

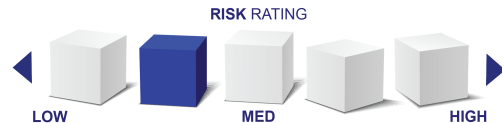
Interactive Conservative A

Model Portfolio Factsheet As of 2025/06/30



Portfolio Information

Inception Date	2017/03/09
Base Currency	Rand
Client Need	Income & Stable Growth
Risk Profile	Moderately Conservative
Benchmark	(ASISA) South African MA Low Equity
Investment Period	2-3 Years
Platform	Momentum, Ninety One, Allan Gray



Risk Profile

This portfolio is suitable for investors who seek a diversified mix of asset classes, including growth assets, but still places an emphasis on the preservation of their capital. These investors are willing to accept some market volatility in order to achieve inflation beating returns but accept that they will have to forego higher returns in favour of greater stability.

Investment Objective

The model portfolio aims to provide investors with stable income and a high level of capital stability. The probability of capital loss over the medium to long term is low. The portfolio will consist primarily of income orientated assets with a below average exposure to equities (maximum of 40%). Investors in this portfolio should have a minimum investment horizon of 2 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	1,45
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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 Conservative A	5,76	12,08	11,23	10,51	8,78
(ASISA) South African MA Low Equity	5,70	13,34	11,56	9,66	7,82

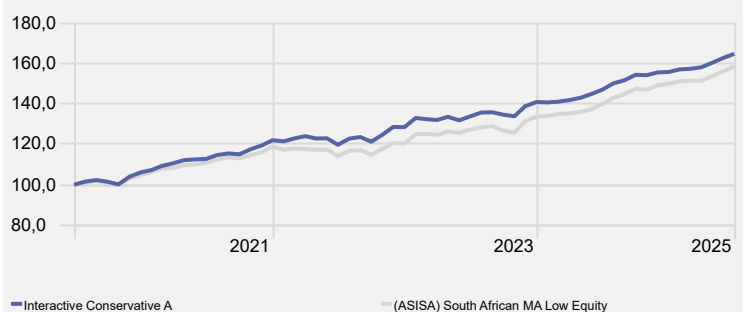
Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	0,82	0,17	0,50	1,40	1,52	1,23							6,00
2024	-0,13	0,24	0,58	0,77	1,33	1,48	2,15	1,04	1,74	-0,11	0,89	0,14	10,57
2023	3,55	-0,44	-0,31	1,18	-1,30	1,43	1,47	0,10	-0,87	-0,60	3,74	1,47	9,68
2022	-0,45	1,12	0,99	-0,92	0,04	-2,60	2,55	0,67	-1,91	2,87	3,09	-0,09	5,30
2021	1,15	1,87	1,19	1,42	0,33	0,19	1,74	0,69	-0,38	2,17	1,52	2,25	15,04
2020	0,76	-2,58	-7,05	5,60	1,08	1,93	1,53	0,74	-0,80	-1,32	3,79	2,06	5,28

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Investment Growth (Net of Investment Fees)



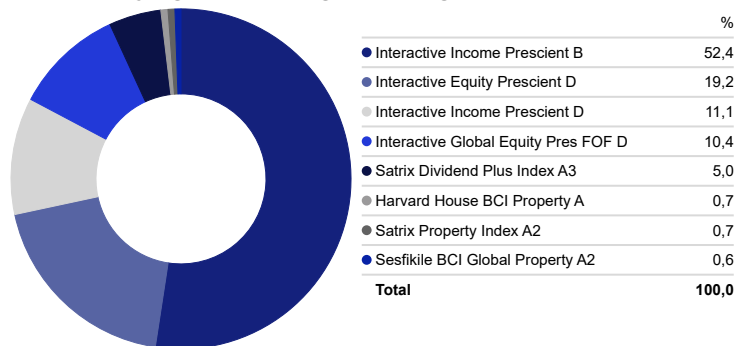
Asset Allocation

SA Cash	14,6
SA Bond	49,7
SA Property	1,2
SA Equity	5,2
Non-SA Cash	0,2
Non-SA Bond	0,1
Non-SA Property	0,7
Non-SA Equity	10,2

Portfolio Holdings

	Portfolio Weighting %
Interactive Income Prescient Fund B	52,37
Interactive Balanced Prescient FoF A	47,63

Top Underlying Fund Manager Holdings



Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	4,56	4,62
Max Drawdown	-3,46	-3,81
Sharpe Ratio	0,41	0,37

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Top 20 Underlying Securities Holdings

	Portfolio Weighting %
REPUBLIC OF SOUTH AFRICA 31/03/32 8.25%	13,58
Prescient Money Market B3	7,71
Prescient Income Provider B3	4,04
Vanguard FTSE All-Wld ex-US ETF	3,34
Satrix Top 40 Index A2	2,38
Naspers Ltd Class N	2,03
Firststrand Ltd	1,40
Standard Bank Rsa Frn Jb3+175 200630	1,32
Standard Bank Ncd 7.9% 150626	1,29
Invesco QQQ Trust	1,25
Prosus NV Ordinary Shares - Class N	1,23
Gold Fields Ltd	1,19
iShares Core S&P 500 ETF	1,19
VanEck Morningstar Wide Moat ETF	1,17
iShares MSCI USA Quality Factor ETF	1,17
Vanguard Dividend Appreciation ETF	1,14
Schwab US Dividend Equity ETF™	1,07
Toyota Financial Services Frn Jb3+112 Tfs170 301126	1,03
STANDARD BANK GROUP LTD 28/11/30 6.267%	1,01
Standard Bank Group Ltd	0,97

Underlying Managers Approach

Investment Strategy & Role Within Portfolio	*Aylett Equity Prescient	*Fairtree Equity Prescient	*Prescient All Share Equity	*Prescient Top 40 Equity	*Satrix Dividend Plus
	<ul style="list-style-type: none">Used to add domestic equity exposureFollows a quality stock selection methodologySeeks great businesses that are well run and managedSeek to buy companies trading at discount to fairvalue	<ul style="list-style-type: none">Used to add domestic equity exposure in the solutionFollows a top-down, bottom-up approachStyle agnostic – will move between value and growthConcentrated portfolio (60 – 80 stocks)Large and mid-cap preference	<ul style="list-style-type: none">Core equity holdingPassively managed - market capitalisation weightedTracks the performance of the SA stock market indexHelps reduce overall cost of solutionProvides performance & risk of the SA stock market	<ul style="list-style-type: none">Core equity holdingPassively managed - market capitalisation weightedTracks the performance of SA's top 40 largest companiesHelps reduce overall cost of solution	<ul style="list-style-type: none">Passively managedValue strategy30 of the highest SA dividend yielding companiesLow correlation to the All Share or Top 40 indexHelps reduce the overall cost of the solution

Investment Strategy & Role Within Portfolio	*Interactive Global Equity	*Harvard House Property	*Satrix Property Index	*Sesfikile Global Property	*Interactive Income
	<ul style="list-style-type: none">Used to add global equity exposureAllocates low cost passively managed ETFs as underlyingA multi strategy global equity portfolioProvides exposure to dividend, market cap and actively managed ETFsHelps reduce the overall cost of the solution	<ul style="list-style-type: none">Boutique manager with experience and sufficient scale yet small enough to be nimble, especially in more illiquid areas of the market.Strong focus on income and the benefits of investing in assets that can grow income faster than inflation, notably equity and property.Not benchmark trackers – portfolios are diversified yet high conviction.	<ul style="list-style-type: none">Passively managedUsed to add domestic property exposureTracks the performance of the SA listed property indexHelps reduce overall cost of solution	<ul style="list-style-type: none">Allocated to add global property exposureInvested in global listed property companiesExposure via real estate investment trustsProvides for income and long term growth of capital	<ul style="list-style-type: none">Used to add domestic fixed income exposureActively managed by Prescient Investment ManagersAims to not lose money over a rolling 3 month periodProvides low correlation to equity and property exposureProvides capital preservation & downside protection

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