

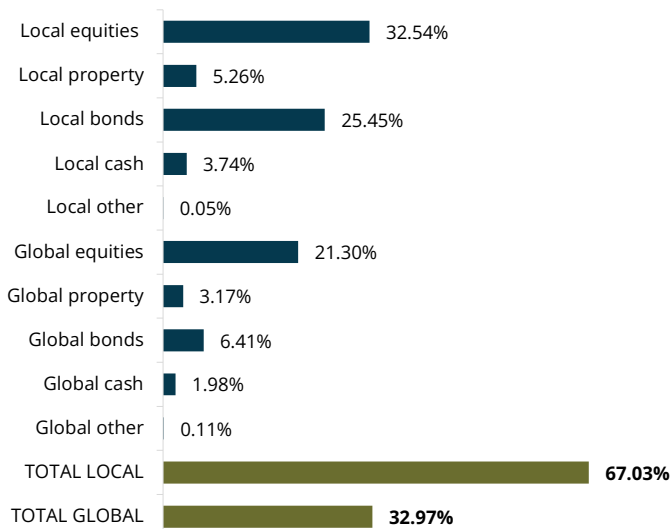
Portfolio information

Factsheet date	30 June 2026
Launch date	31 January 2023
Target return	CPI + 2% over rolling 5-year periods
Benchmark	Average of the (ASISA) South African MA Medium Equity peer group
Investment horizon	5 years
Platform availability	Glacier, INN8, LifeCycle Investments, Momentum Wealth, Old Mutual, PPS
Regulation 28 status	Compliant
Risk profile	Moderate

The portfolio typically has moderate equity exposure which may result in capital volatility over the short term. The portfolio is managed in such a manner that the probability of capital losses over one year periods is low.



Asset allocation



Cumulative returns*



*The investment performance is for illustrative purposes only and is based on an investment of R100. Please refer to the disclaimers for the portfolio launch date and use of simulated returns.

Investment strategy

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.

Fees (incl. VAT)

Portfolio manager fee (p.a.)	0.58%
Total Investment Charges (TIC)*	0.84%

*This is an estimated TIC based on the weighted average of the collective investment schemes (funds) in which the portfolio invests. The TIC has been calculated using the latest available data from Morningstar and Finswitch.

Portfolio allocation

Fund name	Allocation
SCI Schroder Global Core Equity Feeder Fund (C)	11.88%
Momentum SA Flexible Fixed Interest Fund (D)	11.50%
Visio BCI Unconstrained Fixed Interest Fund (C)	11.50%
Catalyst SCI Flexible Property Fund (C)	7.50%
Satrix MSCI World Index Fund (B2)	7.13%
Fairtree SA Equity Prescient Fund (A2)	7.00%
Truffle SCI SA Equity Fund (D)	7.00%
36One BCI SA Equity Fund (F)	6.30%
Nedgroup Investments SA Equity Fund (B9)	6.30%
1invest Global Government Bond Index STANLIB Feeder Fund (B1)	4.51%
Aylett Equity Prescient Fund (A1)	4.20%
Momentum Trending Equity Fund (C1)	4.20%
Coronation Global Strategic USD Income (ZAR) Feeder Fund (P)	3.00%
Curate Momentum Global Emerging Markets Equity Feeder Fund (B)	2.60%
Curate Momentum Enhanced Yield Fund (D)	2.25%
Thyme BCI Multi-Asset Income Fund (A)	2.25%
Prescient Omba Global Equity Feeder Fund (Class 1)	0.88%

Performance**

Period	Portfolio	Target	Benchmark
1 month	-0.64%	0.81%	-0.70%
3 months	3.79%	2.86%	3.07%
6 months	2.27%	4.16%	1.85%
1 year	13.13%	6.51%	12.58%
Latest 3 years (annualised)	12.77%	6.17%	12.17%
Latest 5 years (annualised)	11.08%	7.06%	10.46%
Latest 7 years (annualised)	11.03%	6.64%	9.71%
Latest 10 years (annualised)	10.09%	6.68%	8.09%
Since inception (annualised)	11.77%	6.32%	11.07%
Year to date	2.27%	4.16%	1.85%

**Please refer to the disclaimers for the portfolio launch date and use of simulated returns before this date.

Vivante Absolute Balanced Portfolio

Monthly returns**

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2022	Portfolio	-1.9%	0.3%	-0.6%	-0.9%	-0.5%	-4.0%	4.0%	-0.4%	-3.2%	4.5%	3.1%	-1.3%	-1.4%
	Target return	0.8%	0.4%	0.8%	1.1%	0.7%	0.8%	1.2%	1.7%	0.4%	0.3%	0.5%	0.4%	9.4%
	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	5.5%	-0.1%	-1.4%	2.4%	-0.8%	1.8%	0.8%	0.0%	-2.9%	-1.7%	7.1%	2.0%	13.0%
	Target return	0.5%	0.1%	0.9%	1.2%	0.5%	0.3%	0.3%	1.1%	0.4%	0.8%	1.0%	0.1%	7.5%
	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%	11.3%
2024	Portfolio	-0.1%	1.1%	0.5%	-0.1%	1.7%	1.9%	3.1%	1.3%	2.5%	-0.7%	2.1%	0.2%	14.2%
	Target return	0.2%	0.3%	1.1%	0.9%	0.4%	0.3%	0.3%	0.6%	0.2%	0.2%	0.1%	0.2%	4.9%
	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%	12.8%
2025	Portfolio	0.4%	0.0%	-1.0%	2.9%	1.6%	1.6%	2.4%	1.2%	1.7%	2.4%	1.2%	1.4%	16.8%
	Target return	0.2%	0.5%	1.0%	0.6%	0.5%	0.4%	0.5%	1.0%	0.1%	0.4%	0.3%	0.1%	5.5%
	Benchmark	1.1%	-0.1%	-0.2%	1.8%	2.0%	1.8%	2.1%	1.2%	2.4%	2.0%	0.8%	1.6%	17.7%
2026	Portfolio	1.6%	3.0%	-5.9%	3.9%	0.6%	-0.6%							2.3%
	Target return	0.4%	0.4%	0.5%	0.7%	1.3%	0.8%							4.2%
	Benchmark	1.8%	2.3%	-5.1%	3.1%	0.7%	-0.7%							1.8%

Fund managers used in the portfolio



Disclaimers

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