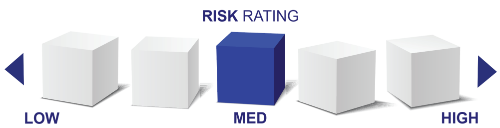
Interactive Moderate A

Model Portfolio Factsheet As of 2026/06/30

Portfolio Information

Inception Date	2017/03/09
Base Currency	Rand
Client Need	Moderate Growth & Income
Risk Profile	Moderate
Benchmark	(ASISA) South African MA Medium Equity
Investment Period	3-5 Years
Platform	Momentum, Ninety One, Allan Gray



Risk Profile

This portfolio is suitable for investors who seek exposure to a diversified mix of asset classes, including growth assets, while limiting the risk of capital loss over the medium term. These investors have an investment time horizon of at least three years and are willing to accept periods of moderate market volatility in exchange for the possibility of receiving inflation-beating returns.

Investment Objective

The model portfolio aims to provide a reasonable level of capital growth over the medium term. Investors in this portfolio are prepared to tolerate moderate fluctuations in the value of their investment over the short term, with low probability of capital loss over the medium term. The portfolio will be diversified across all major asset classes with an average exposure to equities (maximum of 60%). Investors in this portfolio should have a minimum investment horizon of 3 years or longer. 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)

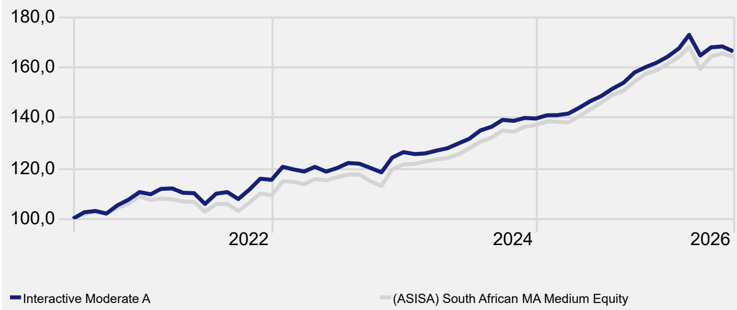
Annual Report Net Expense Ratio	1,49

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)

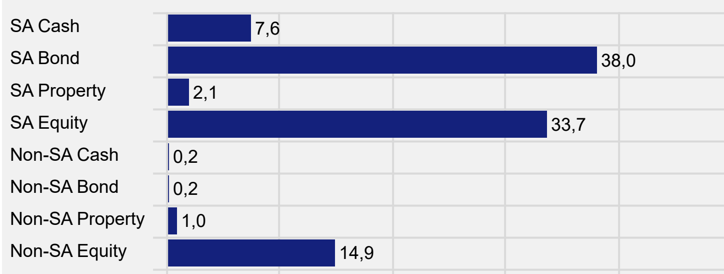
	YTD	1 Year	3 Years	5 Years	Since Inception
Interactive Moderate A	1,26	11,93	11,49	10,72	9,76
(ASISA) South African MA Medium Equity	1,82	12,54	12,16	10,45	8,60

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 9th March 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

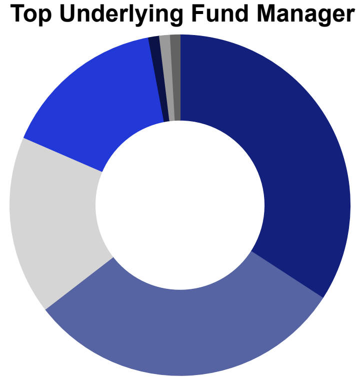
Asset Allocation



Portfolio Holdings

	Portfolio Weighting %
Interactive Balanced Prescient FoF A	69,95
Interactive Income Prescient Fund B	30,05

Top Underlying Fund Manager Holdings



	%
Interactive Equity Prescient D	34,2
Interactive Income Prescient B	30,4
Interactive Income Prescient D	17,0
Interactive Global Equity Pres FOF D	15,5
Satrix Property Index A2	1,0
Harvard House FR Property A	1,0
Sesfikile FR Global Property A2	0,9
Total	**100,0**

Monthly Returns (Net of Investment Fees)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026	2,00	3,18	-4,72	1,96	0,20	-1,16							1,11
2025	0,92	0,03	0,45	1,62	1,83	1,37	1,95	1,58	2,63	1,36	1,07	1,51	17,59
2024	-0,60	0,21	0,87	0,74	1,50	1,42	2,53	1,09	1,99	-0,28	0,84	-0,17	10,55
2023	4,48	-0,80	-0,76	1,56	-1,55	1,18	1,68	-0,23	-1,34	-1,48	4,96	1,72	9,53
2022	-0,77	1,94	0,17	-1,54	-0,15	-3,89	3,88	0,55	-2,50	3,52	3,84	-0,39	4,40
2021	1,73	2,96	1,69	1,51	0,37	0,03	2,54	0,52	-1,01	3,24	2,07	2,83	20,00

Risk Statistics (5 Years)

	Portfolio	Benchmark
Std Dev	6,46	6,45
Max Drawdown	-5,51	-5,65
Sharpe Ratio	0,20	0,19

Disclaimer

Interactive Moderate A

Model Portfolio Factsheet As of 2026/06/30

Top 20 Underlying Securities Holdings

	Portfolio Weighting %
Vanguard FTSE All-Wld ex-US ETF	4,34
REPUBLIC OF SOUTH AFRICA 31/01/30 8%	3,61
Satrix Top 40 Index A2	3,18
Prescient Income Provider B3	2,80
Gold Fields Ltd	2,65
Prescient Flexible Global Income Usd Fund Zar Class D	2,57
Naspers Ltd Class N	2,34
Anglogold Ashanti PLC	2,21
Firstrand Ltd	2,10
iShares MSCI USA Quality Factor ETF	1,86
Vanguard Dividend Appreciation ETF	1,85
VanEck Morningstar Wide Moat ETF	1,82
Invesco QQQ Trust	1,81
REPUBLIC OF SOUTH AFRICA 31/01/45 8.75%	1,81
Schwab US Dividend Equity ETF™	1,80
iShares Core S&P 500 ETF	1,79
Standard Bank Group Ltd	1,61
Prescient Enhanced Yield B3 ZAR Inc	1,60
Prescient Flexible Global Income Usd Fund Zar Class D	1,43
Impala Platinum Holdings Ltd	1,40

Underlying Managers Approach

	***Aylett Equity Prescient**	***Fairtree Equity Prescient**	***Prescient All Share Equity**	***Prescient Top 40 Equity**	***Satrix Dividend Plus**
Investment Strategy & Role Within Portfolio	• Used to add domestic equity exposure • Follows a quality stock selection methodology • Seeks great businesses that are well run and managed • Seek to buy companies trading at discount to fairvalue	• Used to add domestic equity exposure in the solution • Follows a top-down, bottom-up approach • Style agnostic – will move between value and growth • Concentrated portfolio (60 – 80 stocks) • Large and mid-cap preference	• Core equity holding • Passively managed - market capitalisation weighted • Tracks the performance of the SA stock market index • Helps reduce overall cost of solution • Provides performance & risk of the SA stock market	• Core equity holding • Passively managed - market capitalisation weighted • Tracks the performance of SA's top 40 largest companies • Helps reduce overall cost of solution	• 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

	***Interactive Global Equity**	***Harvard House Property**	***Satrix Property Index**	***Sesfikile Global Property**	***Interactive Income**
Investment Strategy & Role Within Portfolio	• 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	• 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.	• 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	• 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

Disclaimer