



Retirement Fund Solutions

Agility's Retirement Solutions offer employers and employees an effortless and highly rewarding solution that maximises investments through portfolios based on the investor's life stage.

Portfolios are based on varying risk and asset class allocations within Umbrella Provident Fund and Umbrella Pension Fund structures, depending on the employer's specific requirements.

FEATURES


- Investment portfolios that are tailored to employees' life-stage & related risk exposure
- Proven and consistent returns
- Low Asset Management Fees
- Investment portfolios that are tailored to life-stages
- Passive and active investment approaches
- Solid and trusted administration principles
- Simplicity
- Full employee benefit solution when combined with **Agility** Life Group Risk portfolio
- Highly experienced team with strong Board of Trustees
- Time-tested investment philosophy and approach
- Smooth administration process that is fully independent from asset management
- Passion for technology-driven innovation
- Solution partner manages and administers R228 billion in assets

The **Agility** Retirement Solutions offer access to a well-diversified and balanced portfolio at a very low cost to ensure maximum returns for the customer, while ensuring that the strategy's risk profile remains consistent over time.

To illustrate the performance of some of **Agility's** portfolios, the volatility versus returns over a ten-year period until May 2022 is depicted hereunder. The outperformance of the **Agility** portfolios also illustrates the ability of **Agility** investments to manage through highly volatile periods such as the recent COVID-19 pandemic.

Volatility VS Return

Ten-year multi-manager scatter plot as at 31 May 2022:
Sygnia achieves optimal level of return for risk assumed

Joint asset management with **Sygnia** 





INVESTMENT PORTFOLIOS: AGILITY FUND RANGE

The **Agility** Fund range includes four portfolios. The **Agility** Conservative, **Agility** Moderate, and **Agility** Aggressive Funds spread investments across asset classes and among a number of different asset management houses to effectively manage product risk. The former ensures diversification of sources of returns over market cycles, while the latter ensures diversification of investment styles and philosophies in the way assets are managed.

Agility Conservative Fund

The **Agility** Conservative Fund is suitable for investors seeking to outperform inflation with a low volatility of monthly returns. The product is also suited to investors who aim to preserve accumulated capital while still enjoying the benefits of real positive returns over the short- to medium-term.

Agility Moderate Fund

Suitable for investors seeking modest inflation-beating returns with a lower volatility of monthly returns, as well as those who aim to maximise capital accumulation without exposing it to substantial risk of short-term losses. This is a low to medium risk profile product with a 50% strategic allocation to domestic and global equities.

Agility Aggressive Fund

Suitable for investors seeking higher returns who are willing to tolerate a higher volatility of monthly returns, the Aggressive Fund product is suited to those who aim to maximise capital accumulation over a longer-term time horizon. The product has a medium to high-risk profile with a 70% strategic allocation to domestic and global equities.

Agility Money Market Fund

Consisting of short-term, highly liquid money market instruments with a maturity of less than 13 months, the investment approach for this product is one of a low-risk multi-managed money market fund.

The underlying investments are allocated to a number of money market managers who are appointed and selected based on their skills, experience, performance and operational and financial soundness. The aim of the Fund is to offer investors access to a well-diversified money market portfolio while ensuring that the strategy's risk profile remains consistent over time.



INVESTMENT PORTFOLIOS: AGILITY CORE RANGE

The aim of these investment products is to offer investors access to well-diversified global balanced portfolios at a very low cost, while ensuring that the strategy's risk profile remains consistent over time.

Agility Core Conservative Fund

The **Agility** Core Conservative Fund is a low risk multi-asset-class global balanced product managed on a predominantly passive basis. The Fund is suitable for investors seeking to outperform inflation with a low volatility of monthly returns and aims to preserve accumulated capital while investors continue to enjoy the benefits of real positive returns over the short- to medium-term.

Agility Core Moderate Fund

The **Agility** Core Moderate Fund is a medium risk multi-asset-class global balanced product and is managed on a predominantly passive basis. The Fund is suitable for investors seeking higher returns who are willing to tolerate some volatility of monthly returns and wish to maximise capital accumulation over a longer-term time horizon.

Agility Core Aggressive Fund

The **Agility** Core Aggressive Fund is a higher risk multi-asset global balanced product and is managed on a predominantly passive basis. The Fund is suitable for investors seeking higher returns and are willing to tolerate higher volatility in monthly performance, to maximise capital accumulation over a longer-term period.

FUND COSTS

Return on investment is core to **Agility**'s investment philosophy. Investment and administration fees are therefore kept well below 1% of asset value, allowing investments to grow while the impact of portfolio management fees are curbed to the absolute minimum.

Agility Range: 0.85% per annum

Agility Core Range: 0.63% per annum

Agility Money Market Fund: Between 0.34% – 0.51% per annum

OUR “BLACK SWAN” PERFORMANCE DURING COVID-19

In light of recent events, you can, as always, rest assured that **Agility** Retirement Solutions is taking every precaution possible. However, it is never possible to fully protect portfolios from losses when a “black swan” event occurs, even more so when two “black swan” events happen simultaneously. The Covid-19 pandemic and Saudi Arabia’s declaration of “war” on oil prices have wreaked havoc across all markets and asset classes.

That said, and despite these events being highly unpredictable, we have, since the fourth quarter of 2019, taken a number of steps to de-risk the portfolios, and these have served our clients well.

Agility Retirement Solutions’ role in this environment is to stay calm and take advantage of investment opportunities as they arise. Of course, it is impossible to know when the volatility will end and it is highly probable that the situation will get worse before it gets better.

We believe that for the foreseeable future, market volatility is here to stay. As they unfold, many different events and scenarios will lead to ups and downs in investors’ sentiment. Despite this, our funds are well positioned to harness the opportunities presented by the volatility, and we will continue to do so – as illustrated by our funds’ recent performance:

Market Comparison Review

31 May 2022

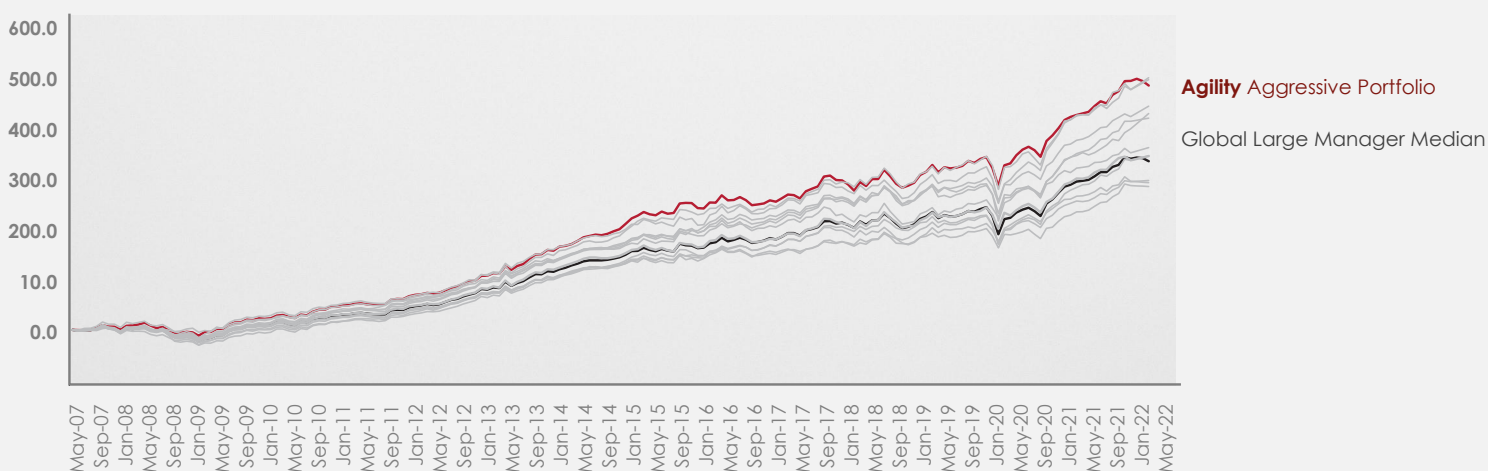
Agility Balanced Funds	1 Year	3 Years	5 Years	7 Years	10 Years
Agility Conservative Portfolio Low Equity*	1 st out of 7	1 st out of 7	2 nd out of 7	2 nd out of 7	1 st out of 6
Agility Moderate Portfolio Medium-high Equity*	5 th out of 7	1 st out of 7	1 st out of 7	1 st out of 7	1 st out of 6
Agility Aggressive Portfolio High Equity*	6 th out of 9	2 nd out of 9	1 st out of 9	3 rd out of 9	1 st out of 7

Source Alexander Forbes survey and published data/fact sheets).

*Risk-profile Category.

Market Performance

As at 31 May 2022





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