



CHALFORD WEALTH CPI + 6 GROWTH DISCRETIONARY ASSETS PORTFOLIO

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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 Worldwide Active Beta A	20.00	0.60%	0.99%	134.42M	ZAR
Laurium - Flexible Prescient A1	13.00	1.15%	2.41%	2,473.16M	ZAR
Satrix - MSCI World Equity index feeder A2	13.00	0.40%	0.88%	9,482.51M	ZAR
Allan Gray - Balanced C	10.00	0.92%	0.75%	148,176.36M	ZAR
Coronation - Global Optimum Growth (Zar) Feeder P	10.00	0.69%	1.38%	13,180.83M	ZAR
Ninety One - Equity H	10.00	0.52%	1.44%	12,961.71M	ZAR
Nedgroup - Investments Global Equity Feeder B2	7.00	1.15%	1.16%	17,561.35M	ZAR
Ninety One - Global Franchise Feeder H	6.00	1.27%	1.35%	27,260.86M	ZAR
Old Mutual - Global Equity R	6.00	1.15%	1.21%	26,074.34M	ZAR
Coronation - Global Emerging Markets Flexible A	5.00	1.32%	1.74%	4,470.81M	ZAR
Total Portfolio	100.00		1.30%		

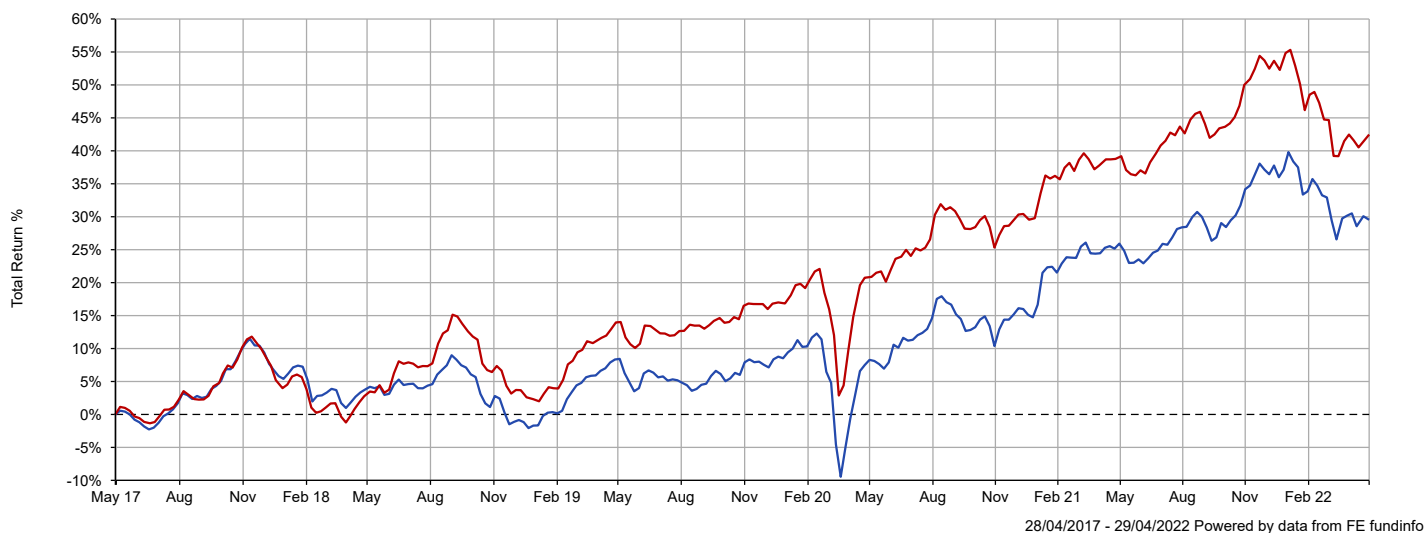
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Portfolio Summary



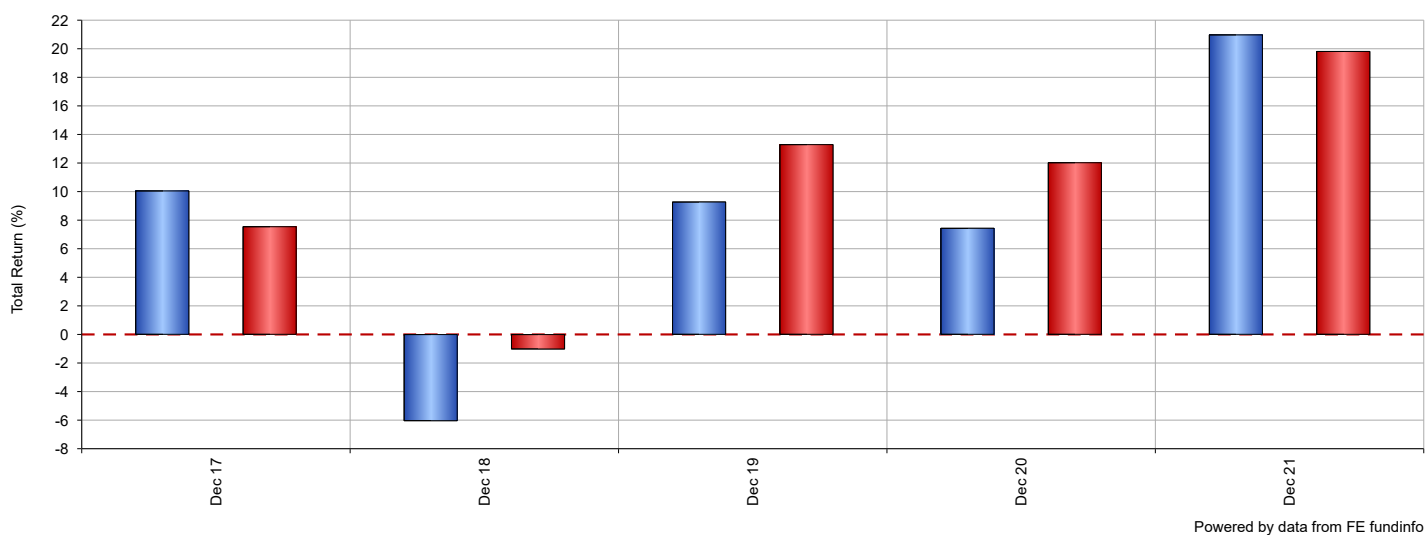
The following tables and charts illustrate the overall performance of the portfolio against its benchmark. The cumulative chart illustrates the overall performance over a maximum of five years dependant on the age of the portfolio and the table shows the overall performance broken down into specified 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 + 6 Growth Discretionary Assets Portfolio	-3.33	-3.46	2.55	19.62	29.53
■ Benchmark - SA Mt Worldwide Multi Asset Flexible - Apr 96	-3.46	-5.15	1.90	24.98	42.47

Discrete Calendar Year Performance



Name	2017	2018	2019	2020	2021
■ Chalford Wealth CPI + 6 Growth Discretionary Assets Portfolio	10.06	-6.05	9.28	7.44	20.98
■ Benchmark - SA Mt Worldwide Multi Asset Flexible - Apr 96	7.55	-1.03	13.30	12.03	19.82

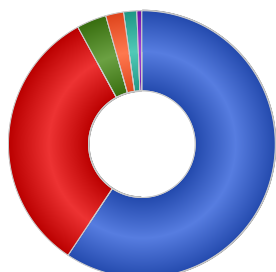
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Portfolio Asset Allocation by Holding



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

Asset Allocation



Name	% Weight
Other International Equities	59.35
South African Equities	32.70
Money Market	3.60
South African Fixed Interest	2.15
Property	1.61
Global Fixed Interest	0.60

Portfolio Asset Breakdown by Individual Holdings

Portfolio Holdings	Other International Equities (%)	South African Equities (%)	Money Market (%)	South African Fixed Interest (%)	Property (%)	Global Fixed Interest (%)
IP Management Company - IP Worldwide Active Beta A	7.60	9.48	1.66	0.22	1.03	0.02
Laurium - Flexible Prescient A1	1.45	9.58	0.55	0.91	0.25	0.26
Satrix - MSCI World Equity index feeder A2	13.06	-	-0.06	-	-	-
Allan Gray - Balanced C	2.38	5.72	0.45	1.02	0.11	0.32
Coronation - Global Optimum Growth (Zar) Feeder P	9.92	-	0.08	-	-	-
Ninety One - Equity H	2.09	7.58	0.12	-	0.21	-
Nedgroup - Investments Global Equity Feeder B2	6.95	-	0.05	-	-	-
Ninety One - Global Franchise Feeder H	5.75	-	0.25	-	-	-
Old Mutual - Global Equity R	5.70	-	0.30	-	-	-
Coronation - Global Emerging Markets Flexible A	4.45	0.35	0.19	-	0.01	-
Total Portfolio	59.35	32.70	3.60	2.15	1.61	0.60

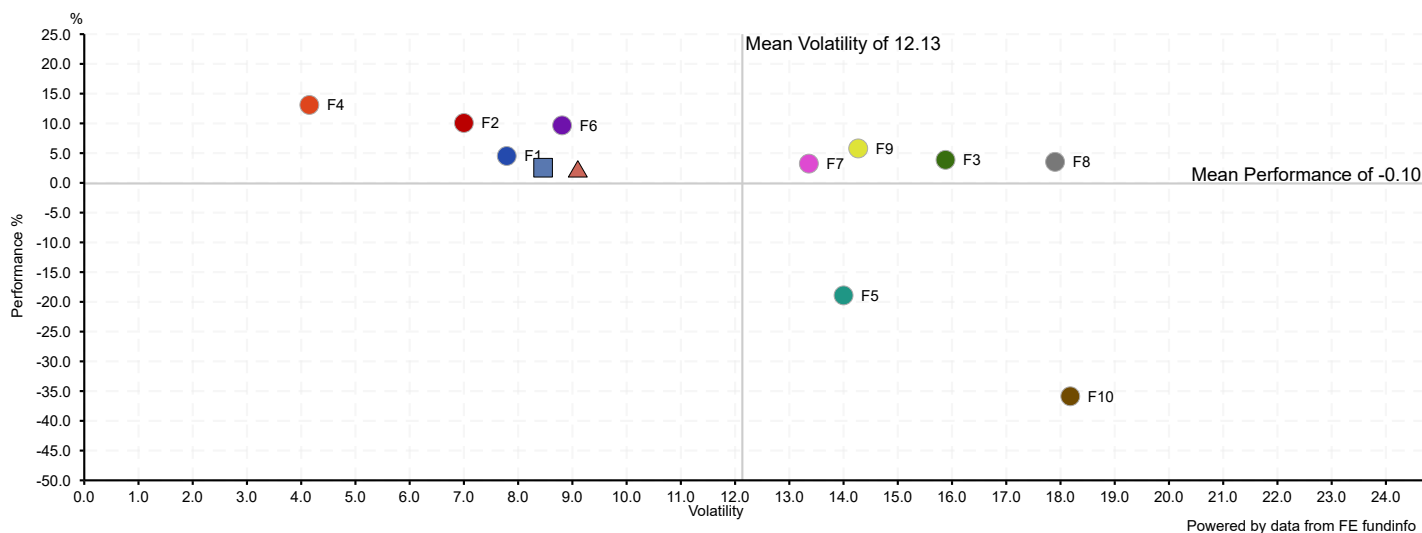
Chalford Wealth CPI + 6 Growth Discretionary Assets Portfolio

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 Worldwide Active Beta A	20.00	4.52	7.79
● F2 Laurium - Flexible Prescient A1	13.00	10.07	7.00
● F3 Satrix - MSCI World Equity index feeder A2	13.00	3.87	15.88
● F4 Allan Gray - Balanced C	10.00	13.10	4.15
● F5 Coronation - Global Optimum Growth (Zar) Feeder P	10.00	-18.91	14.00
● F6 Ninety One - Equity H	10.00	9.67	8.81
● F7 Nedgroup - Investments Global Equity Feeder B2	7.00	3.24	13.36
● F8 Ninety One - Global Franchise Feeder H	6.00	3.53	17.90
● F9 Old Mutual - Global Equity R	6.00	5.79	14.27
● F10 Coronation - Global Emerging Markets Flexible A	5.00	-35.87	18.18
■ Total Portfolio		2.55	8.46
▲ Benchmark - SA Mt Worldwide Multi Asset Flexible - Apr 96		1.90	9.10

Chalford Wealth CPI + 6 Growth Discretionary Assets Portfolio 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 Worldwide Active Beta A	20.00	7.79	3.27	0.65	0.13	-4.58
Laurium - Flexible Prescient A1	13.00	7.00	9.94	0.15	0.94	-2.19
Satrix - MSCI World Equity index feeder A2	13.00	16.10	1.14	1.71	0.02	-13.76
Allan Gray - Balanced C	10.00	4.15	13.03	0.06	2.32	-1.12
Coronation - Global Optimum Growth (Zar) Feeder P	10.00	14.22	-20.81	1.45	-0.03	-21.55
Ninety One - Equity H	10.00	8.36	9.16	0.35	0.74	-4.13
Nedgroup - Investments Global Equity Feeder B2	7.00	13.35	0.82	1.42	0.00	-11.66
Ninety One - Global Franchise Feeder H	6.00	18.03	0.68	1.91	0.00	-15.80
Old Mutual - Global Equity R	6.00	14.25	3.19	1.53	0.16	-12.03
Coronation - Global Emerging Markets Flexible A	5.00	18.45	-36.82	1.37	-0.07	-35.87
Total Portfolio	100.00	8.46	0.83	0.90	0.00	-7.79

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.

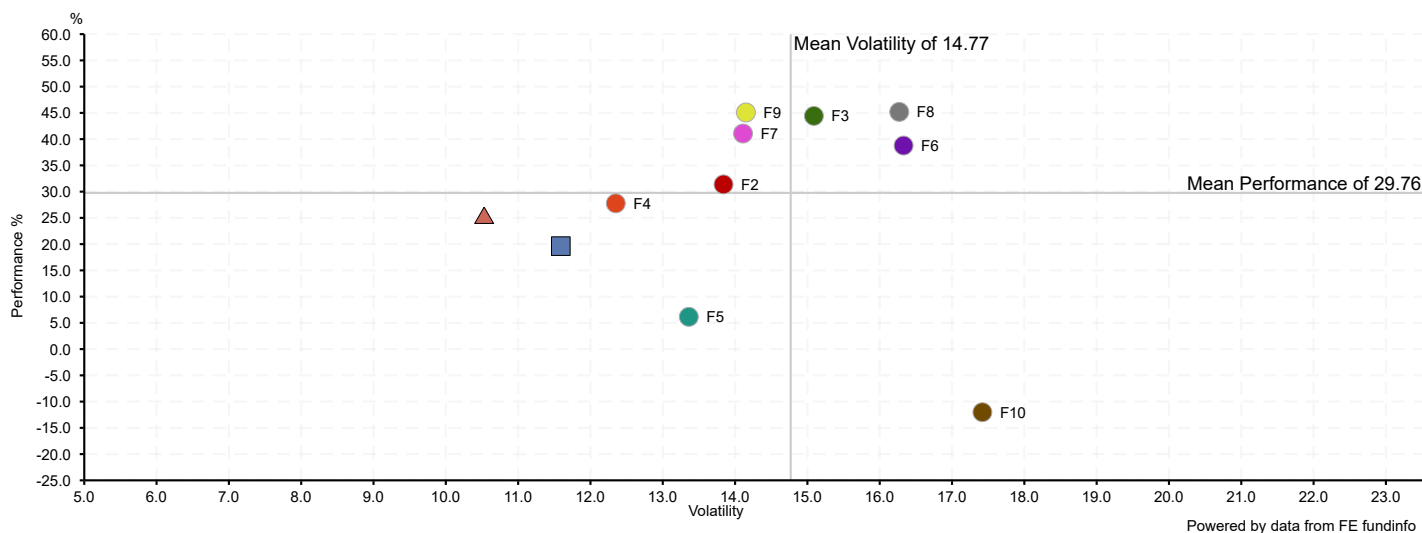
Chalford Wealth CPI + 6 Growth Discretionary Assets Portfolio

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 Worldwide Active Beta A	20.00	n/a	n/a
● F2 Laurium - Flexible Prescient A1	13.00	31.38	13.84
● F3 Satrix - MSCI World Equity index feeder A2	13.00	44.42	15.09
● F4 Allan Gray - Balanced C	10.00	27.77	12.35
● F5 Coronation - Global Optimum Growth (Zar) Feeder P	10.00	6.15	13.36
● F6 Ninety One - Equity H	10.00	38.78	16.33
● F7 Nedgroup - Investments Global Equity Feeder B2	7.00	41.07	14.11
● F8 Ninety One - Global Franchise Feeder H	6.00	45.19	16.27
● F9 Old Mutual - Global Equity R	6.00	45.08	14.15
● F10 Coronation - Global Emerging Markets Flexible A	5.00	-12.02	17.42
■ Total Portfolio		19.62	11.59
▲ Benchmark - SA Mt Worldwide Multi Asset Flexible - Apr 96		24.98	10.53

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Ratio Analysis (3 yrs)



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Ratios

Portfolio Holdings	% Weight	Volatility	Alpha	Beta	Sharpe	Maximum Drawdown
IP Management Company - IP Worldwide Active Beta A	20.00	n/a	n/a	n/a	n/a	n/a
Laurium - Flexible Prescient A1	13.00	13.84	2.25	0.98	0.44	-18.62
Satrix - MSCI World Equity index feeder A2	13.00	15.09	3.16	1.29	0.63	-13.76
Allan Gray - Balanced C	10.00	12.35	1.62	0.92	0.41	-16.02
Coronation - Global Optimum Growth (Zar) Feeder P	10.00	13.36	-5.17	1.02	0.00	-22.32
Ninety One - Equity H	10.00	16.33	2.29	1.25	0.49	-19.15
Nedgroup - Investments Global Equity Feeder B2	7.00	14.11	3.74	1.10	0.61	-11.66
Ninety One - Global Franchise Feeder H	6.00	16.27	4.83	1.13	0.60	-15.80
Old Mutual - Global Equity R	6.00	14.15	3.53	1.25	0.69	-12.03
Coronation - Global Emerging Markets Flexible A	5.00	17.42	-11.80	1.22	-0.01	-38.18
Total Portfolio	100.00	11.59	-1.93	1.07	0.23	-11.66

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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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.

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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.

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