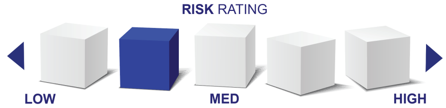
Interactive Global Conservative USD

Model Portfolio Factsheet As of 2025/09/30

Portfolio Information

Inception Date	2013/12/31
Base Currency	US Dollar
Client Need	Income & Stable Growth
Risk Profile	Moderately Conservative
Benchmark	EAA Fund USD Cautious Allocation
Investment Period	2 years or longer
Platform	Momentum or 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 is suitable for an investor with discretionary funds. The investment objective is to provide investors with a high level of income over the short term. The preservation of capital is of primary importance. The portfolio will consist primarily of income orientated assets with a below average exposure to global equities (maximum of 40%). Investors in this portfolio have an investment horizon of 2 year or longer.

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)

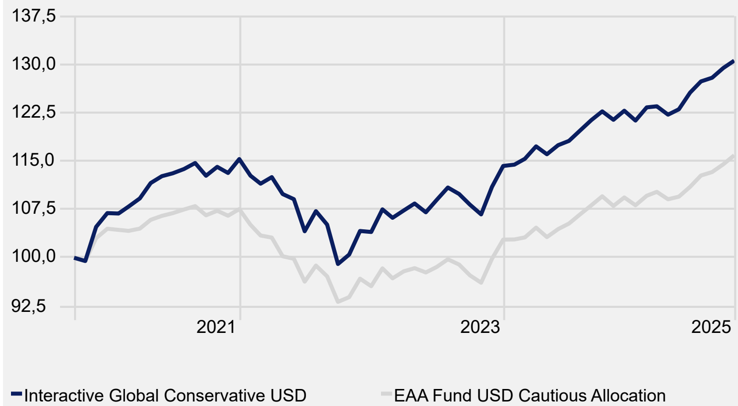
Annual Report Net Expense Ratio	0,78
Discretionary Management Fee	0,35

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)

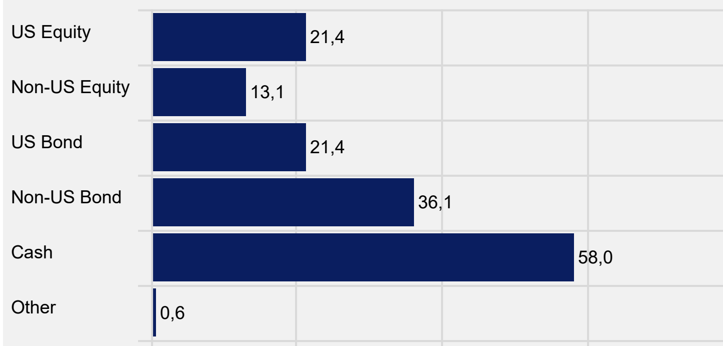
	YTD	1 Year	3 Years	5 Years	Since Inception
Interactive Global Conservative USD	7,66	6,41	9,66	5,48	4,50
EAA Fund USD Cautious Allocation	7,12	5,78	7,61	3,06	2,65

Investment Growth (Net of Investment Fees)

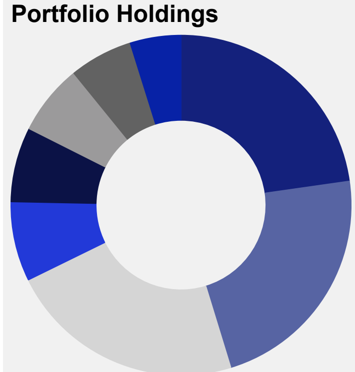


Investment growth is net of total investment costs (TIC), but gross of LISP Fee and Advice Fee. The Solution launch date is 3rd May 2022, and any performance prior to this is modelled using actual historical returns of the underlying portfolios as at inception and rebalanced quaterly for illustration purposes. For more information back-testing methodology, please contact info@interactiveportfolios.co.za

Asset Allocation



Portfolio Holdings



	%
Ninety One GSF Glb Mang Inc I Acc USD	22,8
Coronation Global Strategic USD Inc P	22,5
Prescient Global Income Provider B	22,5
Jupiter Merian World Equity I USD Acc	7,6
iShares World Equity Index (LU) F2 USD	7,1
Dodge & Cox Worldwide Global Stk USD Acc	6,7
Fundsmith Equity I Acc	6,0
Sarasin IE Thmtc Glb Rl Est Eq GBP P Acc	4,8
Total	**100,0**

Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	1,69	0,14	-1,05	0,68	2,11	1,38	0,45	1,19	0,87				7,98
2024	0,18	0,79	1,68	-1,04	1,21	0,57	1,37	1,35	1,11	-1,07	1,16	-1,24	6,17
2023	3,38	-1,22	1,07	1,01	-1,26	1,79	1,77	-0,90	-1,51	-1,39	4,00	2,93	9,86
2022	-2,23	-1,10	0,91	-2,33	-0,73	-4,56	3,00	-1,94	-5,82	1,48	3,64	-0,15	-9,81
2021	-0,06	1,01	1,18	2,18	0,95	0,40	0,58	0,82	-1,73	1,23	-0,83	1,90	7,84
2020	0,12	-3,42	-7,63	4,74	2,11	1,37	2,00	2,06	-1,69	-0,50	5,32	2,04	5,99

Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	6,61	5,66
Max Drawdown	-14,12	-13,82
Sharpe Ratio	0,36	0,00

Disclaimer

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Interactive PORTFOLIOS

Top Underlying Securities Holdings

Portfolio Date: 2025/09/30

	Portfolio Weighting %
iShares $ Floating Rate Bd ETF USD Acc	4,07
South Africa (Republic of) 5.875%	3,49
Amundi Fltng Rt USD Corp ESG - DR USD(C)	3,43
iShares $ Short Dur HY CorpBd ETF $ Acc	2,48
5 Year Treasury Note Future Dec 25	1,47
United States Treasury Notes 4.35932%	1,35
United States Treasury Notes 0.875%	1,34
United States Treasury Notes 4.39132%	1,26
United States Treasury Notes 4.45432%	1,23
Microsoft Corp	1,14
United Kingdom of Great Britain and Northern Ireland 4.5%	1,08
United States Treasury Notes 4.37932%	1,05
United States Treasury Notes 4.30732%	1,05
Germany (Federal Republic Of) 2%	1,00
Ninety One GSF Glbl Crdt Inc S Inc2 USD	0,92

Underlying Managers Approach

Investment Strategy & Role Within Portfolio

***Dodge & Cox Global Stock**

- A value-oriented investment approach aimed at capital appreciation.
- Aims for long-term growth by investing in a diversified portfolio of undervalued global stocks.
- Focuses on companies with strong fundamentals and attractive valuations to deliver superior long-term returns while effectively managing risk.

***Fundsmith Equity**

- Quality stock selection process.
- Provides long-term growth through investment in companies with wide economic moats, low leverage, high growth, reinvestment of cashflow, resilient to change, technological advancements, as well as buying companies at attractive valuations.
- Aims to outperform the MSCI World Index.
- Follows a buy-and-hold strategy to ensure low portfolio turnover and minimize costs.

***iShares World Equity Index**

- Provides diversified exposure to global equities by tracking the performance of a broad-based world equity index (MSCI World Index).
- Enhances the equity building block with a cost-effective, passive investment approach.
- Invests in a wide range of large and mid-cap stocks across developed markets.
- Seeks to deliver long-term capital growth through broad market exposure with low costs

***Jupiter Merian World Equity**

- High-conviction investments across diverse sectors and regions.
- Seeks long-term capital growth by investing in a globally diversified portfolio (targets companies with strong growth potential and sustainable competitive advantages).
- Utilizes an active management approach to identify and invest in high-quality companies.
- The fund aims to deliver a return, net of fees, greater than that of the MSCI World Index with net dividends re-invested over rolling 3 year periods.

Investment Strategy & Role Within Portfolio

***Sarasin Gbl Real Estate Equity**

- Provides diversified exposure to global real estate equities with a strong emphasis on sustainability.
- Enhances the overall portfolio by adding a real estate component that offers potential for both income and capital appreciation.
- Complements other asset classes & funds by providing unique investments in sustainable real estate sectors.
- Aims to achieve long-term capital growth and sustainable income.
- Invests in a global portfolio of real estate companies with strong environmental, social, and governance (ESG) practices.

***Ninety One Global MA Income**

- Offers a balanced approach by combining global fixed income and equities.
- Enhances the fixed income building block with diversified, multi-asset exposure aimed at income generation and capital growth.
- Seeks to provide long-term income and capital growth.
- Invests in a mix of global bonds, equities, and other asset classes to balance risk and return.
- Focuses on high-quality fixed-income assets with the potential for sustainable income.

***Prescient Global Income**

- Serves as a key component for income generation within a model portfolio.
- Provides stability and regular income through a diversified portfolio of fixed-income securities.
- Aims to deliver a high level of income while preserving capital.
- Invests in a global portfolio of high-quality bonds and other fixed-income instruments.
- Focuses on maintaining liquidity and managing risk to ensure a steady income flow.

***Coronation Global Income**

- Provides diversified exposure to global fixed-income securities.
- Enhances the fixed income building block by actively managing a mix of bonds and other fixed-income instruments across different regions and sectors.
- Aims to achieve long-term income and capital growth through a diversified global portfolio.