

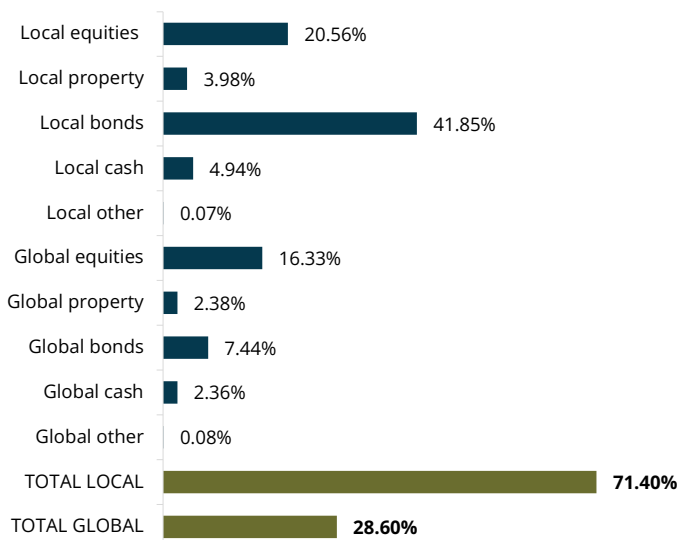
Portfolio information

Factsheet date	30 June 2026
Launch date	31 January 2023
Target return	CPI + 1% over rolling 3-year periods
Benchmark	Average of the (ASISA) South African MA Low Equity peer group
Investment horizon	3 years
Platform availability	Glacier, INN8, LifeCycle Investments, Momentum Wealth, Old Mutual, PPS
Regulation 28 status	Compliant
Risk profile	Conservative

The portfolio typically has low equity exposure resulting in some capital volatility over the shorter 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 conservative 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)*	0.74%

*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
Momentum SA Flexible Fixed Interest Fund (D)	15.75%
Visio BCI Unconstrained Fixed Interest Fund (C)	15.75%
SCI Schroder Global Core Equity Feeder Fund (C)	9.18%
Curate Momentum Enhanced Yield Fund (D)	7.25%
Thyme BCI Multi-Asset Income Fund (A)	7.25%
Satrix MSCI World Index Fund (B2)	5.51%
Catalyst SCI Flexible Property Fund (C)	5.50%
1invest Global Government Bond Index STANLIB Feeder Fund (B1)	4.62%
Coronation Global Strategic USD Income (ZAR) Feeder Fund (P)	4.50%
Fairtree SA Equity Prescient Fund (A2)	4.40%
Truffle SCI SA Equity Fund (D)	4.40%
36One BCI SA Equity Fund (F)	3.96%
Nedgroup Investments SA Equity Fund (B9)	3.96%
Aylett Equity Prescient Fund (A1)	2.64%
Momentum Trending Equity Fund (C1)	2.64%
Curate Momentum Global Emerging Markets Equity Feeder Fund (B)	2.01%
Prescient Omba Global Equity Feeder Fund (Class 1)	0.68%

Performance**

Period	Portfolio	Target	Benchmark
1 month	0.03%	0.74%	0.08%
3 months	4.09%	2.63%	3.52%
6 months	2.87%	3.68%	2.47%
1 year	12.54%	5.51%	11.97%
Latest 3 years (annualised)	12.19%	5.17%	11.72%
Latest 5 years (annualised)	10.55%	6.06%	9.88%
Latest 7 years (annualised)	10.41%	5.64%	9.04%
Latest 10 years (annualised)	9.73%	5.68%	7.91%
Since inception (annualised)	11.46%	5.32%	10.81%
Year to date	2.87%	3.68%	2.47%

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

Vivante Pure Conservative Portfolio

Monthly returns**

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2022	Portfolio	-1.7%	0.2%	-0.6%	-0.4%	-0.3%	-3.0%	3.5%	-0.2%	-2.4%	3.5%	2.1%	-0.8%	-0.4%
	Target return	0.7%	0.3%	0.7%	1.1%	0.7%	0.8%	1.1%	1.6%	0.3%	0.2%	0.5%	0.4%	8.4%
	Benchmark	-1.2%	0.4%	-0.2%	-0.3%	0.1%	-2.7%	2.2%	0.3%	-2.0%	2.6%	2.4%	-0.2%	1.4%
2023	Portfolio	4.6%	0.2%	-0.8%	1.8%	-0.4%	1.7%	0.5%	0.5%	-2.4%	-1.0%	5.9%	1.7%	12.8%
	Target return	0.5%	0.0%	0.8%	1.1%	0.4%	0.3%	0.3%	1.0%	0.4%	0.7%	1.0%	0.0%	6.5%
	Benchmark	3.9%	0.1%	-0.4%	1.4%	-0.6%	1.3%	0.8%	0.5%	-1.7%	-0.8%	4.6%	1.6%	11.0%
2024	Portfolio	0.3%	1.2%	0.2%	-0.1%	1.5%	1.8%	2.7%	1.3%	2.1%	-0.6%	2.1%	0.3%	13.6%
	Target return	0.1%	0.2%	1.0%	0.9%	0.3%	0.3%	0.2%	0.5%	0.2%	0.2%	0.0%	0.1%	3.9%
	Benchmark	0.3%	0.7%	0.4%	0.4%	1.0%	1.8%	2.2%	1.3%	1.8%	-0.3%	1.5%	0.5%	12.3%
2025	Portfolio	0.5%	0.1%	-1.1%	2.6%	1.4%	1.4%	2.2%	0.9%	1.5%	2.1%	1.2%	1.1%	14.9%
	Target return	0.2%	0.4%	1.0%	0.5%	0.4%	0.3%	0.4%	1.0%	0.0%	0.3%	0.2%	0.0%	4.5%
	Benchmark	0.9%	0.1%	0.0%	1.5%	1.6%	1.5%	1.8%	1.0%	1.8%	1.9%	1.1%	1.3%	15.5%
2026	Portfolio	1.2%	2.4%	-4.6%	3.2%	0.8%	0.0%							2.9%
	Target return	0.3%	0.3%	0.5%	0.7%	1.2%	0.7%							3.7%
	Benchmark	1.3%	1.9%	-4.1%	2.7%	0.8%	0.1%							2.5%

Fund managers used in the 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).

The information used to prepare this factsheet includes information from third-party sources and is for information purposes only. This factsheet does not constitute any form of advice and should not be used as a basis to make investment decisions or as an offer or a solicitation to purchase any specific product. The information contained herein is based on the underlying collective investment scheme (fund) allocation at the date of publication of this factsheet. Given that past returns may not be indicative of future returns and the value of investments will fluctuate over time, independent professional advice should always be sought before making an investment decision. Although every attempt has been made to ensure the accuracy and reliability of the information provided herein, Vivante does not guarantee the accuracy, content, completeness, legality or reliability of the information contained in this factsheet and no warranties and/or representations of any kind, expressed or implied, are given to the nature, standard, accuracy or otherwise of the information provided nor to the suitability or otherwise of the information to your particular circumstances. Under no circumstances shall Vivante, its affiliates, directors, officers, employees, representatives or agents (the "Vivante Parties") have any liability to any persons or entities receiving the information made available in this factsheet for any claim, damages, loss or expense, whether caused by the Vivante Parties' negligence or otherwise, including, without limitation, any direct, indirect, special, incidental, punitive or consequential cost, loss or damages, whether in contract or in delict, arising out of or in connection with information made available in this factsheet, whether relating to any actions, transactions, omissions resulting from this information, or relating to any legal proceedings brought against you as a result of this information, and you agree to indemnify the Vivante Parties accordingly.

The launch date is the start date of the portfolio. Returns before this date are based on simulated returns using the portfolio's strategic asset allocation at the launch date, which would not reflect Vivante's historic asset allocation views, or any changes, which would have been made to the portfolio holdings over time. For these simulated return calculations, the underlying funds' retail share classes with the longest return histories have been used and for funds with limited return histories, the applicable index returns have been used. From the launch date returns are based on an investment in a tracker or index portfolio, which are time-weighted returns and the effect of cash flows are not taken into account. 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. Total investment charges (TIC) are the sum of a fund's total expense ratio (TER) and the transaction costs (TC). The portfolio's TIC is an estimated total for the portfolio based on the weighted average of the underlying funds in which the portfolio invests using the latest available data. 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 include 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.

Portfolio manager contact details

Company name	Vivante Asset Managers (Pty) Ltd
FSP number	18715
Physical address	1st Floor, Building 3, Atterbury Estate 19 Frikkie de Beer Street Menlyn, Pretoria 0063
Contact number	087 821 1222
Email	info@vivanteam.com
Website	www.vivanteam.com

