



MODEL PORTFOLIOS

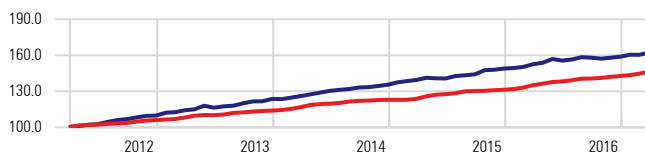
As of 2017/03/31

CONSEQUENCE CAUTIOUS

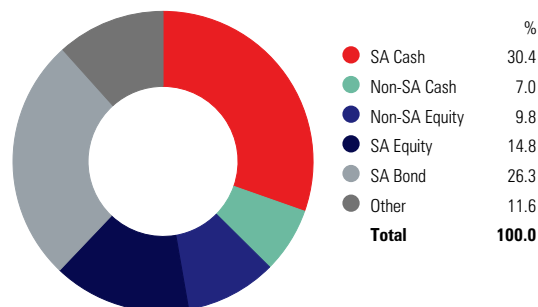
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Cautious	6.35	8.81	10.15	2.34	5.08	-0.29
SA CPI +2%	8.39	7.86	7.92	1.53	4.07	0.15
South African MA Low Equity	4.14	6.64	8.72			

Underlying Fund Managers

Allan Gray
Coronation
Nedgroup
Prescient
Prudential



ASSET ALLOCATION

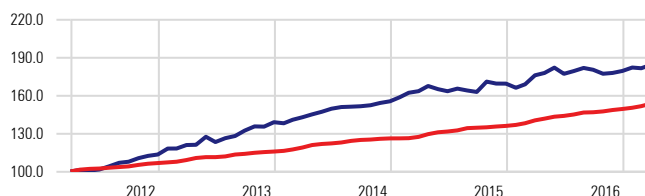


CONSEQUENCE BALANCED

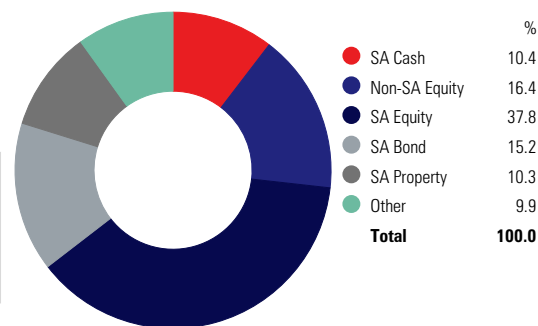
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Balanced	4.68	8.85	13.01	5.58	10.98	-2.85
SA CPI +3%	9.46	8.92	8.98	1.54	4.32	0.39
South African MA High Equity	2.19	6.17	10.01			

Underlying Fund Managers

Allan Gray
Coronation
Investec
Nedgroup
Prudential
PSG



ASSET ALLOCATION

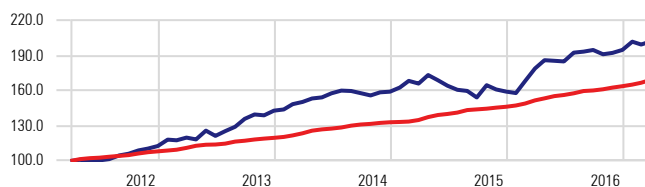


CONSEQUENCE AGGRESSIVE

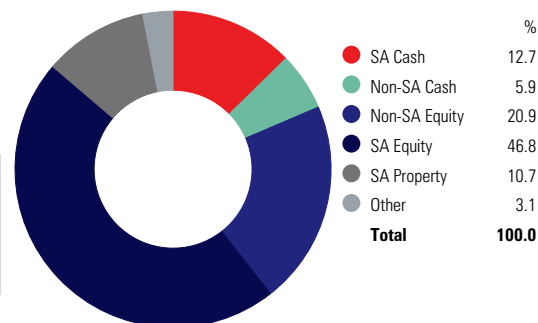
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Aggressive	12.97	10.35	15.10	9.26	17.75	-7.25
SA CPI +5%	11.58	11.04	11.09	1.54	4.83	0.87
South African MA High Equity	2.19	6.17	10.01			

Underlying Fund Managers

Allan Gray
Coronation
Investec
Prescient
PSG



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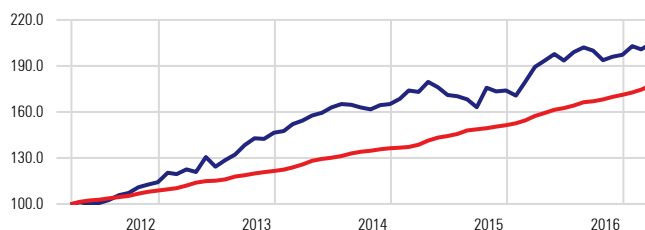


CONSEQUENCE UNCONSTRAINED

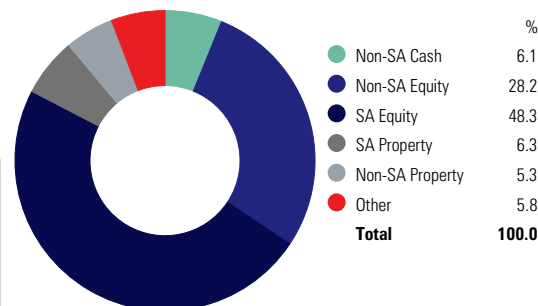
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Unconstrained	7.99	9.81	15.40	8.64	13.29	-5.20
SA CPI +6%	12.64	12.09	12.15	1.54	5.08	1.10
Wwide MA Flexible	0.76	8.41	13.80			

Underlying Fund Managers

Allan Gray
Coronation
Catalyst
Foord
Investec
Nedgroup
PSG



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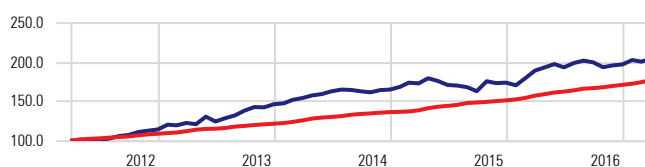


CONSEQUENCE TAX FREE SAVINGS

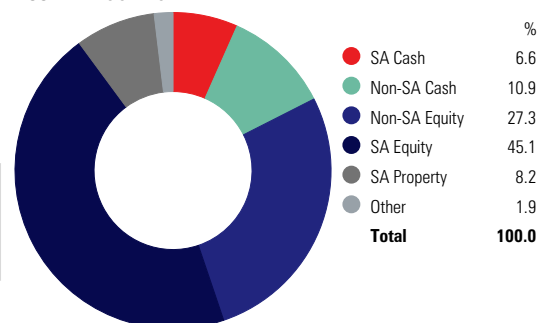
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence TFSA	14.56	12.51	16.61	11.34	20.72	-9.28
SA CPI +6%	12.64	12.09	12.15	1.54	5.08	1.10
Wwide MA Flexible	0.76	8.41	13.80			

Underlying Fund Managers

Investec
Nedgroup
PSG



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