

**INCEPTION DATE:** July 2017 (Old Mutual Multi-Managers)

**ASSETS UNDER MANAGEMENT:**

DSV AUM: R290 787 868

**RISK PROFILE:** High

**FUND OBJECTIVE AND DESCRIPTION**

This investment strategy seeks to grow your capital and income at a reasonable pace. It invests in a range of portfolios diversified across various asset classes, asset managers and high-quality instruments, including South African and international cash, fixed interest securities, listed property and listed shares. It aims to achieve a return in the range of 7% plus above inflation. Investment returns are not guaranteed.

**BENCHMARK:** CPI + 7%

**FUND RETURNS**

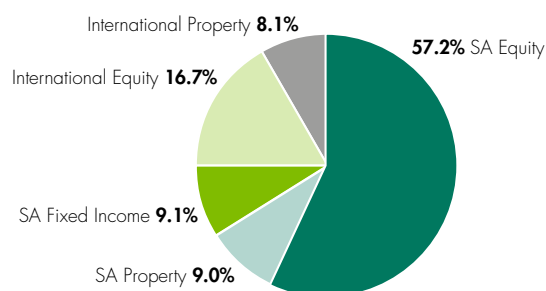
	DSV Aggressive Fund	CPI + 7%
1 Month	4.7%	0.9%
3 Months	0.1%	3.2%
6 Months	-2.0%	5.8%
12 Months	6.1%	10.8%
3 Years	4.8%	12.4%
5 Years	10.9%	12.2%
Since inception	12.8%	12.4%

1. Returns reflected are net of all fees.

2. Historic returns were managed by a third party up until 27 July 2017.

Source: Old Mutual Multi-Managers

**ASSET ALLOCATION AS AT 30 APRIL 2018**



Source: Old Mutual Multi-Managers

**MANAGER ALLOCATION AS AT 30 APRIL 2018**

Local Equity	Coronation	23.0%
	Visio Capital	8.9%
	Prudential	25.3%
Local Property	Sesfikile	4.4%
	Catalyst	4.5%
Fixed Income	Coronation	4.6%
	Prudential	4.5%
International Equity	Coronation	4.0%
	Old Mutual	12.7%
International Property	Global Property Building Block B2	8.1%

Source: Old Mutual Multi-Managers

**MANAGER RETURNS**

	1 Month	3 Months	6 Months	12 Months	Since inception
Prudential Sat Equity	4.3%	-0.9%	1.8%		11.0%
Visio Cap Sat Equity	4.2%	-0.2%	-0.5%		5.7%
Coronation Equity	4.6%	-0.4%	-0.9%		4.9%
Catalyst Property Fund	7.8%	-2.0%	-5.4%		-1.6%
Sesfikile Property Fund	4.9%	0.2%	-3.5%		1.5%
Coronation Income Fund	0.3%	5.2%	11.0%		12.0%
Prudential Income Fund	-0.2%	4.1%	8.7%		9.7%
Futuregrowth Infrastructure & Development Bond	-0.6%	5.5%	12.5%		13.8%
Prudential Inflation Linked Bonds	-2.5%	3.2%	4.2%		5.2%
Prescient IIB	-2.2%	2.3%	3.8%		5.3%
Coronation Global Emerging Market	5.2%	-5.1%	-13.5%		-2.3%
Old Mutual MsciWorld Esg Index	7.0%	0.5%	-8.7%		0.9%
Global Property Building Block	7.0%	3.9%	-9.8%		-2.1%

Source: Old Mutual Multi-Managers

**MANAGER COMMENTARY****Global**

Global markets were dominated by three developments in April: the surging oil price, the increase in US bond yields to a four-year high, and first quarter earnings results. In general, equities rebounded from March's sell-off, but it hasn't been a very convincing bounce in the US. Though US companies have generally reported very strong first quarter earnings growth – applying the new, lower corporate tax rate for the first time – the market did not reward earnings and sales beating expectations by as much as in the past. Investors are increasingly worried whether input cost pressures could eat into margins. This is a reversal of the past few years where top-line sales growth was sluggish but relentless cost-cutting kept profitability up.

Nonetheless, after the negative first quarter, the MSCI All Countries World Index posted a 1% gain in April and is now flat year to date. Over 12 months, global equities returned a decent 14% in US dollars.

The US S&P 500 Index was positive in April, but has not quite wiped out the losses of the prior two torrid months. The US benchmark returned 0.4% in the month, limiting year-to-date losses to -0.4%, while one-year returns were still solid at 13%.

European equities bounced back strongly in April in local currency terms, supported in part by a weaker euro. The Eurostoxx 600 Index returned 4.6% in the month and is marginally positive year to date, but returns over 12 months are a paltry 2.9%.

The Nikkei 225 had a similarly strong month, returning 4.7% in Japanese yen. Over one year, it returned 19%.

The MSCI Emerging Market Index was marginally negative in US dollars in April but positive in local currency terms. Most emerging market currencies lost ground to the dollar towards the end of April. Over one year, emerging market equities returned 22% and outperformed the MSCI World Index by almost 10 percentage points. India and Korea were the best performing emerging markets in US dollar terms during the month.

The US 10-year government bond yield briefly rose above 3% for the first time since January 2014 (bond yields and prices move in opposite directions). The catalyst has been the higher oil price, which will feed into higher headline inflation levels in the US and elsewhere, making bonds relatively less attractive. The other headwind for the US bond market is that the US government is stepping up debt issuance to fund its widening budget deficit. However, even at 3%, the bond market is not pricing in runaway growth, inflation or interest rates. In fact, 3% is pretty much where the US Fed sees its policy rate settling over the long term. Shorter-term yields have been rising faster than longer-term yields since the former more closely reflect Fed hikes. The yield curve – the difference between long and short yields – has therefore been flattening. A negative or inverted yield curve (when short yields exceed long yields) is typically a harbinger of recession, but we're not there yet and US growth is still solid.

One concern is that yield-sensitive investors will increasingly favour bonds over equities. The 10-year bond yield is now 1% higher than the dividend yield on the S&P 500, the biggest gap since 2013, while the dividend yield exceeded the bond yield for much of 2015 and 2016. However, dividends grow over time and most investors probably buy equities for long-term growth, not for short-term income.

The Citigroup World Government Bond Index lost 1.5% in April in dollars, knocked by rising yields but also a stronger US dollar in the month. Over one year, government bonds returned 4.3% as the dollar was weaker over this period.

Global listed property had a positive month, outperforming bonds and equities. The FTSE EPRA/NAREIT Developed Index returned 2% in April, lifting one-year returns to 5% in dollars.

Geopolitics dominated commodity markets in April. The oil glut has slowly dwindled as the agreement between OPEC and Russia to cut output has been remarkably successful while at the same time global demand has picked up.

Into this tightening market, recent geopolitical tension has resulted in the price jumping, specifically, concerns that Iran would be squeezed out of world markets if sanctions are re-imposed. Sanctions on certain Russian companies, including Rusal, have also seen the price of aluminium jump. This followed not long after the US implemented a 10% import tariff on aluminium. Other commodities rallied in sympathy. Iron ore gained 3% during the month and is flat over one year. Copper gained 1.3%, but at the end of April was still 6% lower than a year ago. Coal prices rose strongly during the month, following oil higher. Gold's response to geopolitical tensions and rising expected inflation due to the higher oil price has been lacklustre. The main precious metals were all negative in April, and negative to flat on a year-to-date basis.

**Local**

The local equity market recovered some of the losses of February and March, helped along by firmer commodity prices and a weaker rand. The FTSE/JSE All Share Index (ALSI) returned 5.4% in April, virtually wiping out the year-to-date loss. The one-year ALSI return at the end of the month was 11.5%. The FTSE/JSE Capped SWIX returned 4.1% in the month and 8.6% over 12 months.

Though all the main sectors were positive, resources had the best performance in the month with an 8.6% return. Chemicals (Sasol) gained 10% on the higher oil price, while general mining (including the diversified heavyweights) returned 8.5%. Forestry and paper also returned 8%. In contrast, gold mining was negative during the month while platinum mining only returned 1% (and is still down 20% year to date). Over one year, resources returned 20%.

Industrials returned 5.2%, helped by a 5.7% gain in Naspers, the largest share. Among the other mega-cap rand-hedge industrials, Richemont (personal goods) gained 11.39%, but British American Tobacco lost a further 1.3% (taking the year-to-date decline to 16%). Food and drug retailers gained 7% in April, buoyed by some decent earnings reports and a positive outlook for the domestic consumer. Over 12 months, industrials lag financials and resources with a 5.7% return.

Financials also had a good month, returning 3.2% and lifting one-year returns to 17%. Banks delivered 1% in April, but are up 40% over 12 months. Life insurance returned 3.5% in April.

The bombed-out local listed property sector enjoyed some respite in April. The FTSE/JSE SA Listed Property Index returned 7.6% in April, but is still down 13% so far in 2018 and is flat over the preceding two years.

Bonds had a negative month as the rand retreated and global bonds sold off. The All Bond Index (ALBI) lost 0.7% in the month as the 10-year government bond yield rose from 7.9% to 8.1% during the month. It is still substantially lower than the 8.5% starting point in January. The ALBI's 2018 return of 7.3% is still well above cash, while 13.7% return over 12 months means it is still the top performing asset class for local investors over this period. Inflation-linked bonds lost more than nominal bonds as inflation declined, with the JSE Composite Inflation-Linked Bond Index (CILI) losing 2.6% in April. Over one-year, the CILI return is 3.6%.

The rand lost 4.8% against the resurgent US dollar in April, but is still 7.8% stronger compared to a year ago (depressing the rand return from global assets over this period). The rand was also weaker against the pound and euro during April.

**Sources: I-Net, Datastream, SARB, StatsSA, JP Morgan, Deutsche Bank**

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# DSV FLEXI RETIREMENT FUND

## DSV GROWTH FUND

**OLD MUTUAL MULTI-MANAGERS**  
FACT SHEET APRIL 2018

**INCEPTION DATE:** July 2017 (Old Mutual Multi-Managers)

### ASSETS UNDER MANAGEMENT:

DSV AUM: R452 799 869

**RISK PROFILE:** Moderate to High

### FUND OBJECTIVE AND DESCRIPTION

This investment strategy seeks to grow your capital and income at a reasonable pace. It invests in a range of portfolios diversified across various asset classes, asset managers and high-quality instruments, including South African and international cash, fixed interest securities, listed property and listed shares. It aims to achieve a return in the range of 5%-7% above inflation. Investment returns are not guaranteed.

**BENCHMARK:** CPI + 6%

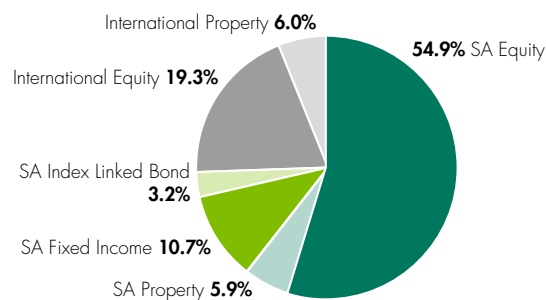
### FUND RETURNS

	DSV Growth Fund	CPI + 6%
1 Month	4.3%	0.9%
3 Months	0.4%	2.9%
6 Months	-1.4%	5.3%
12 Months	6.8%	9.8%
3 Years	5.3%	11.4%
5 Years	10.5%	11.2%
Since inception	11.9%	11.4%

- Returns reflected are net of all fees.
- Historic returns were managed by a third party up until 27 July 2017.

Source: Old Mutual Multi-Managers

### ASSET ALLOCATION AS AT 30 APRIL 2018



Source: Old Mutual Multi-Managers

### MANAGER ALLOCATION AS AT 30 APRIL 2018

Local Equity	Coronation	22.0%
	Visio Capital	8.4%
	Prudential	24.5%
Local Property	Sesfikile	3.1%
	Catalyst	2.8%
Fixed Income	Coronation	2.7%
	Prudential	2.7%
	Futuregrowth	5.3%
Index Linked Bonds	Prescient	1.7%
	Prudential	1.5%
International Equity	Coronation	4.7%
	Old Mutual	14.6%
International Property	Global Property Building Block B2	6.0%

Source: Old Mutual Multi-Managers

### MANAGER RETURNS

	1 Month	3 Months	6 Months	12 Months	Since inception
Prudential Sat Equity	4.3%	-0.9%	1.8%		11.0%
Visio Cap Sat Equity	4.2%	-0.2%	-0.5%		5.7%
Coronation Equity	4.6%	-0.4%	-0.9%		4.9%
Catalyst Property Fund	7.8%	-2.0%	-5.4%		-1.6%
Sesfikile Property Fund	4.9%	0.2%	-3.5%		1.5%
Coronation Income Fund	0.3%	5.2%	11.0%		12.0%
Prudential Income Fund	-0.2%	4.1%	8.7%		9.7%
Futuregrowth Infrastructure & Development Bond	-0.6%	5.5%	12.5%		13.8%
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Coronation Global Emerging Market	5.2%	-5.1%	-13.5%		-2.3%
Old Mutual MsciWorld Esg Index	7.0%	0.5%	-8.7%		0.9%
Global Property Building Block	7.0%	3.9%	-9.8%		-2.1%

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**MANAGER COMMENTARY****Global**

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**Local**

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Though all the main sectors were positive, resources had the best performance in the month with an 8.6% return. Chemicals (Sasol) gained 10% on the higher oil price, while general mining (including the diversified heavyweights) returned 8.5%. Forestry and paper also returned 8%. In contrast, gold mining was negative during the month while platinum mining only returned 1% (and is still down 20% year to date). Over one year, resources returned 20%.

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The rand lost 4.8% against the resurgent US dollar in April, but is still 7.8% stronger compared to a year ago (depressing the rand return from global assets over this period). The rand was also weaker against the pound and euro during April.

**Sources: I-Net, Datastream, SARB, StatsSA, JP Morgan, Deutsche Bank**

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# DSV FLEXI RETIREMENT FUND

## DSV CONSERVATIVE FUND

**OLD MUTUAL MULTI-MANAGERS**  
FACT SHEET APRIL 2018

**INCEPTION DATE:** July 2017 (Old Mutual Multi-Managers)

### ASSETS UNDER MANAGEMENT:

DSV AUM: R59 028 989

**RISK PROFILE:** Moderate

### FUND OBJECTIVE AND DESCRIPTION

This investment strategy seeks to grow your capital and income at a reasonable pace. It invests in a range of portfolios diversified across various asset classes, asset managers and high-quality instruments, including South African and international cash, fixed interest securities, listed property and listed shares. It aims to achieve a return in the range of 3%-5% above inflation. Investment returns are not guaranteed.

**BENCHMARK:** CPI + 4%

### FUND RETURNS

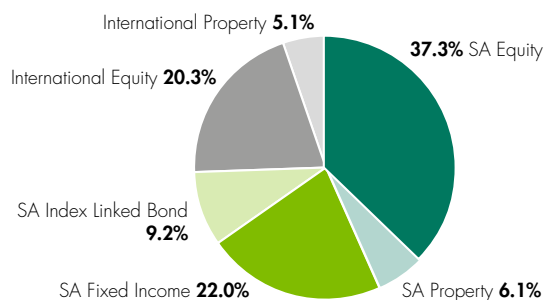
	DSV Conservative Fund	CPI + 4%
1 Month	3.4%	0.7%
3 Months	1.3%	2.4%
6 Months	0.1%	4.3%
12 Months	7.0%	7.8%
3 Years	6.0%	9.4%
5 Years	8.6%	9.2%
Since inception	9.8%	9.4%

1. Returns reflected are net of all fees.

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Source: Old Mutual Multi-Managers

### ASSET ALLOCATION AS AT 30 APRIL 2018



Source: Old Mutual Multi-Managers

### MANAGER ALLOCATION AS AT 30 APRIL 2018

Local Equity	Coronation	15.3%
	Visio Capital	5.2%
	Prudential	16.8%
Local Property	Sesfikile	3.0%
	Catalyst	3.1%
Fixed Income	Coronation	8.7%
	Prudential	8.5%
	Futuregrowth	4.8%
Index Linked Bonds	Prescient	4.7%
	Prudential	4.5%
International Equity	Coronation	4.9%
	Old Mutual	15.4%
International Property	Global Property Building Block B2	5.1%

Source: Old Mutual Multi-Managers

### MANAGER RETURNS

	1 Month	3 Months	6 Months	12 Months	Since inception
Prudential Sat Equity	4.3%	-0.9%	1.8%		11.0%
Visio Cap Sat Equity	4.2%	-0.2%	-0.5%		5.7%
Coronation Equity	4.6%	-0.4%	-0.9%		4.9%
Catalyst Property Fund	7.8%	-2.0%	-5.4%		-1.6%
Sesfikile Property Fund	4.9%	0.2%	-3.5%		1.5%
Coronation Income Fund	0.3%	5.2%	11.0%		12.0%
Prudential Income Fund	-0.2%	4.1%	8.7%		9.7%
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Coronation Global Emerging Market	5.2%	-5.1%	-13.5%		-2.3%
Old Mutual MsciWorld Esg Index	7.0%	0.5%	-8.7%		0.9%
Global Property Building Block	7.0%	3.9%	-9.8%		-2.1%

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## MANAGER COMMENTARY

### Global

Global markets were dominated by three developments in April: the surging oil price, the increase in US bond yields to a four-year high, and first quarter earnings results. In general, equities rebounded from March's sell-off, but it hasn't been a very convincing bounce in the US. Though US companies have generally reported very strong first quarter earnings growth – applying the new, lower corporate tax rate for the first time – the market did not reward earnings and sales beating expectations by as much as in the past. Investors are increasingly worried whether input cost pressures could eat into margins. This is a reversal of the past few years where top-line sales growth was sluggish but relentless cost-cutting kept profitability up.

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Into this tightening market, recent geopolitical tension has resulted in the price jumping, specifically, concerns that Iran would be squeezed out of world markets if sanctions are re-imposed. Sanctions on certain Russian companies, including Rusal, have also seen the price of aluminium jump. This followed not long after the US implemented a 10% import tariff on aluminium. Other commodities rallied in sympathy. Iron ore gained 3% during the month and is flat over one year. Copper gained 1.3%, but at the end of April was still 6% lower than a year ago. Coal prices rose strongly during the month, following oil higher. Gold's response to geopolitical tensions and rising expected inflation due to the higher oil price has been lacklustre. The main precious metals were all negative in April, and negative to flat on a year-to-date basis.

### Local

The local equity market recovered some of the losses of February and March, helped along by firmer commodity prices and a weaker rand. The FTSE/JSE All Share Index (ALSI) returned 5.4% in April, virtually wiping out the year-to-date loss. The one-year ALSI return at the end of the month was 11.5%. The FTSE/JSE Capped SWIX returned 4.1% in the month and 8.6% over 12 months.

Though all the main sectors were positive, resources had the best performance in the month with an 8.6% return. Chemicals (Sasol) gained 10% on the higher oil price, while general mining (including the diversified heavyweights) returned 8.5%. Forestry and paper also returned 8%. In contrast, gold mining was negative during the month while platinum mining only returned 1% (and is still down 20% year to date). Over one year, resources returned 20%.

Industrials returned 5.2%, helped by a 5.7% gain in Naspers, the largest share. Among the other mega-cap rand-hedge industrials, Richemont (personal goods) gained 11.39%, but British American Tobacco lost a further 1.3% (taking the year-to-date decline to 16%). Food and drug retailers gained 7% in April, buoyed by some decent earnings reports and a positive outlook for the domestic consumer. Over 12 months, industrials lag financials and resources with a 5.7% return.

Financials also had a good month, returning 3.2% and lifting one-year returns to 17%. Banks delivered 1% in April, but are up 40% over 12 months. Life insurance returned 3.5% in April.

The bombed-out local listed property sector enjoyed some respite in April. The FTSE/JSE SA Listed Property Index returned 7.6% in April, but is still down 13% so far in 2018 and is flat over the preceding two years.

Bonds had a negative month as the rand retreated and global bonds sold off. The All Bond Index (ALBI) lost 0.7% in the month as the 10-year government bond yield rose from 7.9% to 8.1% during the month. It is still substantially lower than the 8.5% starting point in January. The ALBI's 2018 return of 7.3% is still well above cash, while 13.7% return over 12 months means it is still the top performing asset class for local investors over this period. Inflation-linked bonds lost more than nominal bonds as inflation declined, with the JSE Composite Inflation-Linked Bond Index (CILI) losing 2.6% in April. Over one-year, the CILI return is 3.6%.

The rand lost 4.8% against the resurgent US dollar in April, but is still 7.8% stronger compared to a year ago (depressing the rand return from global assets over this period). The rand was also weaker against the pound and euro during April.

**Sources: I-Net, Datastream, SARB, StatsSA, JP Morgan, Deutsche Bank**

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# DSV FLEXI RETIREMENT FUND

## DSV MONEY MARKET FUND

**OLD MUTUAL MULTI-MANAGERS**  
FACT SHEET APRIL 2018

**INCEPTION DATE:** July 2017 (Old Mutual Multi-Managers)

### ASSETS UNDER MANAGEMENT:

DSV AUM: R49 671 649

**RISK PROFILE:** Low

### FUND OBJECTIVE AND DESCRIPTION

The Fund is an investment policy wrapped portfolio (in terms of the Long-Term Insurance Act) aimed to target 50 basis points (before fees) above inflation over the medium to long term. This policy-based investment is specifically designed for institutional investors and is managed to comply with Regulation 28 of the Pension funds Act of South Africa.

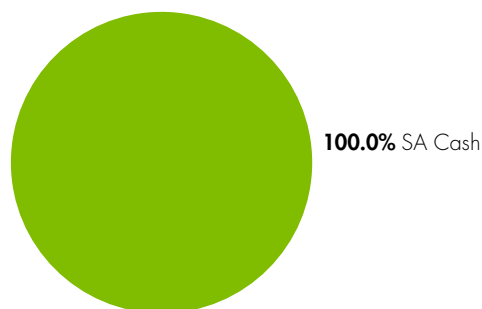
**BENCHMARK:** STeFI 3 Month

### MANAGER ALLOCATION AS AT 30 APRIL 2018

Local Cash	Prescient	49.9%
	SIM	50.1%

Source: Old Mutual Multi-Managers

### ASSET ALLOCATION AS AT 30 APRIL 2018



Source: Old Mutual Multi-Managers

### FUND RETURNS

	DSV Money Market Fund	STeFI 3 Month
1 Month	0.6%	0.6%
3 Months	1.9%	1.7%
6 Months	3.9%	3.4%
12 Months	7.8%	7.1%
3 Years	8.0%	6.9%
5 Years	7.3%	6.4%
Since inception	6.9%	6.4%

- Returns reflected are net of all fees.
- Historic returns were managed by a third party up until 27 July 2017.

Source: Old Mutual Multi-Managers

### MANAGER RETURNS

	1 Month	3 Months	6 Months	12 Months	Since inception
Prescient Money Market Fund	0.6%	1.9%	3.9%		6.0%
SIM Money Market Fund	0.6%	1.9%	4.0%		6.1%

Source: Old Mutual Multi-Managers

### MANAGER COMMENTARY

The investments are diversified across a number of issuers and instruments and are therefore considered less risky than a deposit with any one bank. According to the most recently available data, the Strategy's weighted average maturity is 120 days. The Strategy's term exposure is biased towards the short-end of the money market curve with close to 75% of instruments within six months of maturity. More than 99% of the strategy was exposed to F1/F1+ rated investments.



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**CUSTOMISED SOLUTIONS**

# SHARI'AH BALANCED PORTFOLIO

## FUND INFORMATION

**BENCHMARK:** 45% Customised SA Shari'ah Equity Index, 10% S&P Developed Markets Large & Mid-Cap Shari'ah Index, 40% STeFI Composite - 0.5% & 5% Three-month US Dollar LIBOR

**LAUNCH DATE:** 12 November 2010

**STRATEGY ASSETS:** R2.3bn

**VEHICLE:** This Portfolio invests through Class B1 Units (JSE code: OMAB1) in the Old Mutual Albaraka Balanced Fund.

**SHARI'AH COMPLIANCE:** An independent Shari'ah Supervisory Board oversees adherence to the applicable Shari'ah principles within the Old Mutual Albaraka Balanced Fund.

## INVESTMENT DESCRIPTION

The Shari'ah Balanced Portfolio is a Regulation 28 Shari'ah compliant asset allocation portfolio that offers investors access to local and international asset classes including equity and Shari'ah compliant cash investments. The Portfolio excludes companies whose core business involves dealing in alcohol, gambling, non-halal foodstuffs or interest-bearing instruments. The Portfolio adheres to the standards of the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) as interpreted by the Shari'ah Supervisory Board.

The Portfolio aims to outperform the benchmark over rolling three year periods, whilst seeking to reduce absolute portfolio volatility. Interest income is stripped out of the Fund as impermissible income on a daily basis and is paid to the SA Muslim Charitable Trust.

## INVESTMENT STRATEGY

Allocation to equities is important for delivering long-term real returns. We maintain our local equity portion at 40% of the Portfolio and the offshore equity portion at 20% of the Portfolio.

The equity investment process applies our Managed Volatility strategy in conjunction with the principles of Shari'ah investing. This strategy strives to ensure a smoother return path for investors through opportunities created by the mispricing of risk. In addition, this strategy will provide you with an alternative source of outperformance as well as a low correlation with other active equity strategies.

The Portfolio has exposure to Shari'ah compliant cash investments or conduits as a substitute for traditional fixed income instruments. These instruments give investors much needed exposure to non-equities, thereby allowing us to offer investors a Shari'ah compliant balanced portfolio.

## SUITABLE INVESTORS

Retirement funds, corporates, asset aggregators, medical aids

- With a time horizon greater than 3 years
- And a moderate risk profile in an equity context

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**GRANT WATSON**

PORTFOLIO MANAGER

**SALIEGH SALAAM**

PORTFOLIO MANAGER

**WARREN MCLEOD**

PORTFOLIO MANAGER

## FUND PERFORMANCE as at 30/04/2018

### Gross Composite Returns

	3 months	1 Year	3 Years	5 Years	Since Inception
Fund	1.1%	6.9%	7.0%	10.8%	9.6%
Benchmark	0.8%	4.9%	4.5%	8.4%	8.9%

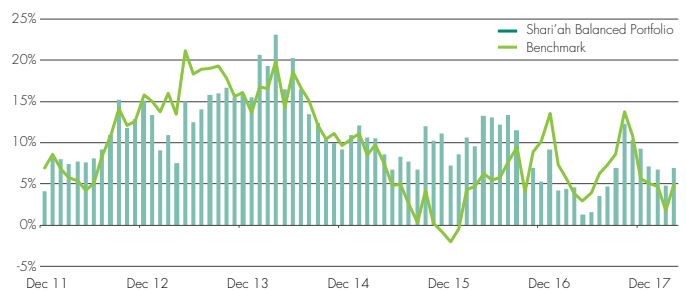
Sources: Old Mutual Investment Group, Bloomberg, S&P. Returns greater than 12 months are annualised.

## RISK STATISTICS as at 30/04/2018 – 3 years (annualised)

Measure	Portfolio	Benchmark
Standard Deviation	5.8%	7.4%
Tracking Error	4.3%	
Information Ratio	0.6%	

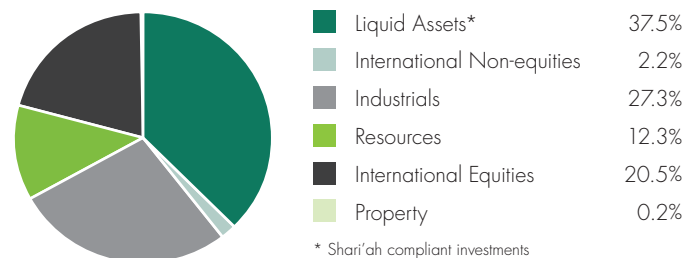
Sources: Old Mutual Investment Group, JSE.

## ROLLING ONE YEAR RETURNS TO 30/04/2018



Sources: Old Mutual Investment Group, Bloomberg and SAFEX.

## ASSET ALLOCATION



Source: Old Mutual Investment Group

## CONTACT DETAILS

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