

# Investo 4+ Performance Summary

31 August 2020

## Outcome-based Solutions



Category ( Risk Profile)

Fund Name	Asset Composition				Performance					Investment Management Charge	Rebate
	Local Equity & Property	Local Bonds & Cash	Global Equity & Property	Global Bonds & Cash	1 month	3 months	1 year	3 years p.a.	5 years p.a.		
<b>Capital Protection and Liquidity</b>											
Momentum Money Market	0%	100%	0%	0%	0.5%	1.5%	6.7%	6.9%	6.9%	0.02%	
Momentum Enhanced Yield	0%	100%	0%	0%	0.6%	1.9%	8.0%	8.3%	8.4%	0.33%	
<b>Income</b>											
Momentum Diversified Income Fund	2%	90%	0%	8%	0.6%	3.0%	5.5%	7.1%	7.4%	0.56%	
<b>Long Term Capital Growth</b>											
Momentum Focus 3 Fund of Funds	17%	58%	15%	9%	0.9%	9.1%	(0.6%)	2.9%	3.5%	0.75%	
Momentum Focus 4 Fund of Funds	28%	44%	19%	9%	1.6%	12.6%	(1.8%)	2.5%		0.85%	
Momentum Focus 5 Fund of Funds	38%	34%	23%	6%	2.2%	13.8%	(4.8%)	1.5%	2.4%	0.93%	
Momentum Focus 6 Fund of Funds	46%	22%	28%	4%	2.8%	15.1%	(4.7%)	1.5%		1.00%	
Momentum Focus 7 Fund of Funds	47%	24%	30%	0%	3.1%	15.5%	(5.4%)	1.0%	1.9%	1.05%	
Momentum Equity Fund	78%	3%	18%	1%	5.4%	16.3%	(9.8%)	0.9%	1.1%	0.73%	
Momentum Real Growth Property Fund	91%	9%	0%	0%	9.9%	17.8%	(40.6%)	(18.7%)	(9.1%)	0.35%	

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31 August 2020

All Funds

Category ( Risk Profile)

Fund Name			Asset Composition				Performance					Investment Management	
			Local Equity & Property	Local Bonds & Cash	Global Equity & Property	Global Bonds & Cash	1 month	3 months	1 year	3 years p.a.	5 years p.a.	Charge	Rebate
<b>Cash &amp; Cash like (Conservative)</b>													
Open	INHOUSE	Momentum Diversified Income Fund	2%	90%	0%	8%	0.6%	3.0%	5.5%	7.1%	7.4%	0.56%	
		Momentum Enhanced Yield	0%	100%	0%	0%	0.6%	1.9%	8.0%	8.3%	8.4%	0.33%	
		Momentum Income Plus (A)	1%	98%	0%	1%	0.6%	1.2%	6.6%	8.4%	8.8%	0.17%	
		Momentum Money Market (B4)	0%	100%	0%	0%	0.5%	1.5%	6.7%	6.9%	6.9%	0.02%	
	OTHER	Coronation Strategic Income (P)	3%	89%	0%	8%	0.7%	4.8%	4.5%	7.1%	7.8%	0.55%	
		Prescient Income Provider Fund (A2)	4%	88%	0%	7%	0.8%	4.0%	5.8%	7.7%	8.3%	0.61%	
		Prudential Enhanced Income Fund (D)	4%	78%	0%	18%	(0.0%)	2.0%	2.9%	5.6%	6.4%	0.67%	
Capped	INHOUSE	Momentum Bond (B3)	0%	100%	0%	0%	(1.2%)	9.3%	1.2%	7.2%	6.5%	0.29%	
		Momentum Inflation Linked Bond (A)	0%	100%	0%	0%	(1.2%)	4.6%	(5.2%)	(0.3%)	1.6%	0.18%	
		Momentum Optimal Yield (B4)	80%	20%	0%	0%	(0.1%)	0.1%	6.5%	8.2%	7.1%	0.76%	
	OTHER	Cadiz Absolute Yield (A)	0%	89%	0%	11%	0.1%	0.5%	4.8%	7.9%	7.7%	1.02%	
		Marriott Core Income (C)	4%	96%	0%	0%	0.5%	7.7%	10.4%	9.7%	8.9%	0.87%	
		Nedgroup Investments Flexible Income (B1)	4%	92%	0%	4%	0.6%	4.2%	6.7%	8.4%	8.8%	0.62%	
		Ninety One Absolute Balanced (A)	2%	98%	0%	0%	(0.2%)	1.4%	3.3%	3.9%	4.9%	0.87%	0.58%
		Ninety One Diversified Income (A)	1%	93%	1%	5%	0.6%	3.0%	6.8%	8.0%	8.0%	0.86%	0.17%
		Saffron SCI Opportunity Income (B2)	0%	77%	0%	23%	0.9%	2.6%	7.0%	8.9%	9.8%	0.91%	
		SIM Active Income (B4)	2%	98%	0%	0%	0.7%	3.6%	5.6%	7.2%	7.7%	0.71%	
Stanlib Flexible Income (B1)	0%	100%	0%	0%	0.6%	2.7%	5.5%	6.2%	7.1%	0.87%			
<b>Cautious (Conservative)</b>													
Open	INHOUSE	Momentum Focus 3 Fund of Funds	17%	58%	15%	9%	0.9%	9.1%	(0.6%)	2.9%	3.5%	0.75%	
		Momentum Focus 4 Fund of Funds	28%	44%	19%	9%	1.6%	12.6%	(1.8%)	2.5%		0.85%	
	OTHER	Absa Absolute (C1)	13%	76%	2%	9%	2.2%	5.0%	0.4%	4.5%	4.2%	1.28%	
		Allan Gray Stable (C)	19%	46%	15%	20%	2.3%	10.1%	3.3%	5.3%	7.3%	1.09%	
		Coronation Balanced Defensive (P)	18%	58%	9%	15%	1.5%	10.3%	2.8%	5.2%	5.4%	1.16%	
		Nedgroup Investments Stable (A2)	18%	46%	12%	23%	1.4%	11.4%	13.3%	8.4%	7.2%	1.48%	
		Ninety One Cautious Managed (H)	9%	64%	24%	4%	(0.7%)	7.4%	10.2%	8.6%	8.1%	1.16%	
		Prescient Positive Return QuantPlus (A2)	15%	79%	0%	6%	0.8%	5.9%	(2.6%)	4.7%	4.4%	0.99%	
		Prudential Inflation Plus (B)	35%	43%	13%	9%	2.0%	11.2%	(5.0%)	1.3%	3.0%	1.05%	
Capped	OTHER	Allan Gray Optimal (C)	5%	95%	0%	0%	(1.4%)	(1.3%)	(1.7%)	1.9%	4.5%	1.11%	
		Element Real Income SCI (C)	19%	68%	12%	1%	1.0%	6.0%	(1.8%)	3.4%	6.2%	1.24%	
		Old Mutual Real Income (A)	8%	87%	0%	4%	1.1%	4.9%	2.0%	5.4%	5.8%	1.19%	0.25%
		Prescient Absolute Balanced Fund (A2)	40%	31%	17%	12%	4.1%	14.9%	(6.0%)	2.6%	1.4%	1.00%	
		SIM Inflation Plus (B4)	22%	47%	16%	15%	1.6%	8.4%	5.9%	6.9%	7.1%	0.84%	

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31 August 2020

All Funds

Category ( Risk Profile)

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			Local Equity & Property	Local Bonds & Cash	Global Equity & Property	Global Bonds & Cash	1 month	3 months	1 year	3 years p.a.	5 years p.a.		
<b>Balanced (Moderate)</b>													
Open	INHOUSE	Momentum Focus 5 Fund of Funds	38%	34%	23%	6%	2.2%	13.8%	(4.8%)	1.5%	2.4%	0.93%	
		Momentum Focus 6 Fund of Funds	46%	22%	28%	4%	2.8%	15.1%	(4.7%)	1.5%		1.00%	
		Momentum Focus 7 Fund of Funds	47%	24%	30%	0%	3.1%	15.5%	(5.4%)	1.0%	1.9%	1.05%	
	OTHER	Allan Gray Balanced (C)	42%	24%	21%	12%	3.7%	14.7%	1.2%	3.0%	5.4%	1.35%	
		Coronation Balanced Plus (P)	39%	29%	29%	3%	2.9%	14.9%	1.7%	3.6%	3.7%	1.30%	
		Coronation Capital Plus (P)	30%	43%	20%	7%	1.8%	11.8%	0.4%	3.0%	3.4%	1.20%	
		Foord Balanced (B2)	38%	27%	27%	8%	3.1%	14.7%	8.9%	5.3%	4.7%	0.93%	
		Nedgroup Investments Opportunity Fund (B2)	54%	17%	11%	18%	4.5%	14.0%	(4.4%)	1.0%	3.2%	1.35%	
		Ninety One Opportunity (H)	30%	38%	32%	0%	0.5%	10.3%	11.5%	8.6%	8.6%	1.05%	
		Old Mutual Albaraka Balanced (B1)	31%	43%	22%	4%	3.0%	9.5%	(1.4%)	3.6%	4.3%	1.37%	
		Prudential Balanced (B)	51%	25%	15%	9%	3.5%	16.6%	(3.6%)	3.3%	4.1%	1.07%	
		PSG Balanced (E)	44%	27%	29%	1%	5.3%	16.5%	(13.5%)	(3.1%)	0.6%	1.43%	
Rezco Managed Plus (C)	8%	75%	2%	15%	1.7%	5.8%	17.3%	9.0%	6.4%	2.15%			
Capped	OTHER	Absa Balanced (C1)	39%	25%	24%	12%	4.0%	13.3%	(0.5%)	3.8%	3.8%	1.43%	
		Cadiz Balanced Fund	43%	27%	27%	2%	2.3%	13.1%	(5.0%)	1.2%	2.5%	1.41%	0.29%
		Nedgroup Investments Managed (B2)	63%	37%	0%	0%	4.2%	13.7%	4.1%	4.9%		1.57%	
		Ninety One Managed (A)	23%	45%	26%	6%	(0.3%)	4.6%	10.7%	9.1%	8.8%	2.42%	0.23%
		Old Mutual Balanced (A)	40%	25%	24%	11%	3.3%	14.5%	(2.5%)	3.2%	3.5%	1.50%	0.23%
		Old Mutual Dynamic Floor (A)	14%	57%	22%	7%	2.1%	5.6%	(1.6%)	2.3%	3.1%	1.41%	0.23%
		SIM Balanced (B3)	56%	23%	16%	5%	3.3%	15.6%	(2.3%)	2.8%	3.8%	1.33%	
Stanlib Balanced (B1)	34%	34%	27%	5%	3.0%	14.7%	3.5%	5.4%	4.2%	1.50%			
<b>Balanced (Aggressive)</b>													
Capped	OTHER	Cadiz Worldwide Flexible	48%	2%	49%	1%	3.6%	13.2%	(11.0%)	(0.7%)	0.3%	1.45%	0.46%
		Coronation Market Plus (P)	51%	22%	18%	10%	3.2%	17.3%	0.7%	2.4%	3.8%	0.91%	
		Element Flexible SCI (C)	30%	43%	26%	1%	1.7%	7.9%	(7.4%)	1.4%	4.5%	1.84%	
		Visio BCI Actinio (D)	58%	11%	7%	24%	8.8%	16.6%	1.0%	2.6%	2.0%	1.35%	

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All Funds

Category ( Risk Profile)

Fund Name			Asset Composition				Performance					Investment Management	
			Local Equity & Property	Local Bonds & Cash	Global Equity & Property	Global Bonds & Cash	1 month	3 months	1 year	3 years p.a.	5 years p.a.	Charge	Rebate
<b>Growth (Aggressive)</b>													
Open	INHOUSE	Aluwani Top 25 (A)	96%	4%	0%	0%	7.6%	19.7%	(2.8%)	4.0%	2.1%	0.64%	
		Momentum Equity Fund	78%	3%	18%	1%	5.4%	16.3%	(9.8%)	0.9%	1.1%	0.73%	
	OTHER	Allan Gray Equity (C)	61%	5%	33%	1%	4.8%	19.0%	(6.9%)	(0.4%)	2.5%	1.50%	
		Coronation Top 20 (P)	99%	1%	0%	0%	4.8%	19.9%	0.9%	3.5%	3.4%	0.82%	
		Denker SCI Equity (B6)	67%	3%	29%	1%	6.6%	15.2%	(10.1%)	(0.3%)	(1.2%)	1.10%	
		Fairtree Equity Prescient Fund (A1)	99%	1%	0%	0%	8.0%	40.6%	4.7%	8.9%	6.2%	2.95%	
		Foord Equity (B2)	88%	12%	0%	0%	6.1%	16.9%	(9.9%)	(4.9%)	(2.9%)	0.26%	
		Kagiso Equity Alpha (B1)	84%	6%	9%	1%	12.6%	21.0%	(5.3%)	3.1%	3.9%	2.11%	
		Kagiso Islamic Equity (B)	58%	17%	21%	3%	7.1%	17.0%	(6.2%)	3.5%	4.9%	1.18%	
		Prudential Dividend Maximiser (B)	68%	1%	28%	4%	5.6%	20.5%	(3.6%)	2.7%	2.8%	1.88%	
PSG Equity (F)	65%	3%	31%	1%	5.9%	19.6%	(21.7%)	(7.8%)	(3.0%)	1.56%			
Capped	OTHER	Coronation Equity (P)	69%	2%	27%	2%	5.4%	18.9%	4.7%	4.1%	3.9%	0.84%	
		Element Earth Equity SCI (C)	89%	11%	0%	0%	4.3%	11.8%	(15.8%)	(1.0%)	1.1%	1.52%	
		Element Islamic Equity SCI (C)	67%	8%	24%	1%	4.3%	11.4%	3.2%	6.5%	6.2%	1.61%	
		Marriott Dividend Growth (C)	60%	11%	29%	0%	(0.4%)	3.7%	(11.2%)	(1.3%)	0.1%	1.07%	
		Nedgroup Investments Rainmaker (B2)	94%	6%	0%	0%	6.2%	21.5%	(11.7%)	(2.6%)	(1.1%)	1.42%	
		Ninety One Equity (A)	66%	3%	28%	3%	4.5%	21.0%	1.4%	5.2%	4.0%	1.16%	0.46%
		Ninety One Value (A)	62%	0%	30%	7%	7.7%	24.3%	3.2%	1.6%	8.1%	1.94%	0.46%
		Old Mutual Albaraka Equity Fund (A)	68%	3%	29%	0%	5.4%	15.2%	(10.9%)	(1.2%)	0.6%	1.75%	0.29%
		Old Mutual Equity (B1)	72%	5%	21%	2%	4.6%	16.8%	(13.3%)			1.63%	
		Prudential Equity (B)	78%	1%	16%	5%	7.4%	22.5%	(6.0%)	2.6%	2.8%	1.92%	
SIM General Equity (B6)	84%	2%	13%	2%	6.3%	25.2%	(1.4%)	3.3%	2.5%	1.20%			
Stanlib SA Equity (R)	99%	1%	0%	0%	6.0%	19.6%	(13.9%)	(2.4%)	(2.9%)	1.44%			
<b>Specialist (Aggressive)</b>													
Open	INHOUSE	Momentum Real Growth Property Fund	91%	9%	0%	0%	9.9%	17.8%	(40.6%)	(18.7%)	(9.1%)	0.35%	
	OTHER	Catalyst SA Property Equity Prescient (J)	94%	4%	2%	0%	13.5%	16.9%	(40.8%)	(18.8%)	(8.9%)	0.98%	
		Prudential Enhanced SA Property Tracker (D)	98%	2%	0%	0%	12.1%	18.1%	(40.6%)	(19.7%)	(9.6%)	0.75%	
Capped	INHOUSE	Momentum Financials Fund (A)	93%	7%	0%	0%	5.1%	13.8%	(35.7%)	(7.1%)	(4.5%)	0.69%	
		Momentum Industrial (A)	86%	14%	0%	0%	6.5%	14.9%	3.2%	(2.0%)	0.1%	1.18%	
		Momentum Small/Mid-Cap Fund (A)	93%	6%	0%	1%	5.6%	15.4%	(20.4%)	(9.0%)	(4.3%)	1.22%	
	OTHER	Nedgroup Investments Entrepreneur (B)	89%	11%	0%	0%	6.7%	13.8%	(15.0%)	(6.5%)	(2.5%)	2.04%	
		Old Mutual Mid & Small Cap (A)	97%	3%	0%	0%	6.8%	13.0%	(16.9%)	(11.7%)	(7.0%)	1.76%	0.23%
		SIM Small Cap (R)	95%	2%	3%	0%	7.0%	14.4%	(17.5%)	(10.0%)	(6.5%)	1.53%	

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			Local Equity & Property	Local Bonds & Cash	Global Equity & Property	Global Bonds & Cash	1 month	3 months	1 year	3 years p.a.	5 years p.a.		
<b>Specialist International (Conservative)</b>													
Open	INHOUSE	Momentum International Income (B3)	0%	1%	0%	99%	(1.2%)	(1.8%)	20.9%	8.5%	4.9%	0.64%	
	OTHER	Prudential Global Bond Feeder (B)	0%	4%	0%	96%	0.6%	5.8%	27.2%	12.6%	10.4%	1.00%	
Capped	INHOUSE	Momentum International Conservative Feeder (B3)	0%	6%	30%	64%	0.3%	5.2%	23.0%	10.9%	9.1%	1.29%	
	OTHER	Ninety One Global Multi-Asset Income Fund of Funds (A)	1%	5%	30%	64%	(0.4%)	3.8%	23.9%	12.3%		1.72%	0.46%
		Stanlib USD Currency FoF (B1)	0%	2%	0%	98%	(0.4%)	(2.6%)	23.2%	10.7%	6.6%	1.01%	
<b>Specialist International (Moderate)</b>													
Open	INHOUSE	Momentum International Balanced Feeder (B3)	0%	2%	60%	38%	0.5%	9.4%	20.3%	11.5%	9.5%	1.17%	
	OTHER	Coronation Global Managed Feeder Fund (P)	8%	10%	58%	23%	0.1%	9.0%	26.0%	12.1%	10.8%	1.15%	
		Ninety One Global Strategic Managed Feeder (H)	1%	1%	62%	36%	0.3%	11.0%	24.8%	13.4%	11.4%	1.58%	
Capped	OTHER	Allan Gray Orbis Global FoF (A)	0%	0%	62%	38%	1.6%	10.7%	19.2%	6.6%	9.6%	1.82%	
		Foord International Feeder Fund (B2)	0%	1%	55%	45%	1.7%	6.6%	31.6%	12.0%	9.3%	1.54%	
		Nedgroup Investments Global Flexible Feeder (B2)	2%	1%	60%	38%	1.5%	9.7%	18.1%	11.5%	11.0%	1.19%	
<b>Specialist International (Aggressive)</b>													
Open	INHOUSE	Momentum International Equity Feeder (A)	1%	1%	88%	11%	0.6%	13.5%	14.7%	10.5%	9.6%	0.70%	
	OTHER	Allan Gray Orbis Global Equity Feeder (A)	3%	0%	94%	3%	2.3%	18.7%	26.6%	10.0%	12.4%	1.80%	
		Catalyst Global Real Estate Prescient Feeder Fund (B)	1%	0%	93%	6%	0.2%	6.1%	10.3%	11.0%	10.4%	1.55%	
		Coronation Global Emerging Markets Flexible (P)	11%	0%	88%	1%	7.0%	16.6%	21.4%	13.4%	11.4%	1.25%	
		Nedgroup Investments Global Equity Feeder (B2)	0%	0%	100%	1%	(2.4%)	9.2%	26.4%	16.1%	15.1%	1.22%	
		Ninety One Global Franchise Feeder (H)	0%	1%	93%	6%	(0.5%)	10.9%	34.2%	20.0%	17.8%	1.35%	
Capped	OTHER	Coronation Global Opportunities Equity (P)	0%	0%	91%	9%	1.7%	18.7%	14.5%	10.9%	9.6%	1.76%	
		Ninety One Global Strategic Equity Feeder (A)	0%	1%	96%	3%	1.3%	16.7%	18.1%	11.1%	9.0%	1.57%	0.58%
		Old Mutual Global Equity (A)	0%	2%	97%	1%	1.5%	14.8%	20.2%	13.3%	12.6%	1.96%	0.29%

## Investment management charge

The Investment management charge shown in this table reflects the fees charged by the asset managers for managing the investment funds selected on Investo contracts as an annual percentage of the investment account and is reduced by the applicable fund rebate from the asset manager. All the current available funds are invested in clean rate classes and thus do not have a rebate.