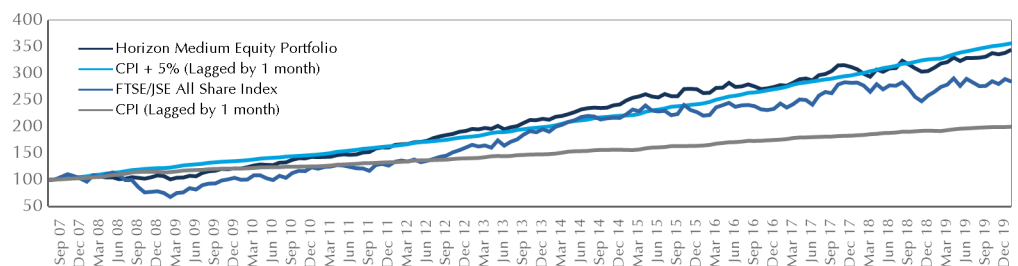


Asset Consulting | **sasfin**
Wealth

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FUND SUMMARY

Inception (back dated): 01-Aug-07

Number of Months 150

	FUND	LMM
Sharpe Ratio	0.02	-0.08
Sortino Ratio	0.04	-0.11

RISK ANALYSIS

	FUND	LMM
% Positive Months	68.7%	65.3%
% Negative Months	31.3%	34.7%
Best Month	5.9%	7.3%
Worst Month	-5.7%	-7.7%
Avg Negative Return	-1.3%	-1.8%
Maximum Drawdown	-6.9%	-23.8%
Standard Deviation	6.5%	8.6%
Downside Deviation	3.7%	5.8%

CORRELATIONS

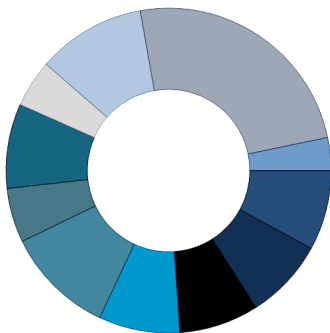
FTSE/JSE All Share Index	0.80	0.93
BESA All Bond Index	0.16	0.06

MARKET STRESS MONTHS

	FUND	ALSI
July 2008	0.9%	-8.7%
September 2008	-1.2%	-13.2%
October 2008	-1.5%	-11.6%
February 2009	-5.7%	-9.9%

Returns are gross of fees. Proforma performance numbers for periods prior to inception of the portfolio are based on actual performance of the underlying building blocks used in the portfolio. These risk and return numbers are shown to aid in the understanding of potential future performance and risk characteristics of the product.

MANAGER ALLOCATION



- Sygnia ALSI Equity Index Tracker Portfolio - 8.0%
- Sasfin BCI Opportunity Equity Fund - 8.0%
- Bateleur Equity Portfolio - 8.0%
- Fairtree Equity Portfolio - 8.0%
- FutureGrowth Yield Enhanced Bond Fund - 10.9%
- Coronation Strategic Income Fund - 5.4%
- Sygnia Life Absa Property Fund - 8.4%
- BCI Income Plus Fund - 4.7%
- Sasfin BCI Flexible Income Fund - 10.8%
- BlackRock Developed World Index Sub Fund - 24.5%
- Nedbank USD Account - 3.3%
- Cash - 0.0%

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PERFORMANCE ANALYSIS

PERFORMANCE

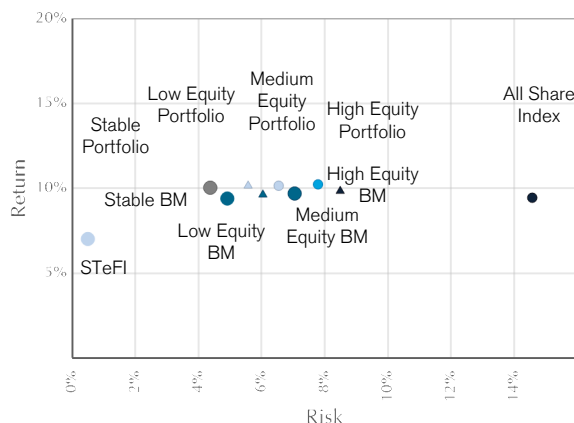
Calendar Years

	FUND	CPI + 5%	DIFFERENCE
2014	12.5%	10.8%	1.7%
2015	11.9%	9.8%	2.1%
2016	1.6%	11.6%	-10.0%
2017	13.7%	9.6%	4.1%
2018	-2.5%	10.2%	-12.7%
2019	11.2%	8.6%	2.7%

Periodic Performance

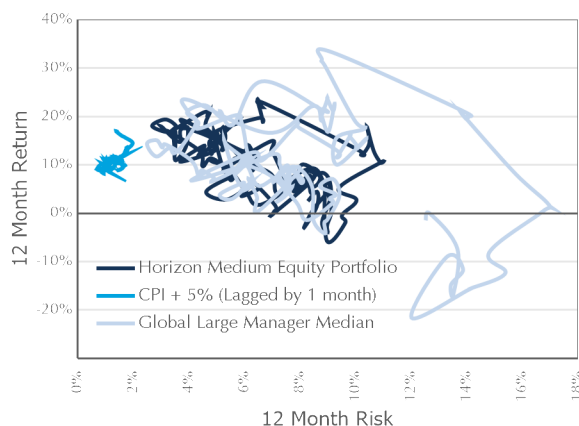
1 month	1.8%	0.7%	1.2%
3 month	2.0%	1.6%	0.4%
6 month	4.8%	3.7%	1.1%
Year to date	1.8%	0.7%	1.2%
1 year	10.9%	9.0%	1.9%
2 year	5.9%	9.3%	-3.4%
3 year	7.4%	9.4%	-2.0%
5 year	6.7%	10.0%	-3.3%
10 year	11.0%	10.1%	0.9%
Since Inception (back dated)	10.4%	10.7%	-0.3%

RISK/RETURN COMPARISON



This chart compares how each portfolio in the range has performed against its benchmark and other relevant comparators in risk and return space since inception.

12 MONTHS RISK/RETURN SNAIL TRAIL



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