



## AFFINITY INCOME SOLUTION

**AUGUST 2021**

### RISK PROFILE

- LOW
- LOW MEDIUM
- MEDIUM
- MEDIUM HIGH
- HIGH

### TIME HORIZON

- 1 YEAR+
- 2 YEARS+
- 3 YEARS+
- 4 YEARS+
- 5 YEARS+
- 10 YEARS+

The objective of this portfolio is to provide investors with an alternative to cash with a focus on capital protection. The portfolio aims to generate a return of STEFI + 1% p.a. over any rolling 12-month period. This portfolio maintains a low risk profile. The portfolio will at all times comply with Regulation 28.

### INVESTMENT GUIDELINES

|           |                                      |
|-----------|--------------------------------------|
| Sector    | ASISA South Africa MA Income         |
| Benchmark | STeFI +1% over any rolling 12-months |

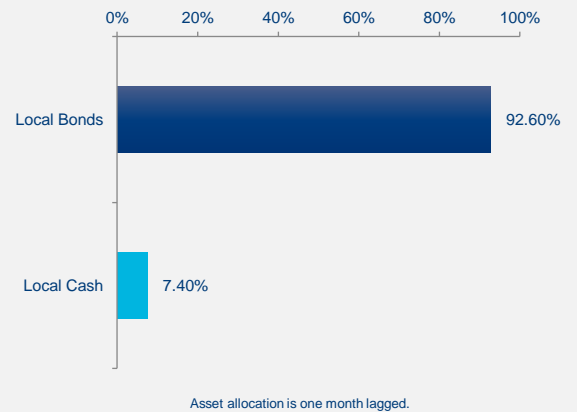
### UNDERLYING HOLDINGS 100%

|                       |      |
|-----------------------|------|
| Ci Diversified Income | 100% |
|-----------------------|------|

### TOTAL INVESTMENT CHARGES (INCL VAT)

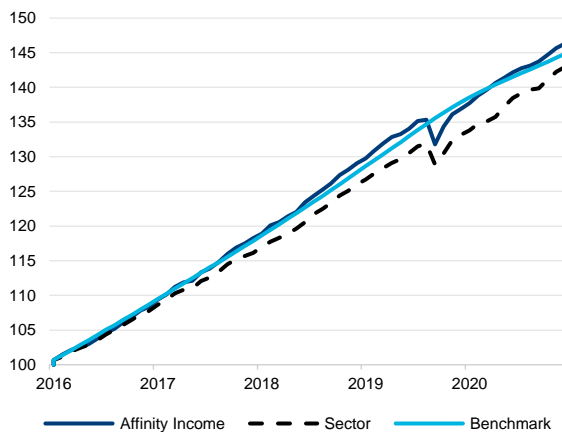
|                                    |       |
|------------------------------------|-------|
| Weighted TIC of underlying funds** | 0,24% |
| Discretionary Management fee       | 0,12% |

### ASSET ALLOCATION

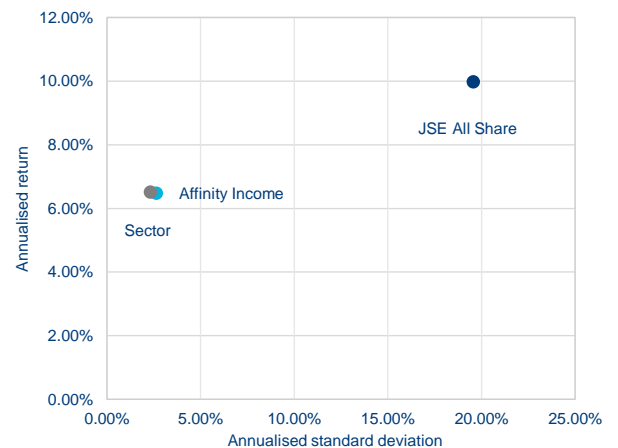


### CUMULATIVE RETURNS

Time period: From 01/09/2016 to 31/08/2021



### RISK-RETURN (PAST 2 YEARS)\*



### HISTORICAL PERFORMANCE\*

|             | Jan   | Feb   | Mar    | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Year         |
|-------------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| <b>2021</b> | 0.42% | 0.25% | 0.41%  | 0.69% | 0.68% | 0.43% | 0.57% | 0.59% |       |       |       |       | <b>4.10%</b> |
| <b>2020</b> | 0.80% | 0.16% | -2.63% | 1.97% | 1.28% | 0.60% | 0.60% | 0.81% | 0.60% | 0.67% | 0.52% | 0.58% | <b>6.05%</b> |
| <b>2019</b> | 0.76% | 0.68% | 0.76%  | 0.93% | 0.63% | 0.73% | 0.54% | 0.83% | 0.81% | 0.71% | 0.33% | 0.59% | <b>8.61%</b> |
| <b>2018</b> | 0.47% | 0.82% | 0.98%  | 0.82% | 0.48% | 0.68% | 0.54% | 1.02% | 0.39% | 0.66% | 0.54% | 1.14% | <b>8.90%</b> |
| <b>2017</b> | 0.84% | 0.54% | 0.91%  | 0.73% | 0.84% | 0.51% | 0.96% | 0.67% | 1.01% | 0.57% | 0.22% | 1.08% | <b>9.24%</b> |

\*Returns are net of Total Investment Charges (TIC) and for periods greater than one year the returns have been annualised. Post launch returns are simulated based on the current weightings of the initial investment on the selected Platform, where applicable.

\*\*The weighted TIC of underlying funds is calculated using the latest available TIC of the underlying funds and their static weightings at month end on the selected Platform. This will vary daily as the actual weightings of the underlying funds fluctuate. The abovementioned fees include VAT but exclude Investment manager, Financial Advisor, Consulting and Platform fees.

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Sources: Performance and Top 10 holdings sourced from Morningstar Direct. CPI for all urban areas sourced from FactSet. Asset Allocation data compiled by Analytics Consulting. Affinity Capital Management (Pty) Ltd is a Licensed Financial Services Provider | FSP No. 47878.