

Interactive Efficient Aggressive

Model Portfolio Factsheet As of 2025/03/31



Portfolio Information

Inception Date	2015/08/01
Base Currency	Rand
Client Need	High Growth
Risk Profile	Aggressive
Benchmark	(ASISA) South African EQ General
Investment Period	8 years or longer
Platform	Momentum, Ninety One, Allan Gray



Risk Profile

This portfolio is suitable for investors who seek to achieve long-term capital growth. These investors have an investment time horizon of eight years or longer and are willing to tolerate periods of high market volatility and the risk of capital loss over the short to medium term, in exchange for maximising long-term capital growth. This portfolio mainly consists of growth assets such as equities (stocks) and should therefore be seen as a high-risk strategy.

Investment Objective

The model portfolio is suitable for an investor with discretionary funds. The investment objective is to provide a high level of capital growth over the long term by having exposure to a diverse range of local and global equities over a full market cycle. Investors in this portfolio are prepared to tolerate high fluctuations in the value of their investment over the short term. The portfolio maintains a high allocation towards equities (minimum of 90%) and a limited exposure to foreign assets (maximum of 45%). Investors in this portfolio have an investment horizon of 8 years or longer. The portfolio is not 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	0,63
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 Aggressive	-0,02	9,21	7,51	17,59	11,38
(ASISA) South African EQ General	1,91	17,74	7,09	16,50	6,78

Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	1,92	-1,81	-0,09										-2,32
2024	-1,85	0,39	2,03	-0,14	2,09	1,71	3,61	0,06	2,21	-0,87	0,82	-0,53	9,82
2023	9,42	-0,28	-1,92	3,89	-2,73	1,52	1,34	-1,31	-1,59	-3,84	8,14	2,62	15,32
2022	-1,29	4,45	-0,67	-3,30	0,11	-7,24	4,28	-1,18	-4,50	6,00	6,99	-2,08	0,50
2021	3,78	4,77	1,18	1,59	0,39	0,06	5,07	0,21	-2,76	6,20	4,16	3,86	32,07
2020	0,91	-7,34	-9,90	13,64	1,96	3,37	3,31	2,16	-2,15	-3,71	9,18	2,90	12,73

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Investment Growth (Net of Investment Fees)

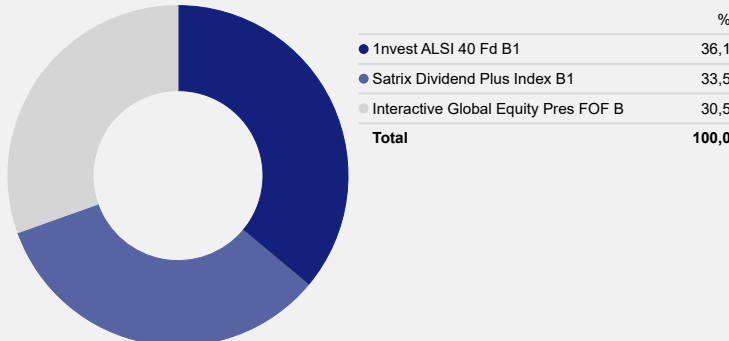


Interactive Efficient Moderately Aggressive (ASISA) South African MA High Equity

Asset Allocation

SA Cash	5,3
SA Bond	21,3
SA Property	2,7
SA Equity	48,7
Non-SA Cash	0,3
Non-SA Bond	0,0
Non-SA Property	1,3
Non-SA Equity	20,7

Portfolio Holdings



Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	12,90	12,28
Max Drawdown	-12,22	-10,48
Sharpe Ratio	0,67	0,58

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Top Holdings Underlying Stock Holdings

	Sector	Portfolio Weighting %
Vanguard FTSE All-World ex-US ETF	—	11,19
Naspers Ltd	Communication Services	4,67
Schwab US Dividend Equity ETF™	—	3,41
Firststrand Limited	Financial Services	3,34
Vanguard Dividend Appreciation ETF	—	3,18
iShares MSCI USA Quality Factor ETF	—	3,15
iShares Core S&P 500 ETF	—	3,15
VanEck Morningstar Wide Moat ETF	—	3,12
Standard Bank Group Ltd	Financial Services	3,08
Invesco QQQ Trust	—	3,08
Absa Group Ltd	Financial Services	2,43
British American Tobacco PLC	Consumer Defensive	2,38
Nedbank Group, Ltd.	Financial Services	2,22
Exxaro Resources Ltd	Energy	2,19
Old Mutual Ltd Ordinary Shares	Financial Services	1,93
Sanlam Ltd	Financial Services	1,88
Gold Fields Ltd	Basic Materials	1,82
Future on FTSE/JSE Top 40 NR ZAR	—	1,76
Capitec Bank Holdings Limited	Financial Services	1,65
Vodacom Group Ltd.	Communication Services	1,62
STANLIB Inst Property B1	—	1,53
Investec PLC	Financial Services	1,52
Prosus NV Class N	Communication Services	1,51
African Rainbow Minerals Ltd	Basic Materials	1,45
Mtn Group Limited	Communication Services	1,35
Investec Group Ltd.	Financial Services	1,32
AVI Ltd	Consumer Defensive	1,32
Ninety One PLC Ordinary Shares	Financial Services	1,31
BHP Group Ltd	Basic Materials	1,29
Anglo American PLC	Basic Materials	1,29
Truworths International Ltd	Consumer Cyclical	1,26
Kumba Iron Ore Ltd	Basic Materials	1,26

Underlying Managers Approach

	*Satrix Dividend Plus	*Invest ALSI 40	*Interactive Global Equity
Investment Strategy & Role Within Portfolio	<ul style="list-style-type: none"> • Passively managed • Value strategy • 30 of the highest SA dividend yielding companies • Low correlation to the All Share or Top 40 index • Helps reduce the overall cost of the solution 	<ul style="list-style-type: none"> • Core equity holding • Passively managed - market capitalisation weighted • Tracks the performance of SA's top 40 largest companies • Helps reduce overall cost of solution 	<ul style="list-style-type: none"> • Used to add global equity exposure • Allocates low cost passively managed ETFs as underlying • A multi strategy global equity portfolio • Provides exposure to dividend, market cap and actively managed ETFs • Helps reduce the overall cost of the solution

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