



FOSTER

WEALTH MANAGEMENT

FOSTER WEALTH BALANCED

30 September 2021

OBJECTIVE

This is a moderate risk portfolio for clients who have medium to long term investment horizons and are looking to grow capital through a diversified portfolio. This is a Regulation 28 compliant portfolio suited to the average retirement fund investor. The portfolio can invest up to 30% offshore and a maximum of 75% in local and offshore equities. The portfolio uses a combination of funds which compliment each other to deliver a diversified return profile with underlying risk management.

INVESTMENT GUIDELINES

Reg 28	Yes
Expected Max Equity	75.00%
Expected Max Offshore	30.00%
Real Return Target	CPI+5%
Income	Low
Drawdown	Moderate
Investment Horizon	5yrs+

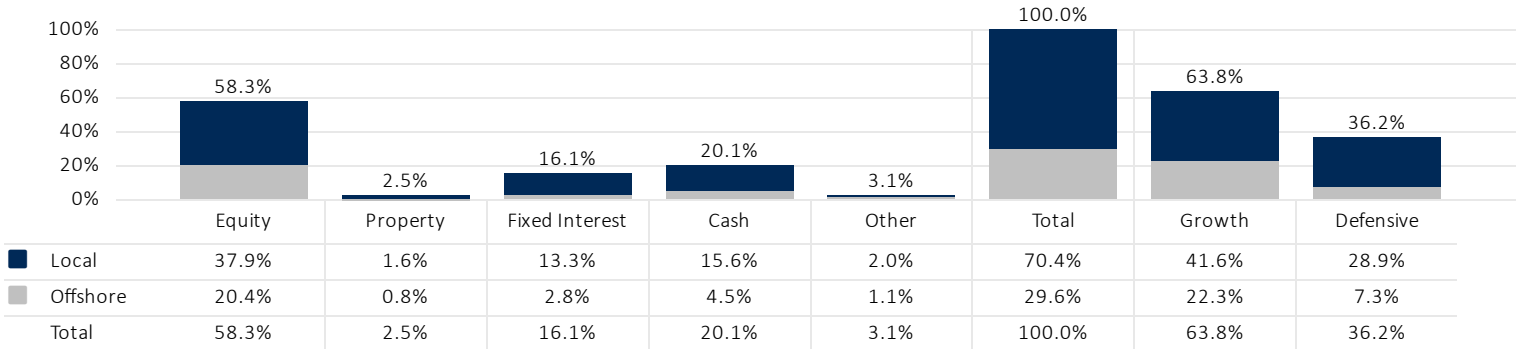
RISK PROFILE LOW LOW-MED MEDIUM **MED-HIGH** HIGH

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 Core Diversified Fund	17.5%	Tier 1	4.1%	6.4%	14.9%	22.4%	8.9%	7.3%	11.0%	7.6%	10.6%	
Ninety One Opportunity Fund	15.0%	Tier 1	1.0%	5.9%	8.7%	10.5%	8.0%	7.5%	10.3%	7.7%	8.0%	-18.3%
Allan Gray Balanced Fund	20.0%	Tier 1	4.1%	5.0%	14.5%	21.7%	6.1%	6.0%	10.0%	6.2%	10.9%	-16.4%
REZCO Value Trend Fund	15.0%	Tier 1	-2.1%	-3.9%	-2.2%	-3.9%	4.8%	5.1%	10.6%	5.1%	7.9%	-10.1%
Coronation Balanced Plus Fund	17.5%	Tier 1	2.4%	4.0%	13.2%	23.5%	9.4%	7.4%	10.9%	7.5%	11.0%	-18.6%
Ninety One Managed Fund	15.0%	Tier 1	4.6%	4.4%	12.5%	16.4%	10.1%	9.5%	12.3%	9.8%	7.5%	-23.4%
Foster Wealth Balanced			2.6%	4.3%	11.3%	16.9%	8.4%			7.6%		
SA Balanced Sector			2.5%	4.3%	11.8%	18.1%	7.5%	6.2%	8.9%	6.4%	9.1%	-16.3%
SA CPI+5%			3.0%	5.7%	8.2%	9.9%	9.1%	9.4%	10.1%	9.1%		

Foster Wealth Balanced inception date: 04 April 2017 | * 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):	0.73%	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:	0.14%	
Model TER:	1.06%	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:	0.24%	
Model TIC:	1.31%	
Discretionary Management Fee (ex vat):	0.20%	

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