



Digiwealth Aggressive Model Portfolio Fact Sheet

1.1 Fund Overview

The Digiwealth Aggressive Global Equity Portfolio is designed for investors seeking high long-term capital growth through exposure to a diversified mix of global developed and emerging market equities. This aggressively managed portfolio emphasizes growth-oriented sectors like technology and innovation, while incorporating a tilt toward high-potential emerging markets such as China and India. It aims to outperform traditional balanced funds by leveraging global market opportunities, though it carries higher volatility and risk due to its 100% equity allocation. Suitable for investors with a high-risk tolerance and a minimum 5–7-year investment horizon.

- **Fund Manager:** Digiwealth Pty Ltd
- **Inception Date:** November 2025 (model portfolio), 3 years backdated data
- **Investment Objective:** To deliver long term maximum returns while accepting short term losses, targeting inflation + 6-7% annualized over the long term.
- **Risk Profile:** Aggressive (High Risk) – Expect significant short-term fluctuations; potential for capital loss in declining markets.
- **Minimum Investment:** ZAR 10,000 (subject to platform terms)
- **Total Expense Ratio (TER):** 0.42% (weighted average, including VAT)

Authorised FSP 55173

e: info@digiwealth.co.za | www.digiwealth.co.za
a: 13 Belvedere Street, Durbanville, Cape Town, South Africa, 7551
+ (27) 82 759 2318 | t: + (27) 21 975 2535



1.2 Asset Allocation

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

Asset Class	Allocation	Objective
Global Equity	50.00%	Broad developed markets exposure
US Equity	10.00%	US large-cap equities
US Technology	10.00%	US technology and innovation
Emerging markets	17.5	Diversified emerging markets
China	5%	China large- and mid-cap equities
India	7.5	India large- and mid-cap equities

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	11.36%	~4.50%
1 Year	19.77%	~5.20%
3 Years (Ann.)	19.43%	~4.80%
5 Years (Ann.)	14.02%	~4.60%

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1.4 Risk Considerations

- **Market Risk:** High exposure to equities means sensitivity to global economic downturns, interest rate changes, and geopolitical events.
- **Currency Risk:** Unhedged exposure to foreign currencies (USD, etc.) via ZAR-denominated feeders; rand depreciation can boost returns, but appreciation may reduce them.
- **Emerging Markets Risk:** Higher volatility from China and India allocations due to regulatory, political, and liquidity factors.
- **Standard Deviation** (Approx.): 18-22% (based on equity-heavy composition; higher than balanced portfolios).

This portfolio is not suitable for capital preservation or short-term needs. This fund is not guaranteed, and capital is at risk. Past performance does not guarantee future performance