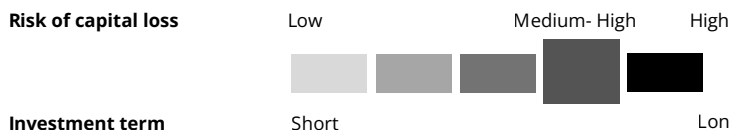


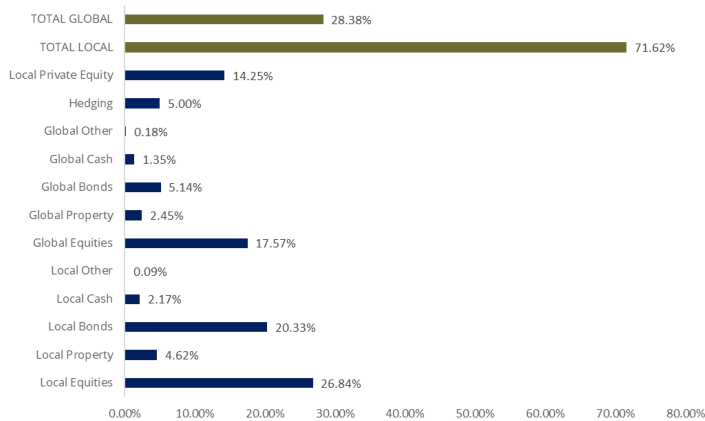
Portfolio information

Factsheet date	30 June 2026
Launch date	1 September 2024
Target return	CPI + 3% over rolling 5-year periods
Benchmark	Median of (ASISA) South African MA Medium Equity Peer Group
Investment horizon	5 years
Regulation 28 status	Compliant
Platform availability	LifeCycle Investments
Income distributions	Income from underlying investments is re-invested and form part of the portfolio's NAV
Risk profile	Moderate to aggressive

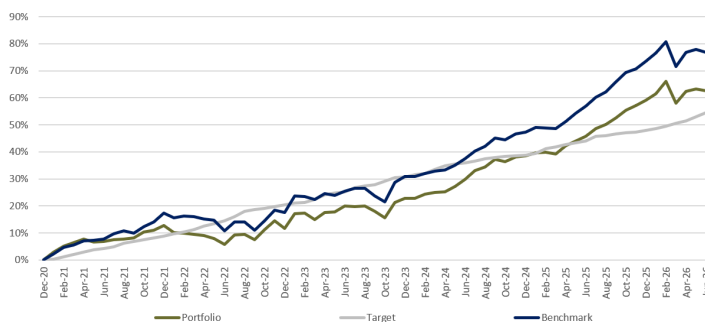
Vivante assumed the management and administration of the portfolio from the effective date take-on date of 01 March 2024. Returns prior to this date is reflective of the asset allocation, performance and management of the previous asset manager, and not indicative of returns under management of Vivante.



Asset Allocation



Cumulative returns



Investment strategy

This portfolio makes use of a strategic asset allocation methodology and is managed via the 27four Life platform to optimise costs and rebalancing opportunities. The portfolio is a balanced portfolio and is diversified across the major asset classes utilising a multi-manager approach whereby fund managers are combined based on their skill and expertise. The available asset classes include: bonds, equity securities, non-equity securities, money market instruments, preference shares, property securities and assets in liquid form.

The portfolio may invest in foreign assets as permitted by legislation and complies with Regulation 28 of the Pension Funds Act, 1956. The offshore exposure of the overall portfolio will be based on that of the underlying funds. The Fund allows for 15% of the portfolio to be invested in Private Equity and 10% in Hedge Funds.

Fees

Management fee	1.00%
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Portfolio information

Fund name	Allocation
SCI Schroder Global Core Equity Feeder Fund (C)	9.59%
Momentum SA Flexible Fixed Interest Fund (D)	9.29%
Visio BCI Unconstrained Fixed Interest Fund (C)	9.29%
Catalyst SCI Flexible Property Fund (C)	6.06%
Satrix MSCI World Index Fund (B2)	5.76%
Fairtree SA Equity Prescient Fund (A2)	5.65%
Truffle SCI SA Equity Fund (D)	5.65%
36One BCI SA Equity Fund (F)	5.09%
Nedgroup Investments SA Equity Fund (B9)	5.09%
Unum Capital Alpha Upgrade Fund	4.75%
Unum Capital Protos Growth Fund	4.75%
South African Livestock Investment Fund (Pty) Ltd	4.75%
1invest Global Government Bond Index Feeder Fund (B1)	3.64%
Aylett Equity Fund Prescient	3.39%
Momentum Trending Equity Fund (C1)	3.39%
AIP RCIS Multi-Strategy Retail Hedge Fund (A)	2.50%
Peregrine Capital High Growth Retail Hedge Fund	2.50%
Coronation Global Strategic USD Income (ZAR) Feeder Fund (P)	2.42%
Curate Momentum Global Emerging Markets Equity Feeder Fund (B)	2.10%
Curate Momentum Enhanced Yield Fund (D)	1.82%
Thyme BCI Multi-Asset Income Fund (A)	1.82%
Prescient Omba Global Equity Feeder Fund (Class 1)	0.71%

Portfolio information**

Period	Portfolio	Target	Benchmark
1 month	-0.5%	1.0%	-0.7%
3 months	2.9%	2.5%	3.1%
6 months	2.2%	4.4%	1.9%
1 year	11.6%	7.2%	12.6%
Latest 3 years (annualised)	10.7%	7.2%	12.2%
Since inception (annualised)	11.0%	6.6%	12.6%
Year to date	2.2%	4.4%	1.8%

** Please refer to the disclaimers regarding the effective date of management of Vivante and its return profile. Portfolio performance are reflective for the date since inception

Vivante Ultra Balanced Portfolio

Vivante Ultra Balanced Monthly Returns														
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	YTD
2022	Portfolio	-2.3%	-0.1%	-0.5%	-0.4%	-1.0%	-2.0%	3.2%	0.2%	-1.8%	3.5%	2.9%	-2.4%	-0.9%
	Target return	0.9%	0.5%	0.9%	1.2%	0.8%	0.9%	1.3%	1.8%	0.5%	0.4%	0.6%	0.5%	9.5%
	Benchmark	-1.4%	0.6%	-0.3%	-0.8%	-0.2%	-3.6%	3.0%	0.0%	-2.7%	3.3%	3.4%	-0.7%	0.3%
2023	Portfolio	5.0%	0.1%	-1.9%	2.1%	0.2%	1.9%	-0.2%	0.3%	-1.6%	-2.1%	4.9%	1.2%	9.9%
	Target return	0.6%	0.2%	1.0%	1.3%	0.6%	0.4%	1.2%	0.5%	0.5%	0.9%	1.1%	0.2%	8.6%
	Benchmark	5.2%	-0.2%	-0.9%	1.8%	-0.5%	1.2%	0.8%	0.1%	-2.3%	-1.7%	5.8%	1.7%	11.2%
2024	Portfolio	0.1%	1.1%	0.7%	0.2%	1.5%	2.1%	2.6%	1.0%	2.2%	-0.5%	1.2%	0.4%	13.0%
	Target return	0.6%	0.4%	1.2%	1.0%	0.5%	0.4%	0.4%	0.7%	0.3%	0.3%	0.2%	0.2%	6.2%
	Benchmark	0.1%	0.7%	0.7%	0.4%	1.2%	1.9%	2.1%	1.2%	2.1%	-0.4%	1.5%	0.5%	12.6%
2025	Portfolio	0.7%	0.2%	-0.4%	1.5%	1.1%	1.2%	1.2%	1.1%	1.4%	1.9%	1.1%	1.4%	14.7%
	Target return	0.5%	1.1%	0.6%	0.6%	0.4%	0.6%	1.1%	0.1%	0.5%	0.3%	0.1%	0.5%	6.6%
	Benchmark	1.1%	-0.1%	-0.2%	1.8%	2.0%	1.8%	2.1%	1.2%	2.4%	2.0%	0.9%	1.7%	17.7%
2026	Portfolio	1.5%	2.7%	-4.8%	2.8%	0.6%	-0.5%							2.2%
	Target return	0.5%	1.1%	0.8%	0.6%	0.9%	1.0%							4.4%
	Benchmark	1.8%	2.3%	-5.1%	3.1%	0.7%	-0.7%							1.8%

Fund managers used in portfolio





Disclaimers

This portfolio is administered and managed by Vivante Asset Managers (Pty) Ltd (Vivante) (Reg. No. 2004/025680/07), an authorised financial services provider (FSP18715) in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS).

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The launch date is the start date of the portfolio. Vivante assumed the management and administration of the pooled fund with effect from the take-on date of 01 March 2024. The launch date of the Model is 1 September 2024. From the effective hand-over date, returns are based on the time-weighted returns of the underlying Funds. These returns are after the deduction of the portfolio management fee and either before, or after, the deduction of any platform administration fees (depending on the platform on which the tracker or index portfolio is invested) and before financial adviser fees. Returns for periods exceeding one year are annualised. The return for the Consumer Price Index (CPI) is at the end of the previous month. The portfolio's asset allocation is based on the weighted average of the underlying funds in which the portfolio invests using the latest available data. The portfolio's asset allocation may differ from time to time due to market movements, changes to the portfolio and the underlying fund data and limitations. The underlying funds may contain exposure to assets that are invested globally, which may present additional risks. Individual investor returns may differ as a result of platform and adviser fees, the actual investment date, cash flows and other transactions. All fees exclude VAT. Vivante does not provide a guarantee on the value of the portfolio, nor does it guarantee the returns of the underlying funds in the portfolio. The investor acknowledges the inherent risk associated with the portfolio (currency, investment, market and credit risks) and that capital is not guaranteed. A switch transaction between underlying funds within the portfolio may incur capital gains tax (CGT) for the investor, should the product through which the investor buys the portfolio not be CGT exempt. For details on the underlying funds in the portfolio, please refer to the minimum disclosure documents, which are obtainable from the relevant investment managers. The information contained in this factsheet is confidential, privileged and only for the use and benefit of the intended recipient and may not be used, published or redistributed without the prior written consent of Vivante or the Vivante Parties. Under no circumstances will Vivante, or the Vivante Parties be liable for any cost, loss or damages arising out of the unauthorised dissemination of this factsheet or the information contained herein.

Sources: Momentum Investments, Prescient, Unum Capital and IFSA

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