

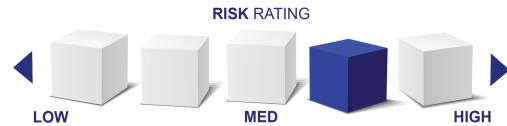
Interactive Moderately Aggressive A

Model Portfolio Factsheet As of 2025/06/30



Portfolio Information

Inception Date 2017/03/09
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)

Total Expense Ratio (TER) 1,93

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 Moderately Aggressive A	7,24	13,92	11,82	12,18	9,80
(ASISA) South African MA High Equity	7,07	15,15	13,35	11,93	8,44

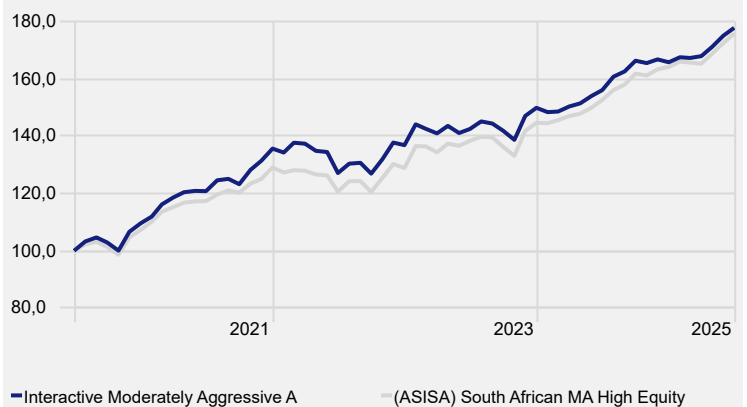
Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	1,05	-0,15	0,38	1,94	2,27	1,57							7,63
2024	-1,01	0,14	1,20	0,71	1,69	1,35	3,00	1,14	2,29	-0,49	0,77	-0,60	10,60
2023	5,30	-1,09	-1,12	1,86	-1,73	0,99	1,86	-0,52	-1,74	-2,24	6,01	1,92	9,50
2022	-1,01	2,55	-0,25	-1,82	-0,29	-5,45	2,57	0,23	-2,89	3,96	4,39	-0,64	0,89
2021	2,17	3,78	2,06	1,57	0,38	-0,07	3,13	0,39	-1,48	4,04	2,47	3,24	23,79
2020	1,03	-5,08	-10,72	10,70	1,09	3,16	3,23	1,37	-1,70	-2,75	6,57	2,75	8,26

Disclaimer

Interactive Portfolios (Pty) Ltd is a licensed financial services provider (FSP Licence No. 44371) regulated under the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"). The information contained in this document has been compiled in good faith from sources believed to be reliable. However, no warranty, express or implied, is provided as to the accuracy, completeness, or correctness of such information. Performance figures represent net (after-fee) returns of the underlying funds but are quoted gross of wrap fund fees. Past performance is not necessarily indicative of future performance. Fluctuations in exchange rates may cause the value of underlying investments to rise or fall. The value of investments and any income derived from them can decrease as well as increase, and returns are not guaranteed. The information is provided for general information purposes only and does not constitute financial advice as defined under FAIS. Clients are encouraged to consult a qualified financial adviser before making any investment decision. Interactive Portfolios (Pty) Ltd, its shareholders, directors, employees, agents, and affiliates accept no liability for any direct, indirect, or consequential loss arising from the use of, or reliance on, any information provided herein. From time to time, Interactive Portfolios (Pty) Ltd may include its own unit trusts in model portfolios. These funds are only selected where they are objectively determined to be appropriate and suitable in meeting the portfolio's stated investment mandate and objectives. The same selection and due diligence process is applied to all funds, internally or externally managed. In accordance with the Conflict of Interest Management Policy required under FAIS, Interactive Portfolios (Pty) Ltd discloses that it may earn fees both from the unit trust (as a manager or co-manager) and from the model portfolio (as a discretionary fund manager). As such, any fees earned from the inclusion of proprietary unit trusts will be earned in addition to the model portfolio (wrap fund) fee already charged. These arrangements are governed and monitored in line with applicable regulations to mitigate and manage any actual or perceived conflicts of interest. The weighted average Total Expense Ratio (TER) of underlying funds is calculated using the most recent TERs and static asset weightings, and is subject to change as portfolio compositions change. Transaction Costs (TC) will similarly fluctuate. Intermediary LISP platform, and stockbroker fees are client-specific and are not reflected herein. Performance data may include back-tested results, which simulate historical returns by applying the investment rules retroactively. While these simulations are constructed using objective methods, they are hypothetical in nature and may not reflect actual future returns. Back-tested results should not be regarded as indicative of future performance. Further details regarding the back-testing methodology are available upon request at info@interactiveportfolios.co.za. Model portfolios consist of underlying Collective Investment Schemes registered with the Financial Sector Conduct Authority (FSCA). Wrap fund fees are not included in the back-tested returns presented. Minimum Disclosure Documents (MDDs) of the underlying funds can be obtained from the relevant fund managers. **Interactive Portfolios (Pty) Ltd FSP 44371.**

Investment Growth (Net of Investment Fees)



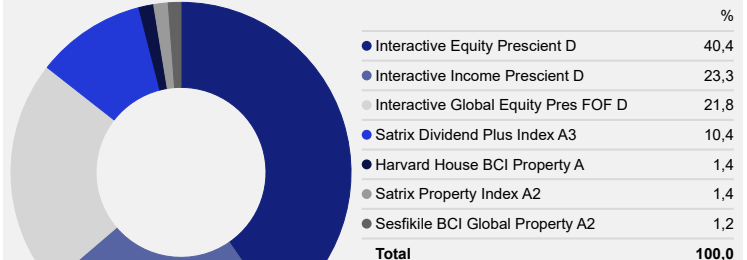
Asset Allocation

SA Cash	5,1
SA Bond	18,7
SA Property	2,6
SA Equity	10,7
Non-SA Cash	0,2
Non-SA Bond	0,0
Non-SA Property	1,4
Non-SA Equity	21,2

Portfolio Holdings

	Portfolio Weighting %
Interactive Balanced Prescient FoF A	100,00

Underlying Fund Manager Holdings



Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	7,86	7,31
Max Drawdown	-7,82	-6,62
Sharpe Ratio	0,46	0,47

Interactive Moderately Aggressive A

Model Portfolio Factsheet As of 2025/06/30



Underlying Securities Holdings

	Portfolio Weighting %
REPUBLIC OF SOUTH AFRICA 31/03/32 8.25%	4,99
Naspers Ltd Class N	4,93
Firststrand Ltd	3,27
Gold Fields Ltd	2,82
Prosus NV Ordinary Shares - Class N	2,81
Standard Bank Group Ltd	2,32
Anglogold Ashanti PLC	1,94
Sanlam Ltd	1,78
Capitec Bank Holdings Ltd	1,72
Absa Group Ltd	1,48
Nedbank Group Ltd	1,27
British American Tobacco PLC	1,14
Shoprite Holdings Ltd	0,95
MTN Group Ltd	0,94
Mr Price Group Ltd	0,93
Anglo American PLC	0,90
Remgro Ltd	0,89
Glencore PLC	0,82
NEPI Rockcastle NV	0,79
Impala Platinum Holdings Ltd	0,76

Underlying Fund Managers Approach

Investment Strategy & Role Within Portfolio	*Aylett Equity Prescient	*Fairtree Equity Prescient	*Prescient All Share Equity	*Prescient Top 40 Equity	*Satrux 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	*Satrux 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

Disclaimer

Interactive Portfolios (Pty) Ltd is a licensed financial services provider (FSP Licence No. 44371) regulated under the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"). The information contained in this document has been compiled in good faith from sources believed to be reliable. However, no warranty, express or implied, is provided as to the accuracy, completeness, or correctness of such information. Performance figures represent net (after-fee) returns of the underlying funds but are quoted gross of wrap fund fees. Past performance is not necessarily indicative of future performance. Fluctuations in exchange rates may cause the value of underlying investments to rise or fall. The value of investments and any income derived from them can decrease as well as increase, and returns are not guaranteed. The information is provided for general information purposes only and does not constitute financial advice as defined under FAIS. Clients are encouraged to consult a qualified financial adviser before making any investment decision. Interactive Portfolios (Pty) Ltd, its shareholders, directors, employees, agents, and affiliates accept no liability for any direct, indirect, or consequential loss arising from the use of, or reliance on, any information provided herein. From time to time, Interactive Portfolios (Pty) Ltd may include its own unit trusts in model portfolios. These funds are only selected where they are objectively determined to be appropriate and suitable in meeting the portfolio's stated investment mandate and objectives. The same selection and due diligence process is applied to all funds, internally or externally managed. In accordance with the Conflict of Interest Management Policy required under FAIS, Interactive Portfolios (Pty) Ltd discloses that it may earn fees both from the unit trust (as a manager or co-manager) and from the model portfolio (as a discretionary fund manager). As such, any fees earned from the inclusion of proprietary unit trusts will be earned in addition to the model portfolio (wrap fund) fee already charged. These arrangements are governed and monitored in line with applicable regulations to mitigate and manage any actual or perceived conflicts of interest. The weighted average Total Expense Ratio (TER) of underlying funds is calculated using the most recent TERs and static asset weightings, and is subject to change as portfolio compositions change. Transaction Costs (TC) will similarly fluctuate. Intermediary, LISP platform, and stockbroker fees are client-specific and are not reflected herein. Performance data may include back-tested results, which simulate historical returns by applying the investment rules retroactively. While these simulations are constructed using objective methods, they are hypothetical in nature and may not reflect actual future returns. Back-tested results should not be regarded as indicative of future performance. Further details regarding the back-testing methodology are available upon request at info@interactiveportfolios.co.za. Model portfolios consist of underlying Collective Investment Schemes registered with the Financial Sector Conduct Authority (FSCA). Wrap fund fees are not included in the back-tested returns presented. Minimum Disclosure Documents (MDDs) of the underlying funds can be obtained from the relevant fund managers. **Interactive Portfolios (Pty) Ltd FSP 44371.**