolio has performed against the benchmark during whole calendar years. All performance is to the latest month end and in ZAR.

### Cumulative Performance



Name	3 mths	6 mths	1 yr	3 yrs	5 yrs
■ Chalford Wealth CPI + 2 Cautious Portfolio - Jul 09	0.57	2.83	6.53	21.76	40.53
■ Benchmark - SA Mt South African Multi Asset Income - Oct 93	0.96	3.09	6.42	20.14	39.05

### Discrete Calendar Year Performance



Name	2017	2018	2019	2020	2021
■ Chalford Wealth CPI + 2 Cautious Portfolio - Jul 09	8.32	5.08	8.53	6.29	10.44
■ Benchmark - SA Mt South African Multi Asset Income - Oct 93	7.18	7.34	8.42	5.35	7.14

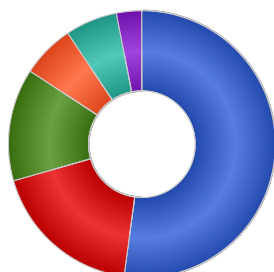
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## Portfolio Asset Allocation by Holding



This report illustrates the contribution of the individual portfolio holdings to the overall portfolio asset allocation.

### Asset Allocation



Name	% Weight
South African Fixed Interest	52.14
Money Market	18.44
South African Equities	13.64
Other International Equities	6.39
Global Fixed Interest	6.33
Property	3.06

### Portfolio Asset Breakdown by Individual Holdings

Portfolio Holdings	South African Fixed Interest (%)	Money Market (%)	South African Equities (%)	Other International Equities (%)	Global Fixed Interest (%)	Property (%)
Nedgroup - Investments Flexible Income B1	9.23	4.73	0.49	-	2.12	0.44
Coronation - Strategic Income P	10.00	2.56	0.02	-	1.57	0.86
Prescient - Income Provider A2	7.52	3.58	0.50	-	1.35	0.06
BCI - Sasfin BCI Flexible Income A	8.70	1.15	-	0.00	0.14	-
Coronation - Balanced Defensive P	4.44	0.48	2.68	1.59	0.54	0.27
IP Management Company - IP Active Beta A	0.97	1.18	5.42	1.86	-	0.57
Sanlam - Amplify SCI Defensive Balanced A1	3.01	2.33	1.64	0.43	0.04	0.55
Allan Gray - Stable C	1.98	0.91	2.33	1.26	0.43	0.09
Visio BCI - Unconstrained Fixed Interest B	4.07	0.65	0.00	-	0.11	0.17
Ninety One - Cautious Managed H	2.23	0.87	0.56	1.26	0.04	0.05
<b>Total Portfolio</b>	<b>52.14</b>	<b>18.44</b>	<b>13.64</b>	<b>6.39</b>	<b>6.33</b>	<b>3.06</b>

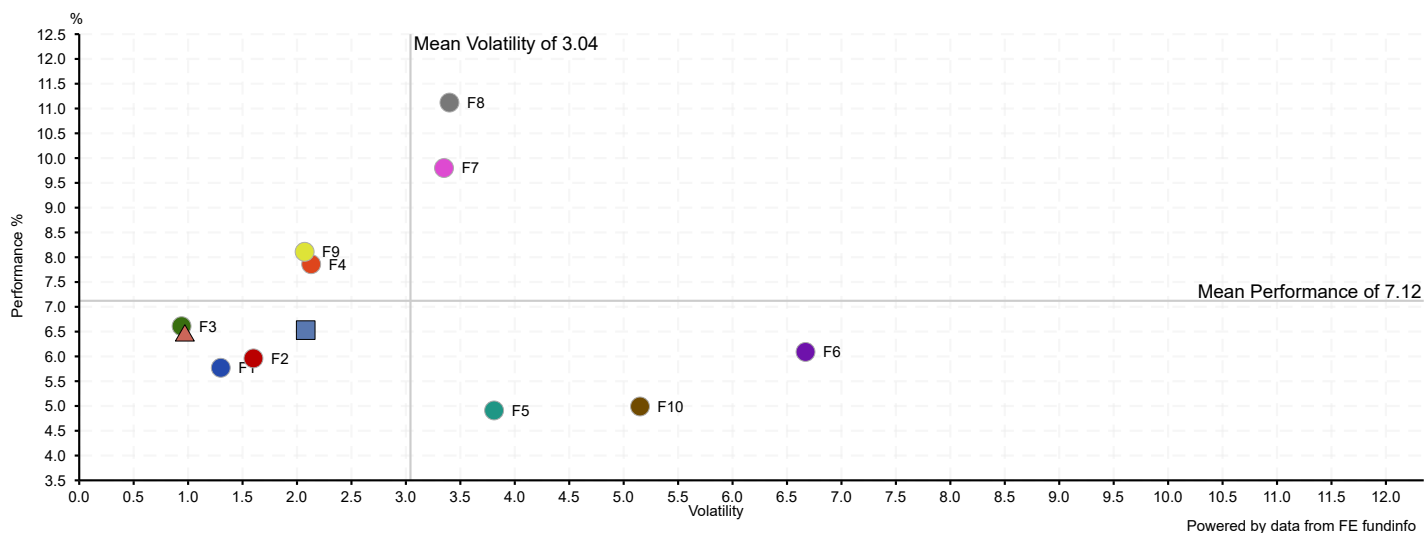
# Chalford Wealth CPI + 2 Cautious Portfolio - Jul 09

## Risk & Return (1 yr)



The scatter chart and table illustrate the risk, represented by volatility, of your portfolio holdings, the portfolio itself and its benchmark against return, represented by performance. The chart will return performance and volatility over one year to latest month end and in ZAR.

### Risk & Return Chart of Portfolio Holdings



### Risk & Return Table of Portfolio Holdings

Portfolio Holdings	% Weight	Performance 1 yr	Volatility 1 yr
● F1 Nedgroup - Investments Flexible Income B1	17.00	5.77	1.30
● F2 Coronation - Strategic Income P	15.00	5.96	1.60
● F3 Prescient - Income Provider A2	13.00	6.61	0.94
● F4 BCI - Sasfin BCI Flexible Income A	10.00	7.86	2.13
● F5 Coronation - Balanced Defensive P	10.00	4.91	3.81
● F6 IP Management Company - IP Active Beta A	10.00	6.09	6.67
● F7 Sanlam - Amplify SCI Defensive Balanced A1	8.00	9.80	3.35
● F8 Allan Gray - Stable C	7.00	11.12	3.40
● F9 Visio BCI - Unconstrained Fixed Interest B	5.00	8.11	2.07
● F10 Ninety One - Cautious Managed H	5.00	4.99	5.15
■ <b>Total Portfolio</b>		<b>6.53</b>	<b>2.08</b>
▲ <b>Benchmark - SA Mt South African Multi Asset Income - Oct 93</b>		<b>6.42</b>	<b>0.97</b>

# Chalford Wealth CPI + 2 Cautious Portfolio - Jul 09

## Ratio Analysis (1 yr)



This report displays some key ratio information for your portfolio and holdings to help demonstrate their over or under performance against the benchmark and risk. All data is to the latest month end and in ZAR.

### Ratios

Portfolio Holdings	% Weight	Volatility	Alpha	Beta	Sharpe	Maximum Drawdown
Nedgroup - Investments Flexible Income B1	17.00	1.30	0.09	0.89	1.75	-0.12
Coronation - Strategic Income P	15.00	1.57	-2.30	1.30	1.56	-0.21
Prescient - Income Provider A2	13.00	0.94	1.59	0.78	3.32	0.00
BCI - Sasfin BCI Flexible Income A	10.00	2.13	-2.31	1.59	2.05	-0.22
Coronation - Balanced Defensive P	10.00	3.84	-10.76	2.59	0.37	-1.81
IP Management Company - IP Active Beta A	10.00	6.67	-8.96	2.48	0.39	-2.09
Sanlam - Amplify SCI Defensive Balanced A1	8.00	3.35	-9.51	3.10	1.88	-0.35
Allan Gray - Stable C	7.00	3.40	4.50	1.00	2.24	-1.28
Visio BCI - Unconstrained Fixed Interest B	5.00	2.07	-2.77	1.70	2.23	-0.08
Ninety One - Cautious Managed H	5.00	5.14	-11.95	2.83	0.29	-4.01
<b>Total Portfolio</b>	<b>100.00</b>	<b>2.08</b>	<b>-3.73</b>	<b>1.63</b>	<b>1.46</b>	<b>-0.36</b>

#### Volatility

Standard deviation is a statistical measurement which, when applied to an investment fund, expresses its volatility, or risk. It shows how widely a range of returns varied from the fund's average return over a particular period.

#### Alpha

Alpha is a measure of a fund's over- or under-performance by comparison to its benchmark. It represents the return of the fund when the benchmark is assumed to have a return of zero, and thus indicates the extra value that the manager's activities have contributed.

#### Beta

Beta is a statistical estimate of a fund's volatility by comparison to that of its benchmark, i.e. how sensitive the fund is to movements in the section of the market that comprises the benchmark.

#### Sharpe

This is a commonly-used measure which calculates the level of a fund's return over and above the return of a notional risk-free investment, such as cash or Government bonds. The ratio is an indication of the amount of excess return generated per unit of risk.

#### Maximum Drawdown

Represents the worst possible return over a specified period. E.g. Buying at the maximum price over the period and selling at the worst.

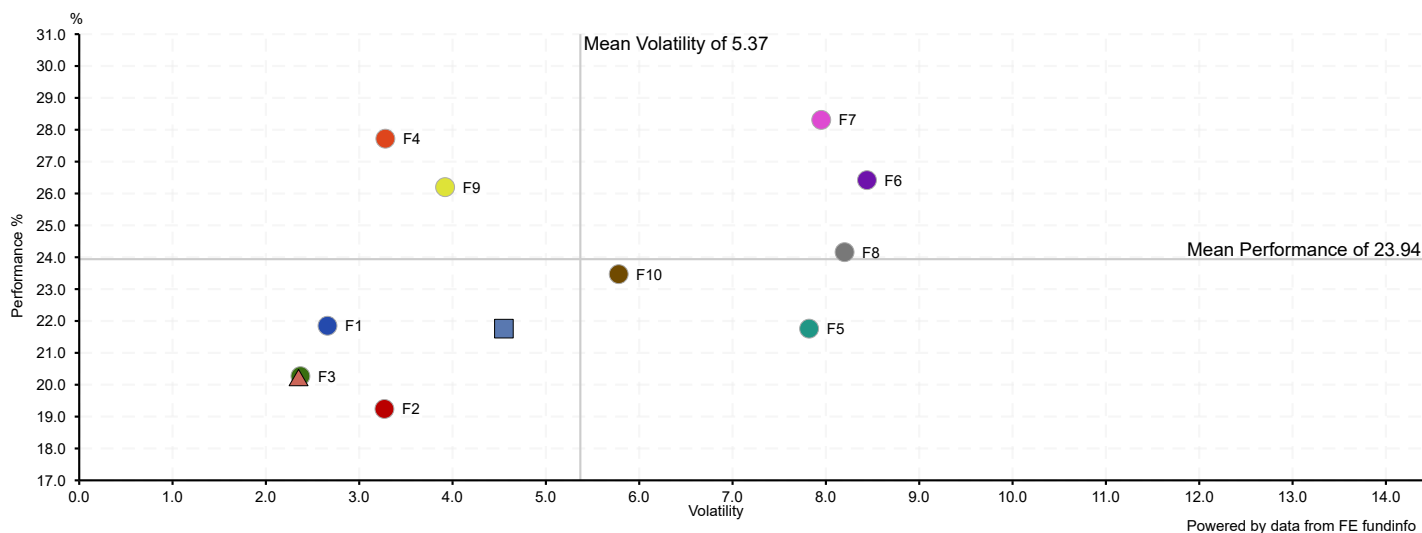
# Chalford Wealth CPI + 2 Cautious Portfolio - Jul 09

## Risk & Return (3 yrs)



The scatter chart and table illustrate the risk, represented by volatility, of your portfolio holdings, the portfolio itself and its benchmark against return, represented by performance. The chart will return performance and volatility over three years to latest month end and in ZAR.

### Risk & Return Chart of Portfolio Holdings



### Risk & Return Table of Portfolio Holdings

Portfolio Holdings	% Weight	Performance 3 yrs	Volatility 3 yrs
● F1 Nedgroup - Investments Flexible Income B1	17.00	21.85	2.66
● F2 Coronation - Strategic Income P	15.00	19.24	3.27
● F3 Prescient - Income Provider A2	13.00	20.27	2.37
● F4 BCI - Sasfin BCI Flexible Income A	10.00	27.72	3.28
● F5 Coronation - Balanced Defensive P	10.00	21.76	7.82
● F6 IP Management Company - IP Active Beta A	10.00	26.42	8.44
● F7 Sanlam - Amplify SCI Defensive Balanced A1	8.00	28.31	7.95
● F8 Allan Gray - Stable C	7.00	24.16	8.20
● F9 Visio BCI - Unconstrained Fixed Interest B	5.00	26.20	3.92
● F10 Ninety One - Cautious Managed H	5.00	23.47	5.78
■ <b>Total Portfolio</b>		<b>21.76</b>	<b>4.55</b>
▲ <b>Benchmark - SA Mt South African Multi Asset Income - Oct 93</b>		<b>20.14</b>	<b>2.35</b>

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### Ratios

Portfolio Holdings	% Weight	Volatility	Alpha	Beta	Sharpe	Maximum Drawdown
Nedgroup - Investments Flexible Income B1	17.00	2.66	0.11	1.06	1.25	-3.27
Coronation - Strategic Income P	15.00	3.27	-2.35	1.35	0.78	-4.16
Prescient - Income Provider A2	13.00	2.37	0.19	0.97	1.20	-2.84
BCI - Sasfin BCI Flexible Income A	10.00	3.28	2.03	1.01	1.52	-4.02
Coronation - Balanced Defensive P	10.00	7.82	-9.68	2.76	0.42	-10.36
IP Management Company - IP Active Beta A	10.00	8.44	-3.52	1.91	0.55	-6.67
Sanlam - Amplify SCI Defensive Balanced A1	8.00	7.95	-7.87	2.73	0.65	-9.00
Allan Gray - Stable C	7.00	8.20	-8.73	2.71	0.49	-10.83
Visio BCI - Unconstrained Fixed Interest B	5.00	3.92	-1.49	1.52	1.16	-4.00
Ninety One - Cautious Managed H	5.00	5.78	-1.80	1.46	0.65	-4.01
<b>Total Portfolio</b>	<b>100.00</b>	<b>4.55</b>	<b>-3.96</b>	<b>1.74</b>	<b>0.72</b>	<b>-5.81</b>

#### Volatility

Standard deviation is a statistical measurement which, when applied to an investment fund, expresses its volatility, or risk. It shows how widely a range of returns varied from the fund's average return over a particular period.

#### Alpha

Alpha is a measure of a fund's over- or under-performance by comparison to its benchmark. It represents the return of the fund when the benchmark is assumed to have a return of zero, and thus indicates the extra value that the manager's activities have contributed.

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