



## **CHALFORD WEALTH CPI + 4 MODERATE REG 28 PORTFOLIO - APR 09**

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Prepared date: 06/05/2022

# Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 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
IP Management Company - IP Active Beta A	28.00	0.60%	0.84%	612.04M	ZAR
Coronation - Balanced Plus P	12.00	0.98%	1.18%	95,630.34M	ZAR
Nedgroup - Investments Balanced A	12.00	1.55%	1.61%	3,510.18M	ZAR
Ninety One - Managed H	12.00	0.63%	1.41%	29,376.36M	ZAR
BCI - Sasfin BCI Flexible Income A	9.00	0.69%	0.81%	8,653.76M	ZAR
Sanlam - Amplify SCI Defensive Balanced A1	8.00	0.92%	0.94%	3,961.11M	ZAR
Allan Gray - Balanced A	7.00	1.15%	0.93%	148,176.36M	ZAR
Rezco - Value Trend C	7.00	0.75%	1.29%	6,072.91M	ZAR
Satrix - MSCI World Equity index feeder A1	5.00	0.58%	0.88%	9,482.51M	ZAR
<b>Total Portfolio</b>	<b>100.00</b>		<b>1.09%</b>		

# Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 09

## Portfolio Summary



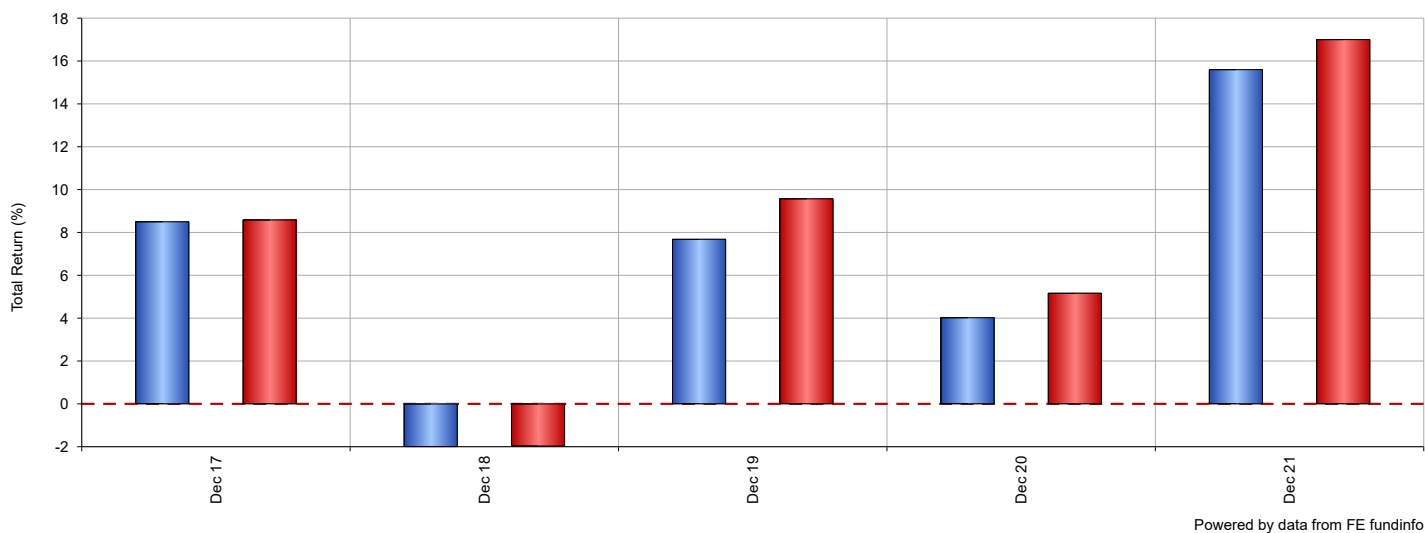
The following tables and charts illustrate the overall performance of the portfolio against its benchmark. The cumulative chart illustrates the overall performance over a maximum of five years dependant on the age of the portfolio and the table shows the overall performance broken down into specified 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 + 4 Moderate Reg 28 Portfolio - Apr 09	0.28	2.23	6.91	19.50	31.40
■ Benchmark - SA Mt South African Multi Asset Medium Equity - Jun 94	-0.52	2.25	7.57	22.86	35.80

### Discrete Calendar Year Performance



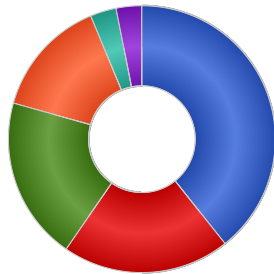
Name	2017	2018	2019	2020	2021
■ Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 09	8.50	-2.00	7.69	4.02	15.60
■ Benchmark - SA Mt South African Multi Asset Medium Equity - Jun 94	8.59	-1.97	9.57	5.17	17.01

# Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 09 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 Equities	39.30
South African Fixed Interest	20.31
Other International Equities	19.74
Money Market	14.40
Property	3.15
Global Fixed Interest	3.10

## Portfolio Asset Breakdown by Individual Holdings

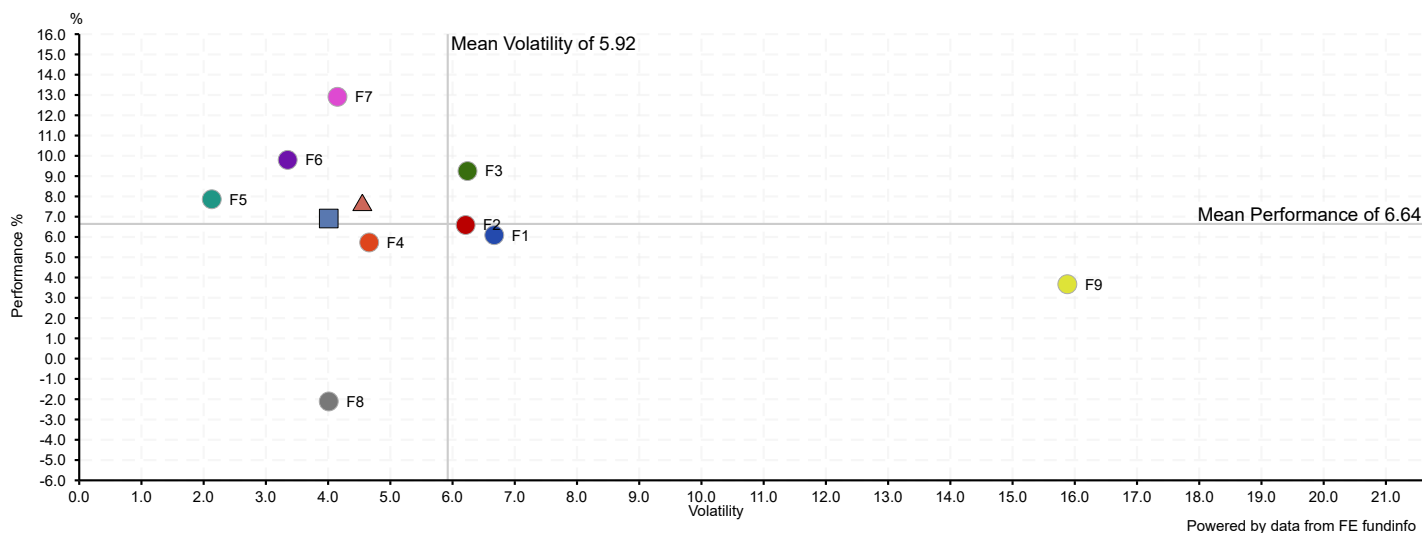
Portfolio Holdings	South African Equities (%)	South African Fixed Interest (%)	Other International Equities (%)	Money Market (%)	Property (%)	Global Fixed Interest (%)
IP Management Company - IP Active Beta A	15.16	2.73	5.21	3.31	1.60	-
Coronation - Balanced Plus P	5.99	2.40	2.94	0.23	0.39	0.04
Nedgroup - Investments Balanced A	7.13	1.07	2.05	0.56	0.53	0.66
Ninety One - Managed H	4.58	1.47	2.18	2.65	-	1.13
BCI - Sasfin BCI Flexible Income A	-	7.83	0.00	1.04	-	0.13
Sanlam - Amplify SCI Defensive Balanced A1	1.64	3.01	0.43	2.33	0.55	0.04
Allan Gray - Balanced A	4.00	0.71	1.67	0.32	0.08	0.22
Rezco - Value Trend C	0.80	1.09	0.24	3.98	-	0.88
Satrix - MSCI World Equity index feeder A1	-	-	5.02	-0.02	-	-
<b>Total Portfolio</b>	<b>39.30</b>	<b>20.31</b>	<b>19.74</b>	<b>14.40</b>	<b>3.15</b>	<b>3.10</b>

# Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 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 IP Management Company - IP Active Beta A	28.00	6.09	6.67
● F2 Coronation - Balanced Plus P	12.00	6.59	6.21
● F3 Nedgroup - Investments Balanced A	12.00	9.25	6.24
● F4 Ninety One - Managed H	12.00	5.73	4.66
● F5 BCI - Sasfin BCI Flexible Income A	9.00	7.86	2.13
● F6 Sanlam - Amplify SCI Defensive Balanced A1	8.00	9.80	3.35
● F7 Allan Gray - Balanced A	7.00	12.91	4.15
● F8 Rezco - Value Trend C	7.00	-2.11	4.01
● F9 Satrix - MSCI World Equity index feeder A1	5.00	3.67	15.88
■ <b>Total Portfolio</b>		<b>6.91</b>	<b>4.01</b>
▲ <b>Benchmark - SA Mt South African Multi Asset Medium Equity - Jun 94</b>		<b>7.57</b>	<b>4.55</b>

# Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 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
IP Management Company - IP Active Beta A	28.00	6.67	-3.65	1.33	0.39	-2.09
Coronation - Balanced Plus P	12.00	6.24	-2.82	1.27	0.49	-3.12
Nedgroup - Investments Balanced A	12.00	6.24	7.92	0.19	0.92	-2.01
Ninety One - Managed H	12.00	4.66	1.89	0.51	0.48	-2.01
BCI - Sasfin BCI Flexible Income A	9.00	2.13	6.29	0.20	2.05	-0.22
Sanlam - Amplify SCI Defensive Balanced A1	8.00	3.35	5.49	0.55	1.88	-0.35
Allan Gray - Balanced A	7.00	4.15	10.10	0.35	2.27	-1.14
Rezco - Value Trend C	7.00	4.01	-2.49	0.06	0.00	-4.72
Satrix - MSCI World Equity index feeder A1	5.00	16.10	-13.96	2.67	0.01	-13.83
<b>Total Portfolio</b>	<b>100.00</b>	<b>4.01</b>	<b>0.59</b>	<b>0.84</b>	<b>0.85</b>	<b>-1.20</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

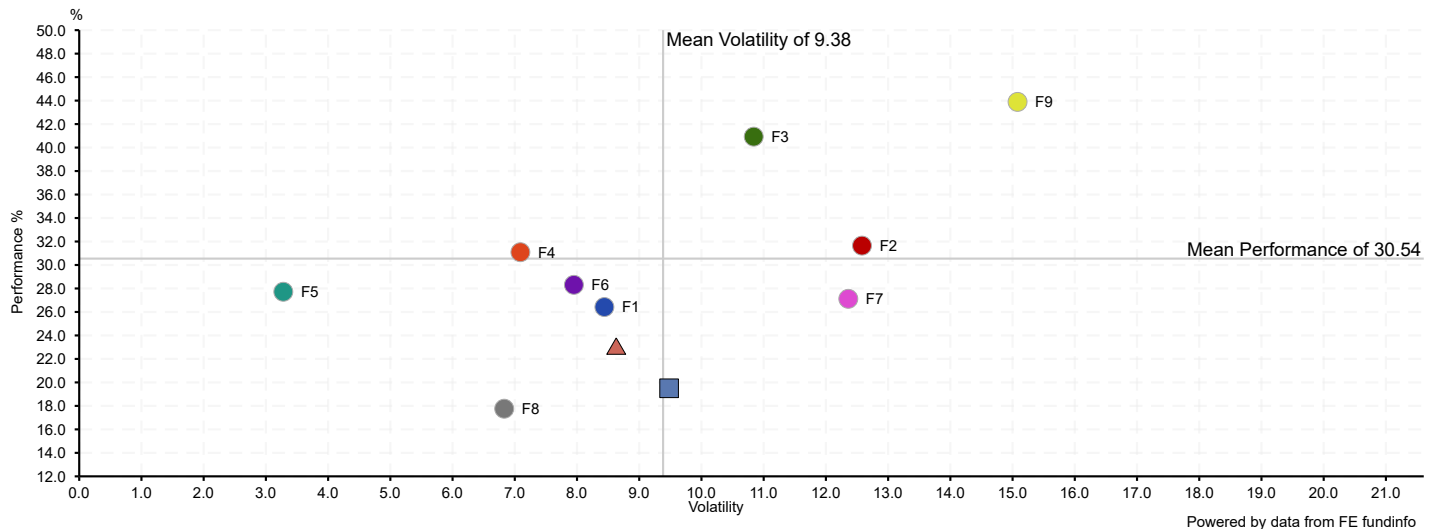
Represents the worst possible return over a specified period. E.g. Buying at the maximum price over the period and selling at the worst.

# Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 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 IP Management Company - IP Active Beta A	28.00	26.42	8.44
● F2 Coronation - Balanced Plus P	12.00	31.65	12.58
● F3 Nedgroup - Investments Balanced A	12.00	40.93	10.84
● F4 Ninety One - Managed H	12.00	31.09	7.09
● F5 BCI - Sasfin BCI Flexible Income A	9.00	27.72	3.28
● F6 Sanlam - Amplify SCI Defensive Balanced A1	8.00	28.31	7.95
● F7 Allan Gray - Balanced A	7.00	27.12	12.36
● F8 Rezco - Value Trend C	7.00	17.76	6.83
● F9 Satrix - MSCI World Equity index feeder A1	5.00	43.89	15.08
■ <b>Total Portfolio</b>		<b>19.50</b>	<b>9.48</b>
▲ <b>Benchmark - SA Mt South African Multi Asset Medium Equity - Jun 94</b>		<b>22.86</b>	<b>8.63</b>

# Chalford Wealth CPI + 4 Moderate Reg 28 Portfolio - Apr 09 Ratio Analysis (3 yrs)



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
IP Management Company - IP Active Beta A	28.00	8.44	1.93	0.87	0.55	-6.67
Coronation - Balanced Plus P	12.00	12.58	-0.35	1.42	0.49	-15.95
Nedgroup - Investments Balanced A	12.00	10.84	4.41	1.07	0.79	-10.02
Ninety One - Managed H	12.00	7.09	5.12	0.59	0.84	-6.51
BCI - Sasfin BCI Flexible Income A	9.00	3.28	7.57	0.13	1.52	-4.02
Sanlam - Amplify SCI Defensive Balanced A1	8.00	7.95	2.34	0.87	0.65	-9.00
Allan Gray - Balanced A	7.00	12.36	-0.95	1.34	0.39	-16.05
Rezco - Value Trend C	7.00	6.83	3.50	0.31	0.31	-6.05
Satrix - MSCI World Equity index feeder A1	5.00	15.08	5.09	1.15	0.62	-13.83
<b>Total Portfolio</b>	<b>100.00</b>	<b>9.48</b>	<b>-1.46</b>	<b>1.09</b>	<b>0.28</b>	<b>-12.70</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.