



Digiwealth Moderate Model Portfolio

Fact Sheet November 2025

1.1 Fund Overview

The Global Moderate Portfolio is designed to provide investors with balanced global exposure, combining growth potential from equities and infrastructure with income and stability from bonds. It aims for capital appreciation over the medium to long term while mitigating volatility through diversification across asset classes and geographies. This portfolio is suitable for investors seeking moderate risk with a focus on global markets.

- **Fund Manager:** Digiwealth Pty Ltd
- **Inception Date:** November 2025 (model portfolio), 3 years backdated data
- **Investment Objective:** To deliver moderate total returns through a diversified mix of global equities, bonds, infrastructure, and property.
- **Risk Profile:** Moderate (High Risk) – Aim to achieve growth while protecting asset values.
- **Minimum Investment:** ZAR 10,000 (subject to platform terms)
- **Total Expense Ratio (TER):** 0.36% (weighted average, including VAT)

Authorised FSP 55173

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1.2 Asset Allocation

The fund maintains a strategic allocation focused on equity for growth.

Asset Class	Weight	Regional/Geographic Focus
Developed Market Equity	38.25%	Global developed (e.g., US, Europe, Japan)
Emerging Market Equity	8.50%	Global emerging (e.g., China, India, Brazil)
Listed Infrastructure	8.50%	Global (e.g., utilities, transport)
Listed Property	4.25%	Global developed real estate
Global Bonds	36.25%	IG govt/corporate (developed + emerging)
Cash/Equivalents	4.25%	Short-term global

1.3 Performance

Performance is net of fees and assumes reinvestment of dividends. Past performance is not indicative of future results. Returns are annualized where noted. Past performance is not indicative of future results. Returns are in ZAR.

Period	Fund Return (p.a)	CPI (Inflation)
YTD	5.73	~4.50%

1.4 Risk Considerations

- **Moderate Risk Profile:** Expected volatility lower than pure equity portfolios due to 36% bonds, but exposed to global market fluctuations, currency risk (ZAR-hedged via indices), and interest rate sensitivity.
- **Market Risk:** Equity/infrastructure/property declines (e.g., geopolitical events).
- **Interest Rate Risk:** Bond prices fall if rates rise (duration ~6-7 years for bonds).
- **Currency Risk:** Offshore exposure in ZAR terms.
- **Inflation Risk:** Partially mitigated by equities/inflation-linked bonds.

No Capital Guarantee: Investments may lose value; suitable for risk-tolerant investors.

Past performance does not guarantee future performance

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