



FOSTER

WEALTH MANAGEMENT

# FOSTER WEALTH BALANCED

October 2018

## 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**

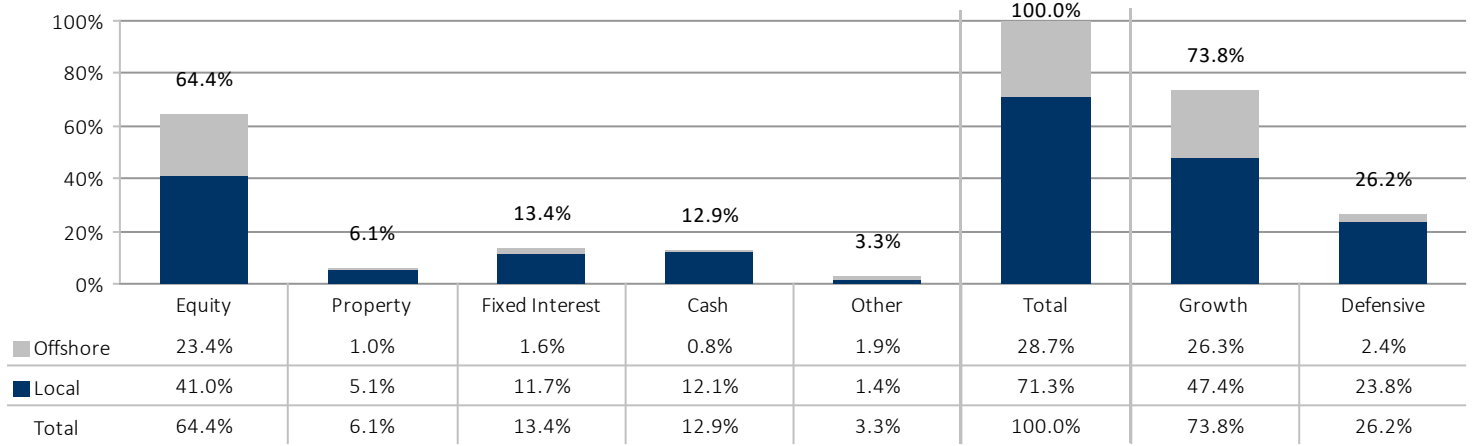
HIGH

## MODEL ASSET ALLOCATION

30 Sep 2018

Model Portfolio Asset Allocation

Growth vs Defensive



## FUND RETURNS

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

Fund Returns	Model%	Rating	3m	6m	YTD	1yr	2yr	3yr	5yr	10yr	Vol 5y	Draw*
Allan Gray Balanced Fund	20.0%	Tier 1	-1.7%	-0.8%	-0.5%	-1.6%	5.5%	5.9%	8.0%	11.4%	6.7%	-10.2%
Coronation Balanced Plus Fund	22.5%	Tier 1	-3.4%	-3.8%	-3.4%	-5.2%	4.5%	2.8%	6.2%	12.0%	7.7%	-20.3%
Investec Opportunity Fund	17.5%	Tier 1	0.1%	2.4%	2.9%	0.6%	6.1%	4.2%	6.9%	10.3%	6.2%	-18.2%
Nedgroup Investments Core Diversified Fund	20.0%	Tier 1	-2.4%	-2.5%	-2.6%	-2.7%	5.0%	3.4%	7.2%		7.0%	
REZCO Value Trend Fund	20.0%	Tier 1	-0.2%	2.2%	2.9%	-0.5%	5.5%	1.7%	5.8%	11.5%	7.3%	-10.1%
<b>Foster Wealth Balanced</b>			<b>-1.6%</b>	<b>-0.9%</b>	<b>-0.4%</b>	<b>-1.3%</b>						
<b>SA Balanced Sector</b>			<b>-2.0%</b>	<b>-1.5%</b>	<b>-2.1%</b>	<b>-3.7%</b>	<b>3.9%</b>	<b>2.4%</b>	<b>5.4%</b>	<b>9.2%</b>	<b>6.2%</b>	<b>-17.4%</b>
<b>SA CPI+5</b>			<b>2.0%</b>	<b>4.7%</b>	<b>8.6%</b>	<b>10.0%</b>	<b>9.9%</b>	<b>10.4%</b>	<b>10.4%</b>	<b>10.3%</b>		

Foster Wealth Balanced inception date: 4 April 2017

Returns shown may represent a fee class which is different to the actual return received by the investor.

Sources: Profile Data and Fund Manager  
\* Drawdown is a 11 year calculation (if available)

## MODEL FEES

Base Fee (ex vat):	0.71%
Performance Fee and other costs (ex vat):	0.35%
Vat:	0.16%
Model TER:	1.21%
Transaction Costs:	0.12%
<b>Model TIC</b>	<b>1.33%</b>
<b>Discretionary Management Fee (ex vat):</b>	<b>0.20%</b>

\* These are estimated weighted average fees, based on clean fees at benchmark. Fees reflected may not be the same as that in which the end investor invests due to platform variations on fee classes and rebates.

## Foster Wealth

Contact Details:  
Tel: +27 21 713 0437  
Web: www.fosterwealth.co.za  
Email: thomas@fosterwealth.co.za

This factsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchase, sell or otherwise deal with any particular investment. A model portfolio is not a unit trust, it is a collection of Collective Investment Scheme/Unit Trust funds held under a single account with an administrative FSP. Model portfolios are only available to clients of authorised FSPs. There are risks associated with the underlying investments and past performance is not necessarily an indication of future performance. Performance is not guaranteed and therefore an investor may not get back the initial amount invested. A model management fee will be charged by Fundhouse, in addition the underlying Collective Investment Schemes will levy their own charges in addition to the model portfolio management fee charged. No commission or incentives may be paid to Fundhouse. This document is protected by copyright and may not be copied, reproduced, sold or distributed without prior written consent.

Fundhouse Investment Advisors (Pty) Ltd (FSP 43960) and Foster Wealth Management (Pty) Ltd (FSP 659) are authorised financial services providers