

Interactive Efficient Aggressive

Model Portfolio Factsheet As of 2026/06/30



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 a 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	1,59
Discretionary Management Fee / Man. 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	-2,10	13,42	12,09	11,71	10,96
(ASISA) South African EQ General	-1,36	15,22	14,50	12,38	8,16

Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026	3,34	5,55	-8,75	2,29	-0,45	-3,40							-2,28
2025	1,92	-1,81	-0,09	2,52	3,37	1,61	2,92	1,70	5,10	1,56	1,19	2,47	24,71
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	-2,74	1,71	-0,82	-3,29	-0,38	-6,64	4,76	-1,18	-4,50	6,00	6,99	-2,08	-3,09
2021	4,62	4,67	0,66	1,82	-0,73	0,17	4,47	-1,15	-2,07	5,44	4,86	3,82	29,56

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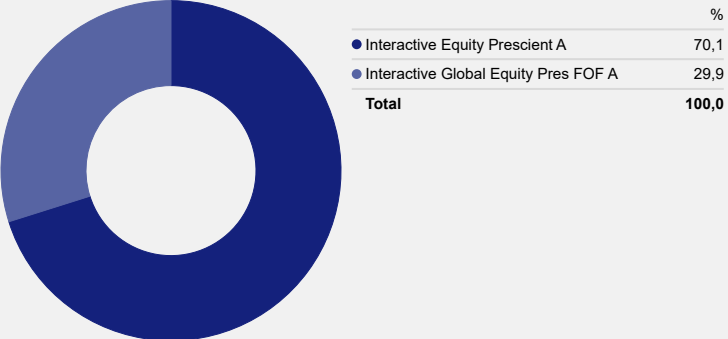
Investment Growth (Net of Investment Fees)



Asset Allocation

SA Cash	0,6			
SA Bond	0,0			
SA Property	0,4			
SA Equity				69,7
Non-SA Cash	0,3			
Non-SA Bond	0,0			
Non-SA Property	0,3			
Non-SA Equity				28,9

Portfolio Holdings



Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	11,86	10,99
Max Drawdown	-12,74	-10,48
Sharpe Ratio	0,24	0,25

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Top Holdings Underlying Stock Holdings

	Sector	Portfolio Weighting %
Vanguard FTSE All-World ex-US ETF	—	8,43
Satrix Top 40 Index A2	—	6,59
Gold Fields Ltd	Basic Materials	5,49
Naspers Ltd Class N	Consumer Cyclical	4,86
Anglogold Ashanti PLC	Basic Materials	4,59
Firststrand Ltd	Financial Services	4,36
iShares MSCI USA Quality Factor ETF	—	3,61
Vanguard Dividend Appreciation ETF	—	3,59
VanEck Morningstar Wide Moat ETF	—	3,53
Invesco QQQ Trust	—	3,52
Schwab US Dividend Equity ETF™	—	3,50
iShares Core S&P 500 ETF	—	3,49
Standard Bank Group Ltd	Financial Services	3,34
Impala Platinum Holdings Ltd	Basic Materials	2,90
Capitec Bank Holdings Ltd	Financial Services	2,76
Northam Platinum Holdings Ltd	Basic Materials	2,24
Sanlam Ltd	Financial Services	2,19
Glencore PLC	Basic Materials	1,98
Prosus NV Ordinary Shares - Class N	Consumer Cyclical	1,96
Valterra Platinum Ltd	Basic Materials	1,96
Absa Group Ltd	Financial Services	1,88
MTN Group Ltd	Communication Services	1,85
Nedbank Group Ltd	Financial Services	1,74
Remgro Ltd	Financial Services	1,72
Anheuser-Busch InBev SA/NV	Consumer Defensive	1,12
Harmony Gold Mining Co Ltd	Basic Materials	1,08
Mr Price Group Ltd	Consumer Cyclical	1,06
Sasol Ltd	Basic Materials	1,05
Anglo American PLC	Basic Materials	0,95
Pepkor Holdings Ltd	Consumer Cyclical	0,89
Shoprite Holdings Ltd	Consumer Cyclical	0,84
Discovery Ltd	Financial Services	0,71

Underlying Managers Approach

	*Satrix Dividend Plus	*Invest ALSI 40	*Interactive Global Equity
Investment Strategy & Role Within Portfolio	• 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	• Core equity holding • Passively managed - market capitalisation weighted • Tracks the performance of SA's top 40 largest companies • Helps reduce overall cost of solution	• 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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