



## OBJECTIVE

This is a moderate risk portfolio which aims to prioritise risk management and minimise capital drawdowns while achieving reasonable real returns for clients. It uses a combination of risk-cognisant funds as well as multi-asset balanced funds to achieve its objectives, and combines a number of investment strategies to achieve a diversified outcome across funds. The portfolio is suited to investors who are sensitive to capital drawdowns and are also required to invest according to retirement guidelines, yet require real capital growth.

## INVESTMENT GUIDELINES

Reg 28	Yes
Expected Max Equity	60.00%
Expected Max Offshore	30.00%
Real Return Target	CPI+4%
Income	Moderate
Drawdown	Moderate
Investment Horizon	4yrs+

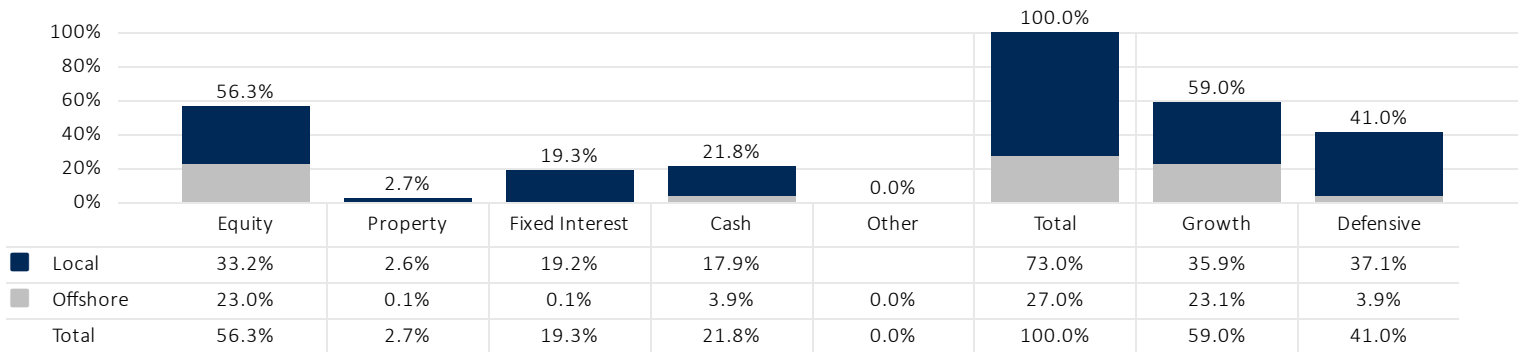
## RISK PROFILE LOW LOW-MED MEDIUM MED-HIGH HIGH

## MODEL ASSET ALLOCATION

31 August 2021

Model Portfolio Asset Allocation

Growth vs. Defensive



## FUND RETURNS

Returns are net of fund fees. Returns greater than 1 year are annualised.  
Individual client returns may differ from model portfolio returns.

Fund Returns	Model%	Rating	3m	6m	YTD	1yr	3yr	5yr	10yr	SI *	Vol5y	Draw **
Nedgroup Inv Global Flexible Feeder Fund (FPA)	12.0%	Tier 2	5.4%	5.5%	15.2%	17.8%	11.9%	11.0%	14.8%	10.6%	13.8%	-28.0%
Satrix ALSI Index Fund	7.0%	Tier 1	-1.0%	-1.1%	11.6%	22.2%	7.7%	6.9%			15.3%	
Nedgroup Inv Global Equity Feeder Fund (Veritas)	6.0%	Tier 1	6.1%	10.0%	13.6%	11.3%	14.0%	14.5%	18.1%	11.2%	15.8%	-39.4%
36ONE BCI SA Equity Fund	11.0%	Tier 2	4.5%	4.8%	22.1%	33.2%	12.8%	8.2%			15.5%	
Absa Global Value Feeder Fund (Schroders)	6.0%	Tier 2	5.1%	6.4%	20.7%	33.8%	8.0%	9.6%	16.3%	9.4%	16.9%	-37.1%
Coronation Top 20 Fund	11.5%	Tier 1	3.0%	1.3%	15.8%	30.7%	11.6%	8.0%	11.6%	10.5%	15.2%	-26.1%
Coronation Global Emerging Markets Flexible Fund	3.0%	Tier 1	-7.0%	-9.8%	-7.3%	-1.9%	12.0%	9.8%	12.8%		15.4%	-38.6%
Sesfikile BCI Property Fund	2.0%	Tier 1	6.5%	18.4%	27.4%	53.0%	-4.2%	-2.4%			23.0%	
Allan Gray Bond Fund	17.5%	Tier 2	0.7%	6.3%	4.8%	10.9%	8.4%	8.9%	8.5%	8.9%	6.8%	-9.3%
Prescient Income Provider Fund	15.0%	Tier 1	1.6%	3.3%	4.1%	6.7%	6.8%	7.4%	8.3%	8.9%	1.9%	-2.8%
SIM Active Income Fund	5.0%	Tier 2	1.0%	3.0%	3.8%	5.7%	6.3%	6.9%	7.1%	7.8%	1.6%	-2.4%
Nedgroup Inv Entrepreneur Fund (ABAX)	4.0%	Tier 1	1.2%	1.5%	19.6%	31.1%	0.9%	0.7%	10.7%	7.8%	12.0%	-38.8%
<b>Foster Wealth BCI Moderate Fund of Funds</b>			<b>2.4%</b>	<b>3.2%</b>	<b>11.5%</b>	<b>18.3%</b>	<b>8.0%</b>	<b>6.4%</b>	<b>9.1%</b>	<b>6.9%</b>	<b>8.9%</b>	<b>-17.7%</b>
<b>SA Moderate Sector</b>			<b>2.1%</b>	<b>4.2%</b>	<b>9.8%</b>	<b>14.7%</b>	<b>6.8%</b>	<b>5.9%</b>	<b>8.3%</b>	<b>7.0%</b>	<b>7.7%</b>	<b>-13.2%</b>
<b>SA CPI+4%</b>			<b>2.7%</b>	<b>5.2%</b>	<b>7.4%</b>	<b>8.9%</b>	<b>8.1%</b>	<b>8.4%</b>	<b>9.1%</b>	<b>9.5%</b>		

Foster Wealth BCI Moderate Fund of Funds inception date: 02 October 2007 | \* Since inception is calculated from the month following inception date  
Returns shown may represent a fee class different to the actual return received by the investor.

Sources: FE Analytics and Fund Manager  
\*\* Drawdown is a 13 year calculation (if available)

## MODEL FEES

Base Fee (ex vat):	0.70%	These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes and rebates.
Performance Fee and other costs (ex vat):	0.20%	
Vat:	0.10%	
Model TER:	1.00%	TERs for the underlying funds are calculated on the average annualised costs incurred over the last 3 years, as per ASISA reporting standards, and are therefore not necessarily reflective of the current costs to investors.
Transaction costs:	0.15%	
<b>Model TIC:</b>	<b>1.15%</b>	
<b>Discretionary Management Fee (ex vat):</b>	<b>0.20%</b>	

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