



4D MODERATE FUND OF FUNDS

30 November 2012

4D Wealth Management is a licensed Financial Services Provider
License Number: 40794

PORTFOLIO OBJECTIVE

The 4D Moderate Fund of Funds is a moderate risk profile managed fund of funds portfolio. The primary investment objective of the portfolio is to provide the investor with a moderate level of income and capital growth.

INVESTMENT STRATEGY

Investments to be included in the 4D Moderate Fund of Funds will, apart from assets in liquid form, consist solely of participatory interests and other forms of participation of local and global collective investment schemes, or other similar schemes operated in territories with a regulatory environment which is to the satisfaction of the manager and trustee of a sufficient standard to provide the investor protection at least equivalent to that in South Africa and which is consistent with the portfolio's primary objective, investing in amongst others equity securities, property securities, non-equity securities, money market instruments, preference shares and bonds. The composition of the portfolio shall reflect the investment structure of a retirement fund and shall comply with prudential guidelines.

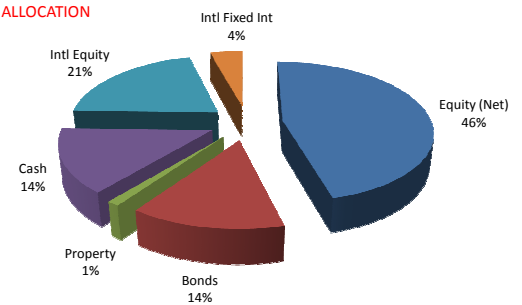
ABOUT THE PORTFOLIO

Investment Manager: 4D Wealth Management
Portfolio Manager: Dean Prigge
Email: coetzeereon@4d.co.za
Telephone: 012 991 9600
Website: www.4d.co.za
Inception Date: 23-Sep-11
Distribution Dates: Declare: 30 Jun & 31-Dec
Pay: 7th of next month
Category: Domestic - AA Pru Variable Equity
Risk: Moderate Risk
Benchmark: CPI + 3% per annum
Management Fee: 1.14% (incl. VAT)
Capital Preservation Period: Rolling 24 months
Regulation 28: Compliant
Latest TER: 2.46%

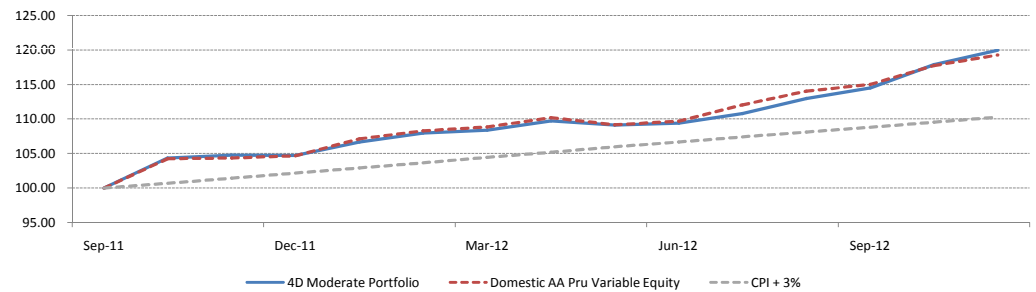
FUND SELECTION

Core Funds	
Investec Opportunity Fund R	15.00%
Coronation Balanced Plus A	15.00%
4D Flexible Fund	10.00%
Asset Class Specific Funds	
Stanlib Income R	3.60%
Coronation Strategic Income A	6.30%
Prudential Enhanced Income B	6.30%
Stanlib Bond Fund A	1.80%
Nedgroup Inv Rainmaker A	8.19%
36One Met Equity	5.46%
Prudential Equity B	5.46%
Investec Value B	8.19%
Coronation Optimum Growth	14.70%

ASSET ALLOCATION



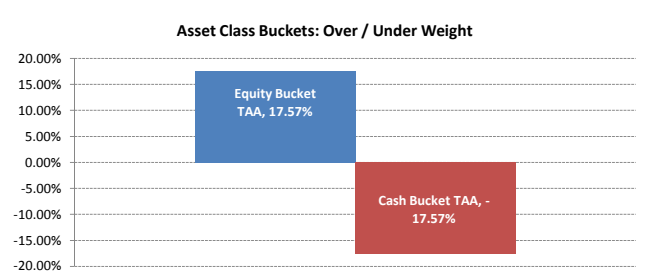
PORTFOLIO PERFORMANCE



MONTHLY PERFORMANCES - Actual Performance

Inception: 23 Sep '11		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL	PEER AVE
Year to date	4D Moderate FoF's: 2011										4.34%	0.40%	-0.03%	4.73%	4.69%
	Benchmark: 2011										0.71%	0.71%	0.74%	2.18%	
performances	4D Moderate FoF's: 2012	1.84%	1.24%	0.36%	1.26%	-0.57%	0.26%	1.28%	1.97%	1.35%	2.95%	1.79%		14.56%	13.92%
	Benchmark: 2012	0.74%	0.71%	0.74%	0.71%	0.74%	0.68%	0.69%	0.65%	0.63%	0.69%	0.68%		7.95%	

ASSET CLASS BUCKET ALLOCATION



UNDERLYING FUND PERFORMANCES ANALYSIS

Underlying Funds	Fund	Benchmark	Excess Performance
Investec Opportunity Fund R	2.40%	1.28%	1.12%
Coronation Balanced Plus A	1.89%	1.28%	0.60%
4D Flexible Fund	1.79%	1.53%	0.26%
Stanlib Income Fund R	0.43%	0.42%	0.01%
Coronation Strategic Income A	0.99%	0.74%	0.25%
Prudential Enhanced Income B	1.02%	0.74%	0.28%
Stanlib Bond Fund A	1.13%	0.88%	0.25%
Nedgroup Inv Rainmaker A	1.07%	2.64%	-1.57%
36One Met Equity	2.36%	2.64%	-0.28%
Prudential Equity B	2.00%	2.64%	-0.64%
Investec Value B	0.98%	2.64%	-1.66%
Coronation Optimum Growth	3.72%	2.64%	1.08%

CONTACT DETAILS

4D Wealth Management
4D House, Block 2, 1st Floor, The Boardwalk Lakeside
107 Haymeadow Crescent, Faerie Glen, 0043
Tel. 012 991 6900 | Fax. 086 537 8555 t | www.4d.co.za



DISCLOSURE

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BANKING DETAILS

FIRST NATIONAL BANK

Account holder: Met Collective Investments Ltd-METCI Client Deposit Trust
Account number: 623 614 33784
Branch code: 253-145
Branch Name: Global Transactional Banking

FAIS CONFLICT OF INTEREST DISCLOSURE

Please note that in most cases where the FSP is a related party to 4D Wealth Management and/or Metropolitan, 4D Wealth Management and/or the distributor earns additional fees apart from the FSP's client advisory fees. It is the FSP's responsibility to disclose additional fees to you as the client. Such fees are paid out of the portfolio's service charge and ranges anything between (excl VAT):

MetCI	4D Wealth Management	Distributor	LISP	Service Fee (Excl. VAT)	Performance Fee
Upto 0.35%	Upto 0.90%	Upto 0.45%	none	1.00%	none

TOTAL EXPENSE RATIO:

As at 30 September 2012 the TER for the Fund was 2.46%

The Total Expense Ratio (TER) has been calculated using data from September 2011 until 30 September 2012. The TER % of the average Net Asset Value of the portfolio were incurred as charges, levies and fees related to the management of the portfolio. A higher TER ratio does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER can not be regarded as an indication of future TER's.

Custodian: Standard Executors & Trustees: Tel (021) 401-2286. Metropolitan Collective Investments Limited Parc du Cap Mispel Road Bellville, PO Box 925 Bellville 7535
Tel (021) 940-5982, Fax (021) 940-5885 Call Centre, Tel: 0860 100 279 Registration No 1991/03741/06.

DISCLOSURE

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