



MODEL PORTFOLIOS

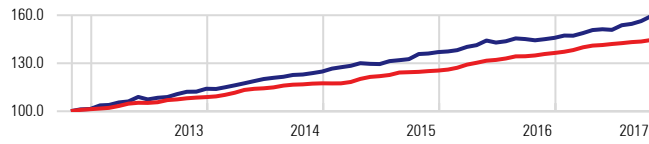
As of 2017/10/31

CONSEQUENCE CAUTIOUS

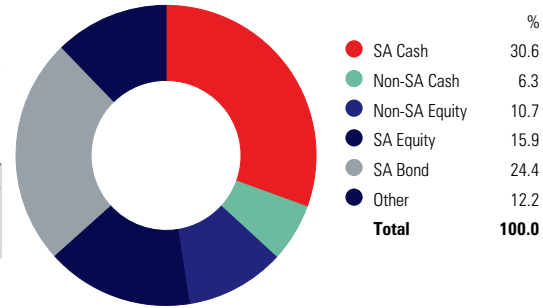
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Cautious	10.46	9.05	9.78	2.61	5.04	-0.33
SA CPI +2%	7.16	7.37	7.64	1.42	4.07	0.15
South African MA Low Equity	9.90	7.34	8.52			

Underlying Fund Managers

Allan Gray
Coronation
Nedgroup
Prescient
Prudential



ASSET ALLOCATION

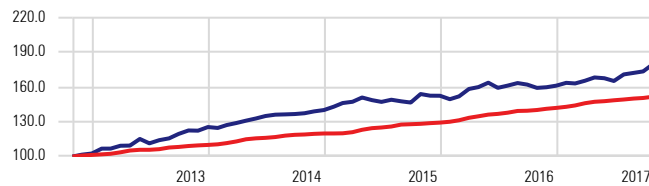


CONSEQUENCE BALANCED

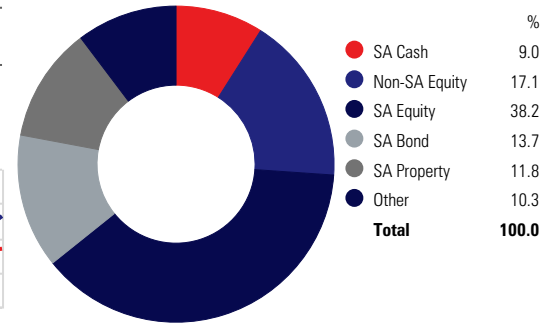
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Balanced	12.89	9.39	12.46	6.17	10.93	-2.89
SA CPI +3%	8.21	8.42	8.70	1.42	4.32	0.39
South African MA High Equity	12.51	7.60	10.10			

Underlying Fund Managers

Allan Gray
Coronation
Investec
Nedgroup
Prudential
PSG



ASSET ALLOCATION

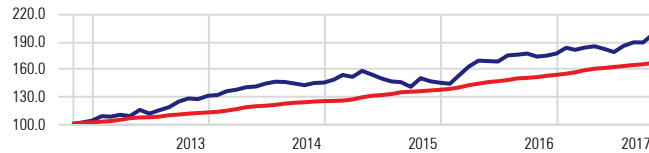


CONSEQUENCE AGGRESSIVE

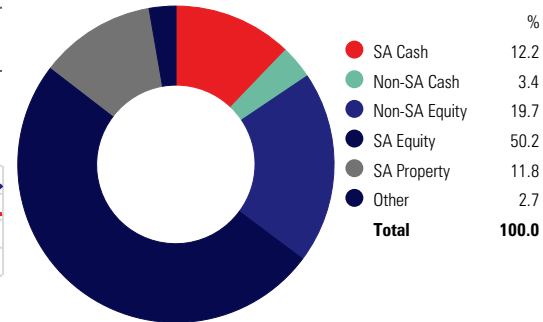
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Aggressive	14.24	11.73	14.73	9.75	17.70	-7.29
SA CPI +5%	10.31	10.53	10.81	1.43	4.83	0.87
South African MA High Equity	12.51	7.60	10.10			

Underlying Fund Managers

Allan Gray
Coronation
Investec
Prescient
PSG



ASSET ALLOCATION

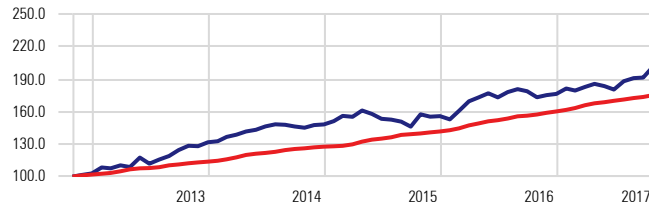


CONSEQUENCE UNCONSTRAINED

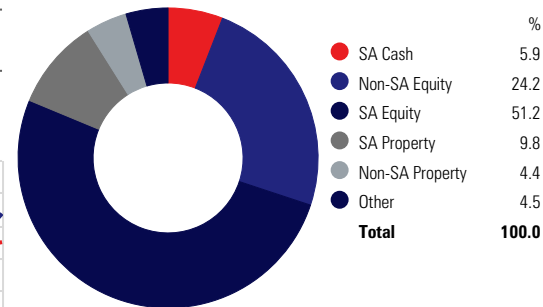
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Unconstrained	16.32	11.56	15.04	9.24	13.24	-5.24
SA CPI +6%	11.36	11.58	11.86	1.43	5.08	1.10
Wwide MA Flexible	16.34	10.78	14.06			

Underlying Fund Managers

Allan Gray
Coronation
Catalyst
Investec
Nedgroup
PSG



ASSET ALLOCATION

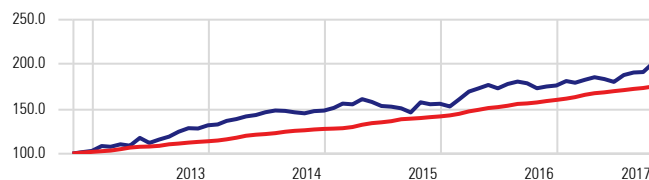


CONSEQUENCE TAX FREE SAVINGS

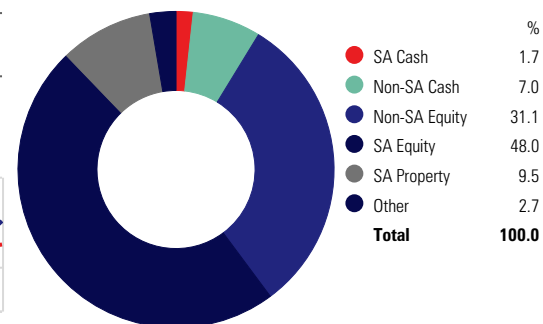
	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence TFSA	12.27	13.51	15.97	11.60	20.67	-9.32
SA CPI +6%	11.36	11.58	11.86	1.43	5.08	1.10
Wwide MA Flexible	16.34	10.78	14.06			

Underlying Fund Managers

Investec
Nedgroup
PSG

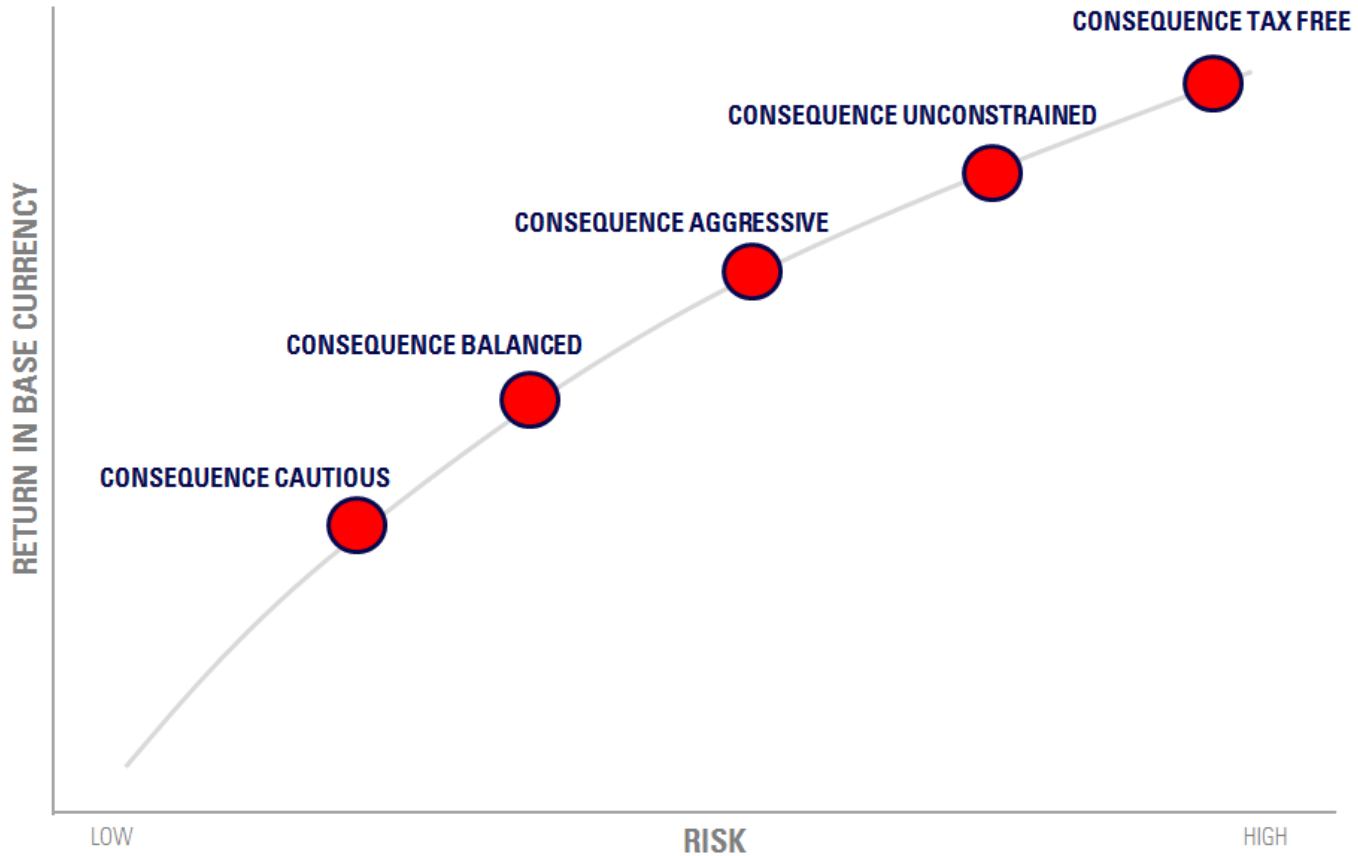


ASSET ALLOCATION



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CONSEQUENCE CAUTIOUS		CONSEQUENCE BALANCED		CONSEQUENCE AGGRESSIVE		CONSEQUENCE UNCONSTRAINED		CONSEQUENCE TAX FREE SAVINGS	
Platform availability: - IMS - Allan Gray		Platform availability: - IMS - Allan Gray		Platform availability: - IMS - Allan Gray		Platform availability: - IMS - Allan Gray		Platform availability: - IMS	
Benchmark	CPI plus 2%	Benchmark	CPI plus 3%	Benchmark	CPI plus 5%	Benchmark	CPI plus 6%	Benchmark	CPI plus 6%
Time Horizon	Rolling 3-year period	Time Horizon	Rolling 5-year period	Time Horizon	Rolling 5-7 year period	Time Horizon	Rolling 7-10 year period	Time Horizon	Rolling 7-10 year period
Maximum Equity	40%	Maximum Equity	75%	Maximum Equity	75%	Maximum Equity	100%	Maximum Equity	100%
WHO SHOULD INVEST		WHO SHOULD INVEST		WHO SHOULD INVEST		WHO SHOULD INVEST		WHO SHOULD INVEST	
Portfolio is suitable for an investor looking for:		Portfolio is suitable for an investor looking for:		Portfolio is suitable for an investor looking for:		Portfolio is suitable for an investor looking for:		Portfolio is suitable for an investor looking for:	
Stable income and a high level of capital stability		Exposure to the equity market but with managed risk levels		High level of capital growth Able to tolerate high levels of volatility		High level of capital growth over the long term Able to tolerate high levels of volatility, with diversification across asset classes both domestic and foreign		Seeks tax free savings growth over the long term with the aim of building wealth by being exposed to the equity market	
Low probability of capital loss over the medium to long term		A medium to long-term investment horizon		A minimum investment horizon of 5 years					
A minimum investment horizon of 3 years		Wealth creation with the ability to tolerate high levels of volatility in the short-term				A minimum investment horizon of 7 years or longer			

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