

Vivante Ultra Balanced Portfolio

Vivante Ultra Balanced Monthly Returns

		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	YTD
2022	Portfolio	-2.3%	-0.1%	-0.5%	-0.4%	-1.0%	-2.0%	3.2%	0.2%	-1.8%	3.5%	2.9%	-2.4%	-0.9%
	Target return	0.9%	0.5%	0.9%	1.2%	0.8%	0.9%	1.3%	1.8%	0.5%	0.4%	0.6%	0.5%	9.5%
	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	5.0%	0.1%	-1.9%	2.1%	0.2%	1.9%	-0.2%	0.3%	-1.6%	-2.1%	4.9%	1.2%	9.9%
	Target return	0.6%	0.2%	1.0%	1.3%	0.6%	0.4%	1.2%	0.5%	0.5%	0.9%	1.1%	0.2%	8.6%
	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%	11.2%
2024	Portfolio	0.1%	1.1%	0.7%	0.2%	1.5%	2.1%	2.6%	1.0%	2.2%	-0.5%	1.2%	0.4%	13.0%
	Target return	0.6%	0.4%	1.2%	1.0%	0.5%	0.4%	0.4%	0.7%	0.3%	0.3%	0.2%	0.2%	6.2%
	Benchmark	0.1%	0.7%	0.7%	0.4%	1.2%	1.9%	2.1%	1.2%	2.1%	-0.4%	1.5%	0.5%	12.6%
2025	Portfolio	0.7%	0.2%	-0.4%	1.5%	1.1%	1.2%	1.2%	1.1%	1.4%	1.9%	1.1%	1.4%	14.7%
	Target return	0.5%	1.1%	0.6%	0.6%	0.4%	0.6%	1.1%	0.1%	0.5%	0.3%	0.1%	0.5%	6.6%
	Benchmark	1.1%	-0.1%	-0.2%	1.8%	2.0%	1.8%	2.1%	1.2%	2.4%	2.0%	0.9%	1.7%	17.7%
2026	Portfolio	1.5%	2.7%	-4.8%	2.8%									2.0%
	Target return	0.5%	1.1%	0.8%	0.6%									2.4%
	Benchmark	1.8%	2.3%	-5.1%	3.1%									1.9%

Fund managers used in portfolio



Disclaimers

This portfolio is administered and managed by Vivante Asset Managers (Pty) Ltd (Vivante) (Reg. No. 2004/025680/07), an authorised financial services provider (FSP18715) in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS).

The information used to prepare this factsheet includes information from third-party sources and is for information purposes only. This factsheet does not constitute any form of advice and should not be used as a basis to make investment decisions or as an offer or a solicitation to purchase any specific product. The information contained herein is based on the underlying fund allocation at the date of publication of this factsheet. Given that past returns may not be indicative of future returns and the value of investments will fluctuate over time, independent professional advice should always be sought before making an investment decision. Although every attempt has been made to ensure the accuracy and reliability of the information provided herein, Vivante does not guarantee the accuracy, content, completeness, legality or reliability of the information contained in this factsheet and no warranties and/or representations of any kind, expressed or implied, are given to the nature, standard, accuracy or otherwise of the information provided nor to the suitability or otherwise of the information to your particular circumstances. Under no circumstances shall Vivante, its affiliates, directors, officers, employees, representatives or agents (the "Vivante Parties") have any liability to any persons or entities receiving the information made available in this factsheet for any claim, damages, loss or expense, whether caused by the Vivante Parties' negligence or otherwise, including, without limitation, any direct, indirect, special, incidental, punitive or consequential cost, loss or damages, whether in contract or in delict, arising out of or in connection with information made available in this factsheet, whether relating to any actions, transactions, omissions resulting from this information, or relating to any legal proceedings brought against you as a result of this information, and you agree to indemnify the Vivante Parties accordingly.

The launch date is the start date of the portfolio. Vivante assumed the management and administration of the pooled fund with effect from the take-on date of 01 March 2024. The launch date of the Model is 1 September 2024. From the effective hand-over date, returns are based on the time-weighted returns of the underlying Funds. These returns are after the deduction of the portfolio management fee and either before, or after, the deduction of any platform administration fees (depending on the platform on which the tracker or index portfolio is invested) and before financial adviser fees. Returns for periods exceeding one year are annualised. The return for the Consumer Price Index (CPI) is at the end of the previous month. The portfolio's asset allocation is based on the weighted average of the underlying funds in which the portfolio invests using the latest available data. The portfolio's asset allocation may differ from time to time due to market movements, changes to the portfolio and the underlying fund data and limitations. The underlying funds may contain exposure to assets that are invested globally, which may present additional risks. Individual investor returns may differ as a result of platform and adviser fees, the actual investment date, cash flows and other transactions. All fees exclude VAT. Vivante does not provide a guarantee on the value of the portfolio, nor does it guarantee the returns of the underlying funds in the portfolio. The investor acknowledges the inherent risk associated with the portfolio (currency, investment, market and credit risks) and that capital is not guaranteed. A switch transaction between underlying funds within the portfolio may incur capital gains tax (CGT) for the investor, should the product through which the investor buys the portfolio not be CGT exempt. For details on the underlying funds in the portfolio, please refer to the minimum disclosure documents, which are obtainable from the relevant investment managers. The information contained in this factsheet is confidential, privileged and only for the use and benefit of the intended recipient and may not be used, published or redistributed without the prior written consent of Vivante or the Vivante Parties. Under no circumstances will Vivante, or the Vivante Parties be liable for any cost, loss or damages arising out of the unauthorised dissemination of this factsheet or the information contained herein.

Sources: Momentum Investments, Prescient, Unum Capital and IFSA

Contact details

Investment Manager	Vivante Asset Managers (Pty) Ltd	Website	www.vivanteam.com
FSP number	18715	Email	info@vivanteam.com
Physical address	1st Floor, Building 3, Atterbury Estate 19 Frikkie de Beer Street Menlyn 0063	Fund Legal Structure	Model Portfolio
Contact number	087 821 1222		