LEGATO
FINANCE RISK COMPLIANCE

Client report / PDF / May 2026

Month-end Client Investment Report

Investment description and summary

This report summarises the client portfolio position, performance against benchmark, exposure profile and the current adviser commentary for the month-end review.

PORTFOLIO VALUE	NET FLOW	STATUS	ACTIVE RETURN
R 7.9m	R 10k	Rebalance	+1.1%
Month end	Contribution	Adviser review	12 months

Period	Portfolio	Benchmark	Active	Volatility
1 month	0.9%	0.7%	+0.2%	Low
3 months	2.8%	2.5%	+0.3%	Moderate
12 months	10.4%	9.3%	+1.1%	Moderate
Since inception	8.7%	8.1%	+0.6%	Moderate

How we aim to achieve the objective

The portfolio blends local income assets, South African equity, global growth exposure and cash for planned withdrawals. The current recommendation is to rebalance gradually and preserve the client income reserve.

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Portfolio Exposure

Asset class	Current	Target	Comment
SA equity	38.2%	40.0%	Inside range
Global equity	28.4%	30.0%	Inside range
Income assets	21.6%	20.0%	Supports withdrawals
Cash	7.3%	6.0%	Liquidity reserve
Alternatives	4.5%	4.0%	Diversifier

Holding	Sleeve	Weight	Signal
SA Balanced Fund	Core	31.0%	Hold
Global Equity Tracker	Growth	18.4%	Hold
Income Plus Fund	Income	21.6%	Hold
Money Market	Liquidity	7.3%	Review after drawdown

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Risk and Suitability

Risk profile

The portfolio remains aligned to a moderate risk profile. The review item is not a breach: the adviser should confirm the upcoming liquidity need and whether the target cash reserve remains appropriate.

Measure	Position	Interpretation
Visible holdings coverage	97.0%	Strong evidence coverage
Maximum drawdown	-6.8%	Within expected profile
Sharpe ratio	0.71	Acceptable
Liquidity reserve	7.3%	Supports near-term need
Benchmark	CPI + 4%	Retained for review

Adviser commentary

No immediate switch is recommended. Rebalance only after the planned withdrawal is confirmed and the client has reviewed the updated income requirement.

Client Actions

Action	Why it matters	Owner
Confirm September withdrawal	Sets cash reserve	Client and adviser
Review rebalance timing	Avoids unnecessary trading	Adviser
Approve month-end pack	Locks report evidence	Client
Retain signed report	Supports annual review	Operations

Important note

This demo report is customer-safe sample content. It illustrates the controlled Legato Finance reporting flow and does not constitute financial advice.