

# Interactive Balanced Prescient Fund of Funds

Protecting & Growing Wealth for Long Term Investors.



# Table of Contents

- Introduction
- Investment Objective
- Investment Policy
- Liquidity
- Income Distributions
- Performance & Asset Allocation
- Top Holdings & Fees
- Contact
- Disclaimer



# Introduction



## Why?

In a world of uncertainty, wealth needs both protection and purposeful growth.

## Who?

The Interactive Balanced Prescient Fund of Funds is designed for investors who seek stability, diversification, and sustained capital appreciation through disciplined, long-term investing.

## How?

Our philosophy is rooted in buying quality assets at a margin of safety—allocating capital to fundamentally strong instruments when they are undervalued—while maintaining a prudent balance across asset classes to manage risk without compromising return potential.

# Investment Objective



The **fund aims** to deliver long-term capital growth and stable income within the regulatory constraints applicable to retirement funds.



Our **goal** is to outperform the average of similar multi-asset high equity unit trusts without incurring additional risk.



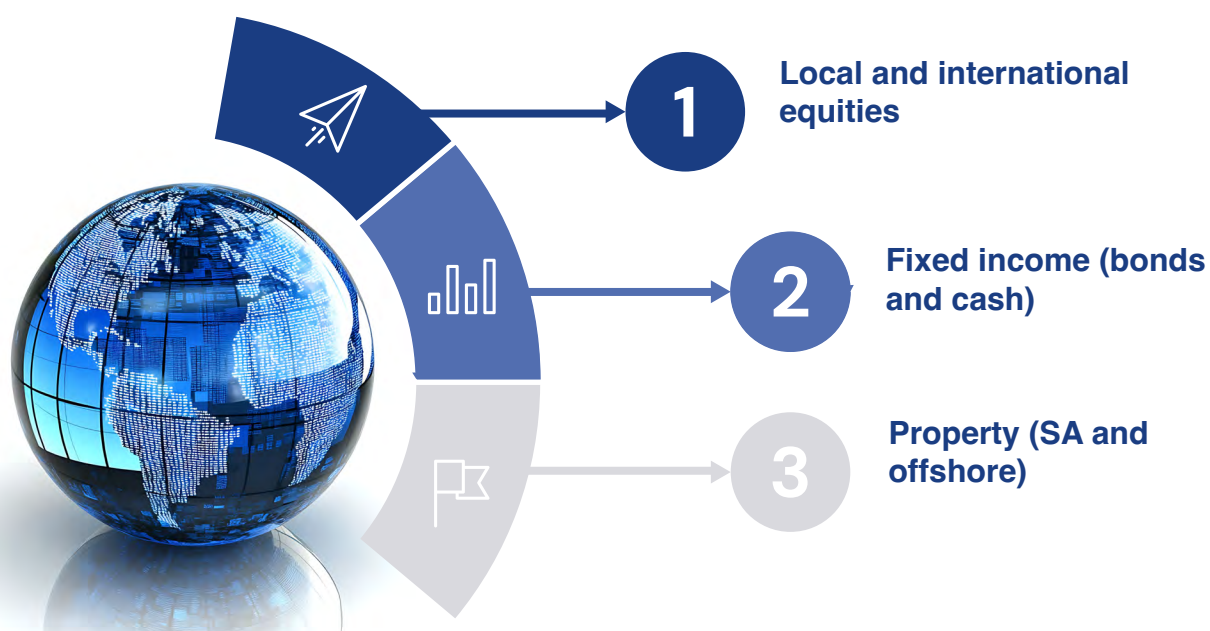
**Benchmark:** ASISA South African Multi-Asset High Equity Category Average Regulation 28 Compliant.





# Investment Policy

**The Interactive Balanced Prescient Fund of Funds  
allocates capital across:**



## Key Limits:

**Max 75%  
net equity  
exposure**

**Max 45%  
offshore  
exposure**

**Additional 10%  
to Africa (ex-  
South Africa)**



*Our investment strategy blends active and passive management, leveraging the asset allocation insights of top-tier asset managers with proven research capabilities.*



# Liquidity & Income Distribution



*Withdrawals are straightforward. Unit trusts are priced daily and can be liquidated within a few business days. Unlike physical assets such as property, this fund offers high liquidity and easy access to capital.*

## Choose How You Receive Your Quarterly Income:

Our fund distributes income on a quarterly basis (March and September), offering investors the flexibility to decide how income payouts are handled—based on their personal financial goals or cash flow needs.

### Option 1

#### Receive Income

Investors may choose to have their quarterly income distributions paid directly into their bank accounts. This option is ideal for those who rely on their investment to support ongoing expenses or lifestyle needs.

### Option 2

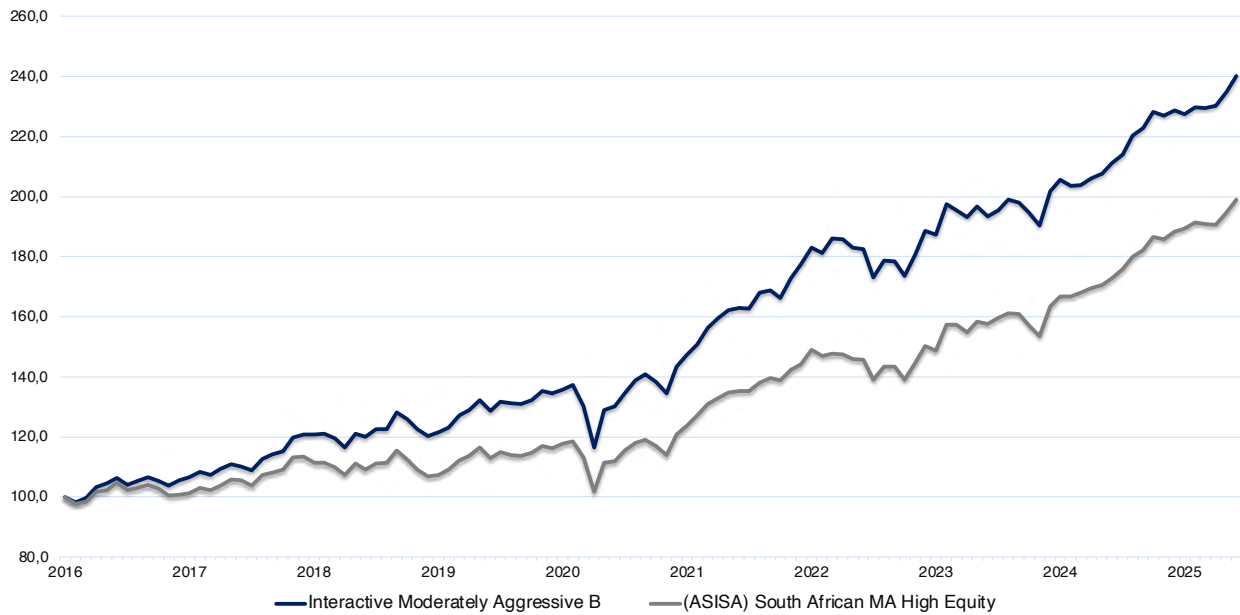
#### Re-invest Income

Investors can opt to automatically reinvest income payouts back into the fund. This allows them to potentially benefit from the compounding effect of returns, increasing the value of their investment over time.

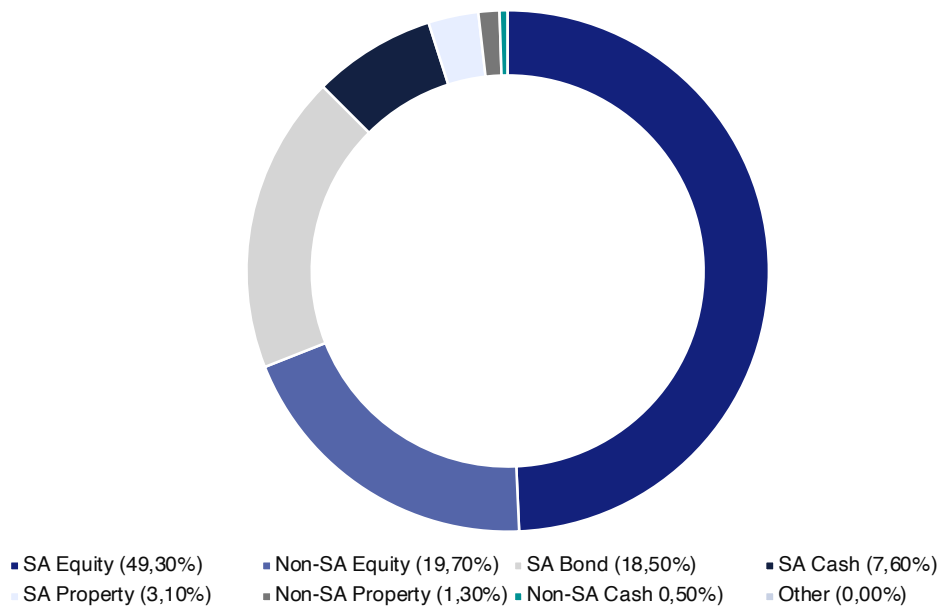


# Performance & Asset Allocation

## Performance - Interactive Balanced Prescient FoF



## Asset Allocation



# Top Holdings & Fees

Top Fund Holdings	Portfolio Weighting %
Interactive Equity Prescient D	40,31
Interactive Income Prescient D	23,30
Interactive Global Equity Pres FOF D	21,80
Satrix Dividend Plus Index A3	10,40
Harvard House BCI Property A	1,42
Satrix Property Index A2	1,37
Sesfikile BCI Global Property A2	1,20

Top Underlying Holdings	Portfolio Weighting %
REPUBLIC OF SOUTH AFRICA 31/03/32 8.25%	4,56
19JUN25 ALSI	4,04
Investec Top40tr And Fund Linked Note Top40tr Index	2,53
Nedbank Structured Note Nn187u Top40 Index Total Return Top40tr	2,40
Absa Top40tr Index Equity Linked Note Umna003	2,36
Naspers Ltd Class N	2,23
Investec Top40tr And Fund Linked Note Top40tr Index	2,21
Firststrand Ltd	2,01
Gold Fields Ltd	1,60
Standard Bank Group Ltd	1,54
Prosus NV Ordinary Shares - Class N	1,51

Class	Interactive Balanced Prescient FoF		
	TER	TC	TIC
A	1,75%	0,12%	1,87%
B	1,47%	0,12%	1,59%
C	1,18%	0,12%	1,30%





# Disclaimer

## Fee Disclosure:

All fees shown are inclusive of VAT. The Total Expense Ratio (TER) reflects the percentage of the average Net Asset Value of the fund incurred as costs related to the management of the fund, including audit fees, custodian fees, trustee fees, and the annual management fee.

The Transaction Cost (TC) represents the costs incurred in buying and selling the underlying investments of the fund. The Total Investment Charge (TIC) is the sum of the TER and TC. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. TER and TC are based on historical data and may vary in the future. The latest effective charges can be requested from the fund manager or obtained on the MDD

## Important Note on Performance Data:

The performance shown includes back-tested returns based on the current portfolio strategy applied retrospectively from the fund's inception date. Back-tested performance is simulated and not based on actual trading. Although the information is presented in good faith and deemed accurate, it does not reflect the actual results of live investment activity. Past performance is not necessarily a guide to future performance. Actual investor experience may differ based on factors such as fees, timing of investments, reinvestment dates, and market conditions.

## Risks:

The fund is subject to equity, interest rate, inflation, currency, liquidity, and credit risks. Investments in property and foreign assets may introduce additional volatility. Diversification and asset allocation do not guarantee investment returns or eliminate risk.

## Regulatory Information & Risk Disclosure:

This document is for information purposes only and does not constitute advice as defined in the Financial Advisory and Intermediary Services Act, No. 37 of 2002 (FAIS). Investors should consult a qualified financial advisor before making any investment decisions. Interactive Portfolios (Pty) Ltd is an authorised Financial Services Provider (FSP 44371). The Interactive Balanced Prescient Fund of Funds is managed under the Prescient Unit Trust Scheme, governed by the Collective Investment Schemes Control Act (CISCA). Collective Investment Schemes (CIS) are generally medium- to long-term investments. The value of participatory interests (units) may go up as well as down. There are no guarantees with respect to capital or returns in a CIS. The fund may be closed to new investors to manage it more efficiently in line with its mandate. Prices are published daily and available on the Prescient website. All performance data is shown net of fees and includes income reinvestment. Where foreign securities are included, the fund may be exposed to currency, macroeconomic, political, and settlement risks.



# Interactive Portfolios

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