



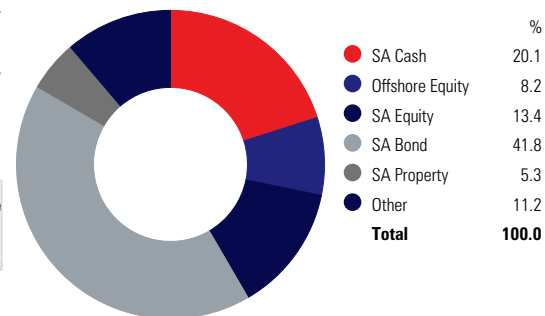
CONSEQUENCE CAUTIOUS

	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Cautious	4.92	6.40	7.46	3.32	5.04	-2.91
SA CPI +2%	6.57	6.86	7.11	1.07	4.07	0.15
South African MA Low Equity	5.50	5.32	5.97			

Underlying Fund Managers

Allan Gray
Coronation
Nedgroup
Investec
Prudential

ASSET ALLOCATION



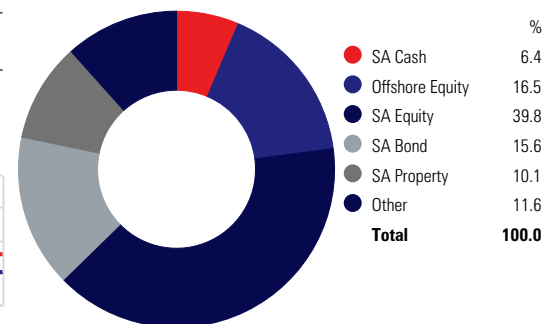
CONSEQUENCE BALANCED

	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Balanced	-0.40	3.74	5.67	6.60	10.93	-7.51
SA CPI +3%	7.61	7.91	8.16	1.08	4.32	0.39
South African MA High Equity	3.24	3.96	4.89			

Underlying Fund Managers

Allan Gray
Coronation
Nedgroup
Prudential
PSG
Sesfikile

ASSET ALLOCATION



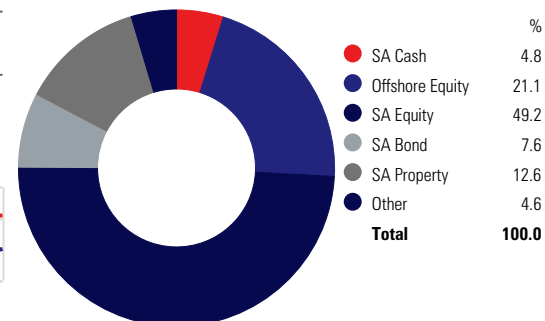
CONSEQUENCE AGGRESSIVE

	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Aggressive	3.37	3.75	5.46	8.27	17.70	-7.29
SA CPI +5%	9.70	10.00	10.26	1.08	4.83	0.87
South African MA High Equity	3.24	3.96	4.89			

Underlying Fund Managers

Allan Gray
Coronation
Investec
PSG
Sesfikile

ASSET ALLOCATION



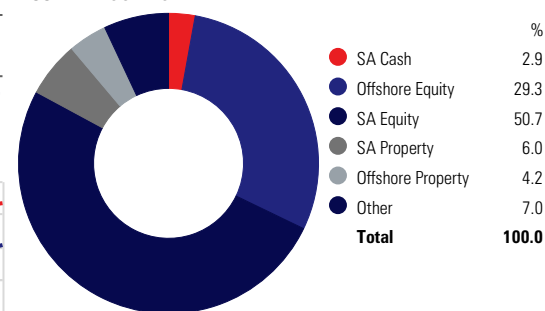
CONSEQUENCE UNCONSTRAINED

	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence Unconstrained	3.21	3.90	5.82	9.22	13.24	-7.53
SA CPI +6%	10.74	11.05	11.31	1.09	5.08	1.10
South African MA Flexible	2.02	3.07	4.03			

Underlying Fund Managers

Allan Gray
Coronation
Catalyst
Investec
Nedgroup
PSG
Sesfikile

ASSET ALLOCATION



CONSEQUENCE TAX FREE SAVINGS

	1 Year	3 Years*	5 Years*	Std Dev 3 Years*	Best 3 Months	Worst 3 Months
Consequence TFSA	7.69	2.95	6.22	10.32	20.67	-9.32
SA CPI +6%	10.74	11.05	11.31	1.09	5.08	1.10
Wwide MA Flexible	3.46	4.48	6.70			

Underlying Fund Managers

Investec
Nedgroup
PSG

ASSET ALLOCATION

