

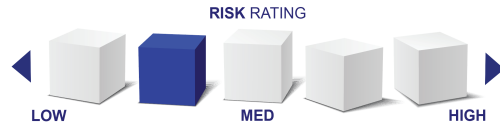
Interactive Efficient Conservative

Model Portfolio Factsheet As of 2026/06/30



Portfolio Information

Inception Date	2017/08/25
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	1,09
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 Conservative	1,25	9,95	10,51	9,41	8,68
(ASISA) South African MA Low Equity	2,47	11,98	11,72	9,88	8,25

Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026	1,50	2,49	-3,84	1,58	0,31	-0,67							1,17
2025	1,01	-0,33	0,32	1,51	1,67	1,10	1,78	0,96	2,28	1,06	0,91	1,33	14,42
2024	-0,03	0,34	0,65	0,43	1,36	1,63	2,15	0,70	1,56	-0,18	0,97	0,30	10,30
2023	3,37	-0,26	-0,65	1,70	-1,50	1,70	1,17	0,09	-0,74	-0,69	3,84	1,88	10,21
2022	-0,85	0,44	0,23	-0,78	0,04	-2,44	2,48	-0,20	-1,90	3,19	3,06	-0,68	2,45
2021	1,60	1,70	0,51	1,59	-0,08	0,47	1,82	0,40	-0,26	2,11	2,04	2,25	15,08

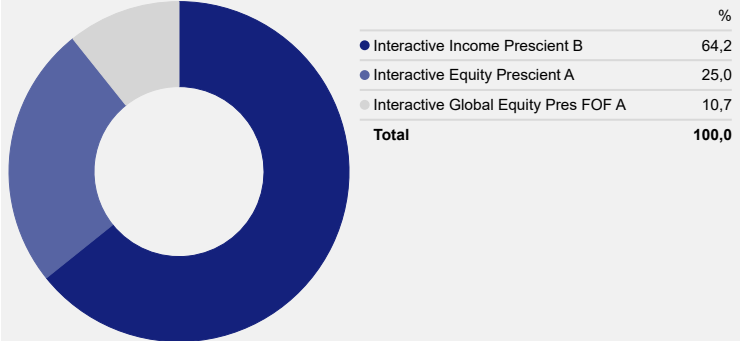
Investment Growth (Net of Investment Fees)



Asset Allocation

SA Cash	8,6
SA Bond	52,1
SA Property	0,1
SA Equity	24,9
Non-SA Cash	0,1
Non-SA Bond	0,3
Non-SA Property	0,1
Non-SA Equity	10,4

Portfolio Holdings



Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	4,96	4,96
Max Drawdown	-3,84	-4,07
Sharpe Ratio	0,13	0,16

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Top Underlying Securities Holdings

	Portfolio Weighting %
Prescient Flexible Global Income Usd Fund Zar Class D	5,49
REPUBLIC OF SOUTH AFRICA 31/01/30 8%	4,95
Prescient Income Provider B3	3,84
Vanguard FTSE All-Wld ex-US ETF	3,03
REPUBLIC OF SOUTH AFRICA 31/01/45 8.75%	2,48
Satrix Top 40 Index A2	2,35
Prescient Enhanced Yield B3 ZAR Inc	2,19
Gold Fields Ltd	1,96
NEDBANK LTD 31/01/37 8.41%	1,82
Naspers Ltd Class N	1,73
STANDARD BANK GROUP LTD 9.35%	1,73
Anglogold Ashanti PLC	1,64
Firststrand Ltd	1,56
REPUBLIC OF SOUTH AFRICA 28/02/49 8.75%	1,49
REPUBLIC OF SOUTH AFRICA 21/12/27 10.5%	1,38
iShares MSCI USA Quality Factor ETF	1,29
Vanguard Dividend Appreciation ETF	1,29
VanEck Morningstar Wide Moat ETF	1,27
Invesco QQQ Trust	1,26
Schwab US Dividend Equity ETF™	1,26

Underlying Managers Approach

	*Satrix Dividend Plus	*Invest ALSI 40	*Interactive Global Equity	*Satrix Property Index	*Stanlib Global Property
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	- Passively managed - Used to add domestic property exposure - Tracks the performance of the SA listed property index - Helps reduce overall cost of solution	- Allocated to add global property exposure - Invested in global listed property companies - Exposure via real estate investment trusts - Provides for income and long term growth of capital

	*Interactive Income
Investment Strategy & Role Within Portfolio	- Used to add domestic fixed income exposure - Actively managed by Prescient Investment Managers - Aims to not lose money over a rolling 3 month period - Provides low correlation to equity and property exposure - Provides capital preservation & downside protection

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