

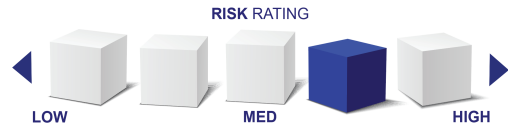
# Interactive Efficient Moderately Aggressive



Model Portfolio Factsheet As of 2025/01/31

## Portfolio Information

Inception Date: 2015/12/31  
 Base Currency: Rand  
 Client Need: High Growth & Low Income  
 Risk Profile: Moderately Aggressive  
 Benchmark: (ASISA) South African MA High Equity  
 Investment Period: 5 years or longer  
 Platform: Momentum, Ninety One, Allan Gray



## Risk Profile

This portfolio is suitable for investors who seek long-term capital growth. These investors have an investment time horizon of more than five years and are comfortable with medium to high levels of market volatility and the potential of capital loss over the short to medium term. This portfolio has a high allocation to growth assets and should therefore be seen as a moderately high-risk strategy.

## Investment Objective

The model portfolio aims to provide a high level of capital growth over the long term. Investors in this portfolio are prepared to tolerate high fluctuations in the value of their investment over the short term. The portfolio will be diversified across all major asset classes with a bias towards equities (maximum of 75%). Investors in this portfolio should have a minimum investment horizon of 5 years. The portfolio is compliant with Regulation 28 of the Pension Funds Act, 1956.

## Manager Strategy

The portfolio is managed according to a long-term strategic asset allocation policy and blends active and passive strategies to increase diversification. Strategic asset allocations are rebalanced quarterly. The portfolio allocates funds with multiple strategies (quality, conviction, and market-weighted index funds). Underlying funds have a diverse range of correlations with the aim of improving risk-adjusted returns over a long-term horizon.

## Annual Investment Management Fees - (Incl VAT)

Annual Report Net Expense Ratio	0,74
Discretionary Management Fee	0,35

Charges relating to the underlying portfolios are included in the TER and TIC, and these are payable within the underlying portfolios' NAV. **Underlying Funds TER:** The weighted-average of the Total Expense Ratios (TER) of the underlying portfolios. Each fund's TER represents the fund's charges, levies and fees. A higher fund's TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER should not be regarded as an indication of future TERs. **Underlying Funds TIC:** The weighted average of the Total Investment Charge of the underlying portfolios. TIC represents the fund's TER plus brokerage, securities transfer taxes and STRATE levies.

## Performance (Net of Investment Fees)

	YTD	1 Year	3 Years	5 Years	Since Inception
Interactive Efficient Moderately Aggressive	1,49	13,03	8,20	11,16	10,02
(ASISA) South African MA High Equity	0,92	14,63	9,17	10,03	7,39

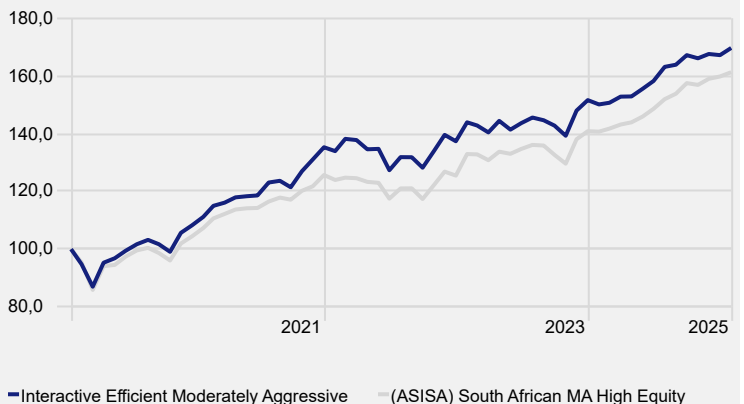
## Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	1,49												1,49
2024	-0,98	0,38	1,41	0,05	1,73	1,74	3,09	0,45	2,02	-0,65	0,90	-0,23	10,28
2023	4,77	-0,77	-1,67	2,85	-2,10	1,60	1,35	-0,65	-1,29	-2,45	6,26	2,45	10,37
2022	-0,99	3,17	-0,29	-2,33	0,11	-5,49	3,56	-0,03	-2,75	4,45	4,23	-1,58	1,54
2021	2,68	3,43	0,96	1,57	0,34	0,24	3,77	0,48	-1,81	4,57	3,21	3,23	24,95
2020	0,81	-5,21	-8,22	9,54	1,63	2,67	2,27	1,49	-1,46	-2,58	6,63	2,48	9,15

## Disclaimer

Interactive Portfolios (Pty) Ltd is a licensed financial services provider. The information contained in this document has been recorded and arrived at by Interactive Portfolios (Pty) Ltd (FSP) Licence No. 44371, in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made as to the accuracy, completeness or correctness. Past performance is not necessarily a guide to future performance. Performance figures are calculated using net returns (after-fee) of funds but are quoted gross of wrap fund fee. Changes in currency rates of exchange may cause the value of your investments to fluctuate. The value of investments and income from them may therefore go down as well as up, and are not guaranteed. The information is provided for information purposes only and should not be construed as the rendering of investment advice to clients. Interactive Portfolios (Pty) Ltd and its shareholders, subsidiaries, agents, officers and employees accordingly accept no liability whatsoever for any direct, indirect or consequential loss arising from the use or reliance, in any manner, on the information provided in this document. The weighted average cost of underlying funds Total Expense Ratio (TER) is calculated using the latest available TER of the underlying funds and their static weightings. This will vary as the actual weightings of the underlying funds fluctuate. The fluctuation of actual weightings of the underlying funds means the weighted average transaction costs (TC) will vary. The performance information is based on the back-tested performance of hypothetical investments over the time periods indicated. "Back-testing" is the process of objectively simulating historical investment returns by applying a set of rules for buying and selling securities, and other assets, backward in time, testing those rules, and hypothetically investing in the securities and other assets that are chosen. Back-testing is designed to allow investors to understand and evaluate certain strategies by seeing how they would have performed hypothetically during certain time periods. While back-testing results reflect rigorous application of the investment strategy selected, back-tested results have certain limitations and should not be considered indicative of future results. The results achieved in our simulations do not guarantee future investment results. For more information on the back testing methodology contact info@interactiveportfolios.co.za. Intermediary and LISP fees and/or stockbroker fees are client-dependent and therefore not reflected. The wrap fund (model portfolio) is made up of registered Collective Investment Schemes. Wrap fund fees are not included in the back-testing results. The Minimum Disclosure Document of the underlying funds can be obtained from the respective managers. **Interactive Portfolios (Pty) Ltd FSP 44371**

## Investment Growth (Net of Investment Fees)

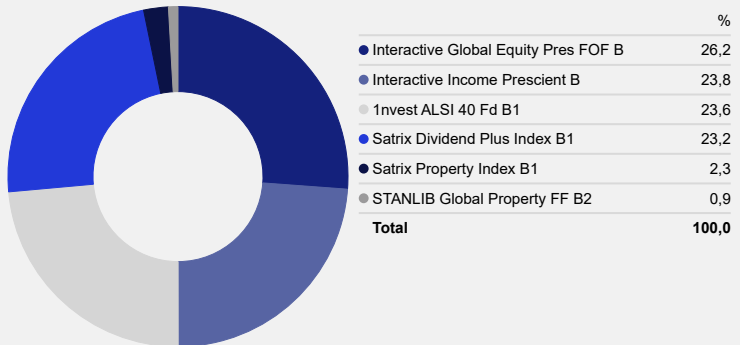


Investment growth is net of total investment costs (TIC), but gross of LISP Fee and Advice Fee. The Solution launch date is 9th March 2022, and any performance prior to this is modelled using actual historical returns of the underlying portfolios as at inception and rebalanced quarterly for illustration purposes. For more information back-testing methodology, please contact info@interactiveportfolios.co.za

## Asset Allocation

SA Cash	9,2
SA Bond	15,2
SA Property	2,5
SA Equity	46,6
Non-SA Cash	0,2
Non-SA Bond	0,0
Non-SA Property	0,4
Non-SA Equity	26,1

## Portfolio Holdings



## Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	10,30	9,93
Max Drawdown	-13,00	-14,12
Sharpe Ratio	0,16	0,11

# Interactive Efficient Moderately Aggressive

Model Portfolio Factsheet As of 2025/01/31



## Top Underlying Securities Holdings

	Portfolio Weighting %
Vanguard FTSE All-Wld ex-US ETF	8,84
REPUBLIC OF SOUTH AFRICA 31/03/32 8.25%	5,35
iShares Core S&P 500 ETF	3,54
iShares MSCI USA Quality Factor ETF	3,46
Vanguard Dividend Appreciation ETF	3,45
VanEck Morningstar Wide Moat ETF	3,37
Schwab US Dividend Equity ETF™	3,37
Naspers Ltd	3,02
Firststrand Limited	2,24
Standard Bank Group Ltd	2,08
Absa Group Ltd	1,90
Exxaro Resources Ltd	1,89
Prescient Money Market B3	1,71
British American Tobacco PLC	1,64
Nedbank Group, Ltd.	1,43
Anglo American PLC	1,34
Thungela Resources Ltd Ordinary Shares	1,32
Sanlam Ltd	1,24
African Rainbow Minerals Ltd	1,20
Capitec Bank Holdings Limited	1,16

## Underlying Managers Approach

	*Invest ALSI 40	*Satrix Dividend Plus	*Interactive Global Equity	*Satrix Property Index	*Stanlib Global Property
<b>Investment Strategy &amp; Role Within Portfolio</b>	<ul style="list-style-type: none"> <li>Core equity holding</li> <li>Passively managed - market capitalisation weighted</li> <li>Tracks the performance of SA's top 40 largest companies</li> <li>Helps reduce overall cost of solution</li> </ul>	<ul style="list-style-type: none"> <li>Passively managed</li> <li>Value strategy</li> <li>30 of the highest SA dividend yielding companies</li> <li>Low correlation to the All Share or Top 40 index</li> <li>Helps reduce the overall cost of the solution</li> </ul>	<ul style="list-style-type: none"> <li>Used to add global equity exposure</li> <li>Allocates low cost passively managed ETFs as underlying</li> <li>A multi strategy global equity portfolio</li> <li>Provides exposure to dividend, market cap and actively managed ETFs</li> <li>Helps reduce the overall cost of the solution</li> </ul>	<ul style="list-style-type: none"> <li>Passively managed</li> <li>Used to add domestic property exposure</li> <li>Tracks the performance of the SA listed property index</li> <li>Helps reduce overall cost of solution</li> </ul>	<ul style="list-style-type: none"> <li>Allocated to add global property exposure</li> <li>Invested in global listed property companies</li> <li>Exposure via real estate investment trusts</li> <li>Provides for income and long term growth of capital</li> </ul>

	*Interactive Income
<b>Investment Strategy &amp; Role Within Portfolio</b>	<ul style="list-style-type: none"> <li>Used to add domestic fixed income exposure</li> <li>Actively managed by Prescient Investment Managers</li> <li>Aims to not lose money over a rolling 3 month period</li> <li>Provides low correlation to equity and property exposure</li> <li>Provides capital preservation &amp; downside protection</li> </ul>

## Disclaimer

Interactive Portfolios (Pty) Ltd is a licensed financial services provider. The information contained in this document has been recorded and arrived at by Interactive Portfolios (Pty) Ltd (FSP) Licence No. 44371, in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made as to the accuracy, completeness or correctness. Past performance is not necessarily a guide to future performance. Performance figures are calculated using net returns (after-fee) of funds but are quoted gross of wrap fund fee. Changes in currency rates of exchange may cause the value of your investments to fluctuate. The value of investments and income from them may therefore go down as well as up, and are not guaranteed. The information is provided for information purposes only and should not be construed as the rendering of investment advice to clients. Interactive Portfolios (Pty) Ltd and its shareholders, subsidiaries, agents, officers and employees accordingly accept no liability whatsoever for any direct, indirect or consequential loss arising from the use or reliance, in any manner, on the information provided in this document. The weighted average cost of underlying funds Total Expense Ratio (TER) is calculated using the latest available TER of the underlying funds and their static weightings. This will vary as the actual weightings of the underlying funds fluctuate. The fluctuation of actual weightings of the underlying funds means the weighted average transaction costs (TC) will vary. The performance information is based on the back-tested performance of hypothetical investments over the time periods indicated. "Back-testing" is the process of objectively simulating historical investment returns by applying a set of rules for buying and selling securities, and other assets, backward in time, testing those rules, and hypothetically investing in the securities and other assets that are chosen. Back-testing is designed to allow investors to understand and evaluate certain strategies by seeing how they would have performed hypothetically during certain time periods. While back-testing results reflect rigorous application of the investment strategy selected, back-tested results have certain limitations and should not be considered indicative of future results. The results achieved in our simulations do not guarantee future investment results. For more information on the back testing methodology contact info@interactiveportfolios.co.za. Intermediary and LISP fees and/or stockbroker fees are client-dependent and therefore not reflected. The wrap fund (model portfolio) is made up of registered Collective Investment Schemes. Wrap fund fees are not included in the back-testing results. The Minimum Disclosure Document of the underlying funds can be obtained from the respective managers. **Interactive Portfolios (Pty) Ltd FSP 44371**