

OVERVIEW

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 uses a combination of funds which complement each other to deliver a diversified return profile with underlying risk management.

OBJECTIVE

1. Aims to achieve inflation plus 5% per annum over rolling 5 year periods.
2. High level of real capital growth.
3. Low income generation.

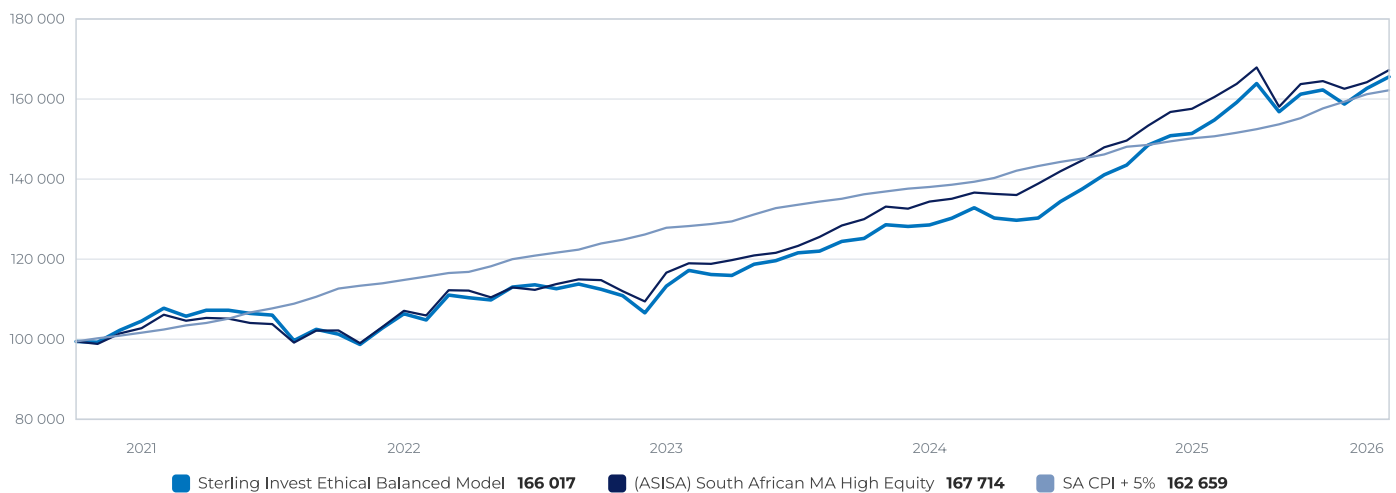
INVESTMENT GUIDELINES

Model Size	R360 911 085
Regulation 28 Compliant	Yes
ASISA Classification	South African MA High Equity
Expected Maximum Equity	75%
Expected Maximum Offshore	45%
Real Return Target	SA CPI + 5% p.a.
Risk Profile	Aggressive
Client Objective	Capital Growth
Investment Horizon	5+ years

CUMULATIVE PERFORMANCE

Time Period: 2021/09/01 to 2026/08/31

Growth of R100,000 investment

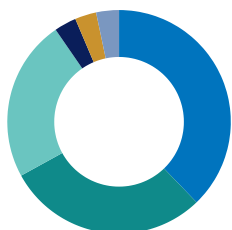


FUND RETURNS

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Sterling Invest Ethical Balanced Model	1.99	1.01	6.94	15.29	13.67	10.67	-	11.77	2021/02/28
Camissa Islamic Equity B	1.65	3.80	13.75	27.76	18.26	12.16	11.30	10.44	2013/07/01
Visio FR Shari'ah Equity Fund C	1.68	-6.75	2.70	15.23	13.53	9.68	-	10.03	2018/06/14
Camissa Islamic High Yield	1.61	3.46	6.14	11.76	11.83	9.40	-	8.86	2019/03/12
Sentio SCI Hikma Shariah General Eq FdB1	1.38	-5.77	3.09	14.56	15.85	10.65	7.77	7.69	2016/06/01
Sterling Invest Alpha Worldwide Prsct E	3.33	1.85	1.93	2.79	14.47	11.99	-	11.99	2021/08/02
Old Mutual Albaraka Income B1	1.95	3.87	6.12	9.82	8.31	7.27	-	7.88	2020/03/31
Camissa Islamic Global Equity FF B	1.85	6.93	12.02	17.79	10.08	10.07	-	10.97	2019/05/22
(ASISA) South African MA High Equity	1.66	-0.40	4.17	11.71	13.31	10.90	8.44	12.45	1994/02/28
SA CPI + 5%	2.86	6.34	7.59	9.47	9.33	10.22	9.86	13.57	1980/02/29

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns. Sterling Invest Ethical Balanced Model inception date: 01 February 2021 | * Since inception is calculated from the month following the model's inception date. Returns shown may represent a fee class different to the actual return received by the investor.

ASSET ALLOCATION



	%
SA Equity	37.8
Non-SA Equity	29.2
SA Cash	23.4
SA Bond	3.2
SA Unit Trust (Undisclosed Holdings)	3.1
Other	3.3
Total	100

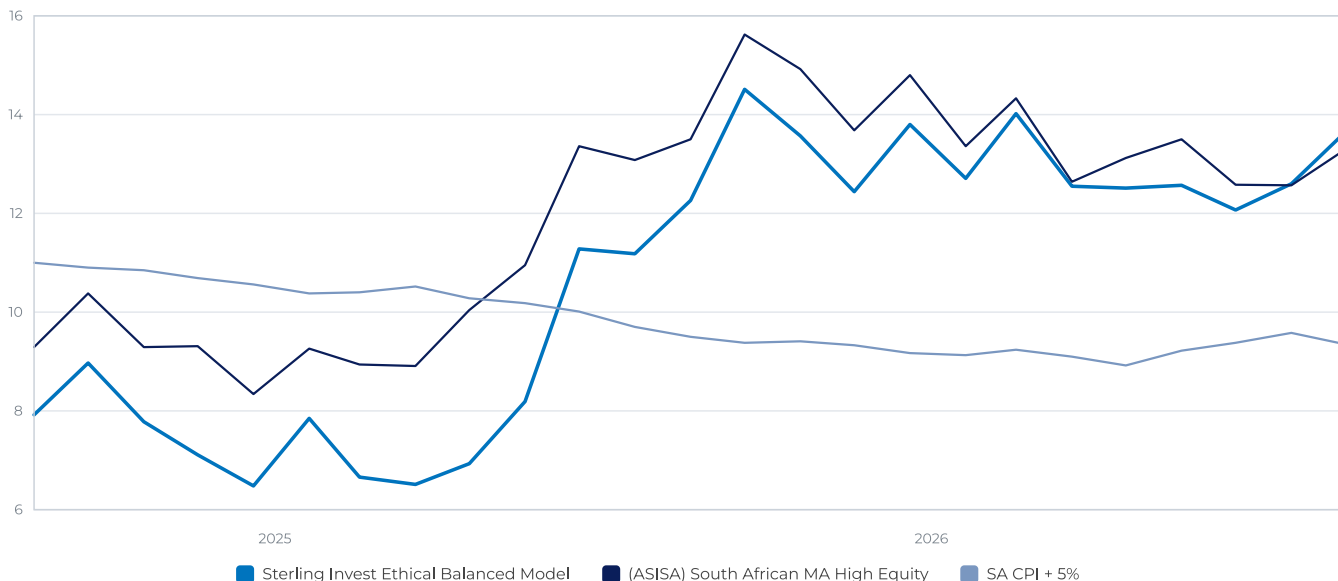
MANAGER ALLOCATION

Camissa Islamic Equity B	20
Visio FR Shari'ah Equity Fund C	15
Camissa Islamic High Yield	14
Sentio SCI Hikma Shariah General Eq FdB1	14
Sterling Invest Alpha Worldwide Prsct E	13.5
Old Mutual Albaraka Income B1	12.5
Camissa Islamic Global Equity FF A	11

ROLLING RETURNS

Time Period: 2021/09/01 to 2026/08/31

Rolling Window: 3 Years 1 Month shift



TOP 10 HOLDINGS

Camissa Islamic Global Flexible Fund	3.1
Anglogold Ashanti PLC	2.01
Mr Price Group Ltd	1.8
THE RSA DOMESTIC SUKUK TRUSTEE (RF) (PTY) LTD 31/03/36 11.9%	1.68
MTN Group Ltd	1.64
AVI Ltd	1.44
Valterra Platinum Ltd	1.44
Exxaro Resources Ltd	1.43
Omnia Holdings Ltd	1.39
JD.com Inc ADR	1.26
	17.19

MODEL PORTFOLIO FEES

Base Fee	0.72%
Discretionary Management Fee	0.35%
Performance fee and other costs	0.04%
Transaction Costs	0.13%
VAT	0.16%
Model Total Investment Charge (incl. VAT)	1.40%

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 and rebates. TERs for the underlying funds are calculated on the average annualised costs incurred over the last 3 years, as per the ASISA reporting standards, and are therefore not necessarily reflective of the current costs to investors.



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www.sterlinginvest.co.za/sterling-invest-model-portfolios/

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