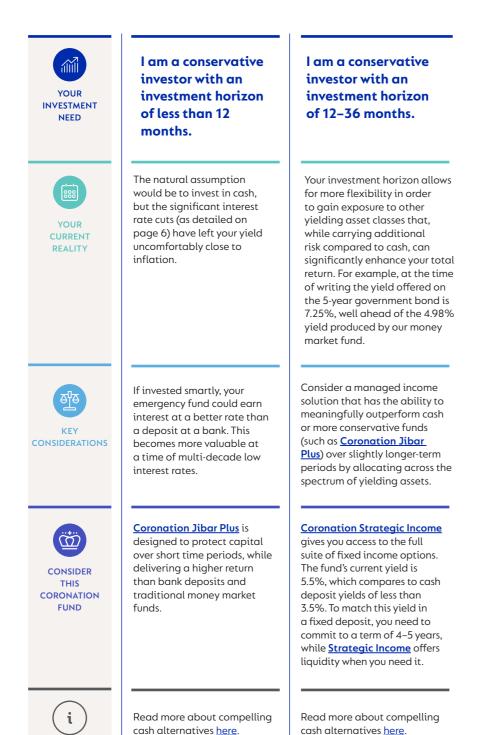
What does all of this mean for you?

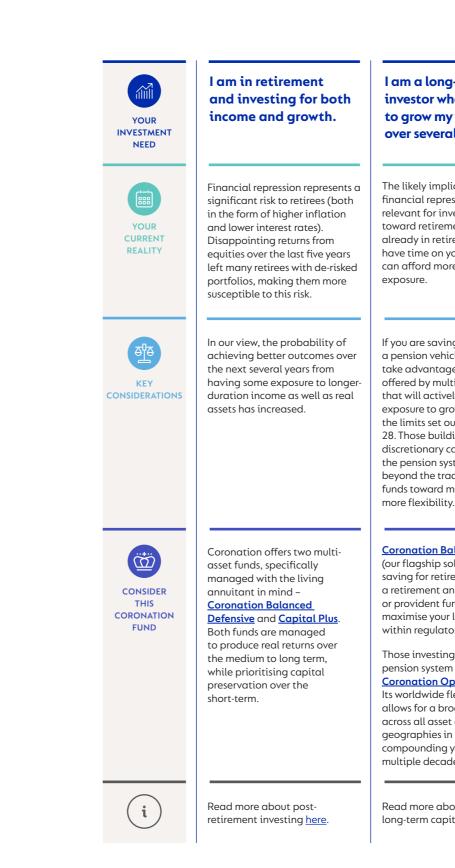
We strongly encourage you to review your current asset allocation to ensure that it consists of sufficient equity, other real assets and offshore exposure (as defined on page 13).

We recommend that you consider, with the help of a financial adviser, matching your individual risk profile and time horizon with an actively managed multiasset and/or equity fund as your best defence against a possible rise in future inflation.

The following information provides some practical considerations for each investor need along with the relevant Coronation fund to match that need.

For full details on fund composition, benchmarks, fees and highest and lowest annual returns, please refer to the respective comprehensive fact sheets available in the Personal Investments section of www.coronation.com or contact one of our Client Service consultants on 0800 22 11 77.







I am a long-term investor who wants to grow my wealth over several decades.

The likely implications of financial repression are as relevant for investors building toward retirement as those already in retirement. If you have time on your side, you can afford more growth asset

If you are saving monthly within a pension vehicle, vou could take advantage of the benefits offered by multi-asset funds that will actively optimise their exposure to growth assets within the limits set out by Regulation 28. Those building wealth with discretionary capital (outside of the pension system) should look beyond the traditional balanced funds toward mandates with

Coronation Balanced Plus

(our flagship solution for those saving for retirement through a retirement annuity, pensionor provident fund) aims to maximise your long-term growth within regulatory limits.

Those investing outside of the pension system can consider Coronation Optimum Growth. Its worldwide flexible mandate allows for a broad allocation across all asset classes and geographies in pursuit of compounding your wealth over multiple decades.

Read more about investing for long-term capital growth here.

I require global diversification and want to invest offshore.

Many risks associated with financial repression are of a alobal nature.

The reality of the risks should not discourage you from continuing to seek judicious global diversification in order to protect yourself against an ailing South African economy and potential currency weakness over the long term

With full global expertise across developed and emerging markets, you only need to identify a global fund that best suits your reasons for investing offshore. More conservative investors that require steady returns in excess of global cash and inflation could consider **Coronation Global Capital** Plus, while long-term growthoriented investors may be best served in Coronation Global Managed.

Read more about investing offshore here.