

AGM Lifestyle Balanced Portfolio

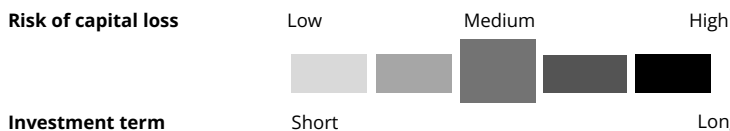
AGM Financial Services Group



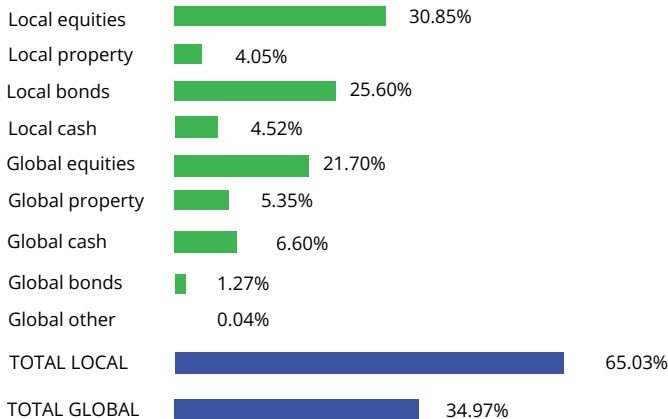
Portfolio information

Factsheet date	30 September 2024
Launch date	1 August 2024
Target return	CPI + 3% over rolling 5-year periods
Benchmark	Median of (ASISA) South African MA Medium Equity Peer Group
Investment horizon	5 years
Regulation 28 status	Compliant
Platform availability	LifeCycle Investments
Income distributions	Income from underlying investments is re-invested and form part of the portfolio's NAV
Risk profile	Moderate

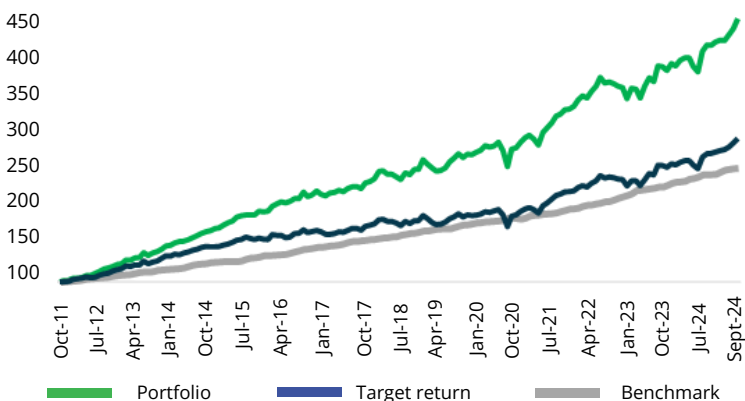
The portfolio typically has moderate equity exposure which may result in capital volatility over the short term. The portfolio is managed in such a manner that the probability of capital losses over one year periods is low.



Asset Allocation



Cumulative returns



*The investment performance is for illustrative purposes only and is based on an investment of R100. Please refer to the disclaimers for the portfolio launch date and use of simulated returns.

Investment strategy

The portfolio is a balanced portfolio and is diversified across the major asset classes utilising a multi-manager approach whereby fund managers are combined based on their skill and expertise. The available asset classes include: bonds, equity securities, non-equity securities, money market instruments, preference shares, property securities and assets in liquid form. The portfolio may invest in foreign assets as permitted by legislation and complies with Regulation 28 of the Pension Funds Act, 1956. The offshore exposure of the overall portfolio will be based on that of the underlying funds.

Fees (Excl. VAT)

Portfolio Manager Fee (p.a.)	0.65%
Total Investment Charge (TIC)	0.73%

*This is an estimated TIC based on the weighted average of the collective investment schemes (funds) in which the portfolio invests. The TIC has been calculated using the latest available data from Morningstar and Finswitch.

Portfolio information

Fund name	Allocation
Momentum Core Equity Fund (C)	14.20%
Prescient Omba Global Equity Feeder Fund (CL1)	12.45%
Momentum SA Flexible Fixed Interest Fund (D)	11.50%
Visio BCI Unconstrained Fixed Interest Fund (C)	11.50%
1NVEST MSCI World Index Feeder Fund (B1)	6.72%
Fairtree Equity Prescient Fund (A2)	6.21%
Foord Equity Fund (B2)	6.21%
BlueAlpha BCI Equity Fund (B)	5.33%
1 Invest Global Government Bond Index Feeder Fund (B1)	5.00%
Catalyst SCI Flexible Property Fund (C)	5.00%
Aylett Equity Prescient Fund (A1)	3.55%
Momentum Enhanced Yield Fund (D)	3.25%
Thyme Wealth IP Multi-Asset Income Fund (A)	3.25%
Catalyst SCI Global Real Estate Feeder Fund (B)	3.00%
Coronation Global Strategic USD Income (ZAR) Feeder Fund (P)	2.00%
Coronation Global Emerging Markets Flexible (ZAR) Fund (P)	0.83%

Portfolio information**

Period	Portfolio	Target	Benchmark
1 month	1.5%	0.2%	2.1%
3 months	5.5%	1.1%	5.5%
6 months	9.5%	2.7%	9.2%
1 year	18.8%	6.4%	17.3%
Latest 3 years (annualised)	9.9%	7.6%	8.1%
Latest 5 years (annualised)	10.6%	7.0%	8.3%
Latest 7 years (annualised)	9.8%	6.7%	7.7%
Since inception (annualised)	17.1%	4.9%	21.7%
Year to date	10.8%	4.4%	10.9%

** Please refer to the disclaimers regarding the effective date of management of Vivante and its return profile.

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AGM Lifestyle Balanced Monthly Returns

		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	YTD
2021	Portfolio	2.1%	2.9%	0.8%	1.7%	0.3%	1.2%	2.6%	1.4%	-0.8%	2.5%	2.0%	3.1%	21.5%
	Target return	0.3%	0.6%	0.8%	0.9%	0.8%	0.3%	0.4%	1.3%	0.6%	0.4%	0.5%	0.6%	7.4%
	Benchmark	2.3%	2.4%	0.7%	1.4%	0.3%	0.4%	1.8%	1.0%	-0.7%	2.2%	1.4%	2.9%	17.3%
2022	Portfolio	-1.9%	0.3%	-0.6%	-0.9%	-0.5%	-4.0%	4.0%	-0.4%	-3.2%	4.5%	3.1%	-1.3%	-1.4%
	Target return	0.8%	0.4%	0.8%	1.1%	0.7%	0.8%	1.2%	1.7%	0.4%	0.3%	0.5%	0.4%	9.4%
	Benchmark	-1.4%	0.6%	-0.3%	-0.8%	-0.2%	-3.6%	3.0%	0.0%	-2.7%	3.3%	3.4%	-0.7%	0.3%
2023	Portfolio	5.5%	-0.1%	-1.4%	2.4%	-0.8%	1.8%	0.8%	0.0%	-2.9%	-1.7%	7.1%	2.0%	13.0%
	Target return	0.6%	0.2%	1.0%	1.3%	0.6%	0.4%	1.2%	0.5%	0.5%	0.8%	1.0%	0.1%	7.5%
	Benchmark	5.2%	-0.2%	-0.9%	1.8%	-0.5%	1.2%	0.8%	0.1%	-2.3%	-1.7%	5.8%	1.7%	11.3%
2024	Portfolio	-0.1%	1.1%	0.5%	-0.1%	1.7%	1.9%	3.1%	1.2%	1.5%	-	-	-	10.8 ^A
	Target return	0.2%	0.3%	1.1%	0.9%	0.4%	0.3%	0.3%	0.6%	0.2%	-	-	-	4.4%
	Benchmark	0.1%	0.7%	0.7%	0.4%	1.2%	1.9%	2.1%	1.2%	2.1%	-	-	-	10.9%

Fund managers used in portfolio



Disclaimers

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Sources: Momentum Investments and Morningstar.

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