Vivante Ultra Balanced Portfolio

Portfolio information

Factsheet date	30 September 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.

Fees

Management fee 1.00%

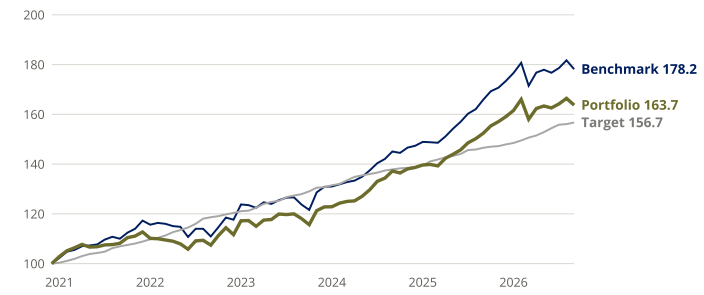
Risk of capital loss

LOW	LOW–MED	**MEDIUM**	MED–HIGH	HIGH

Investment term

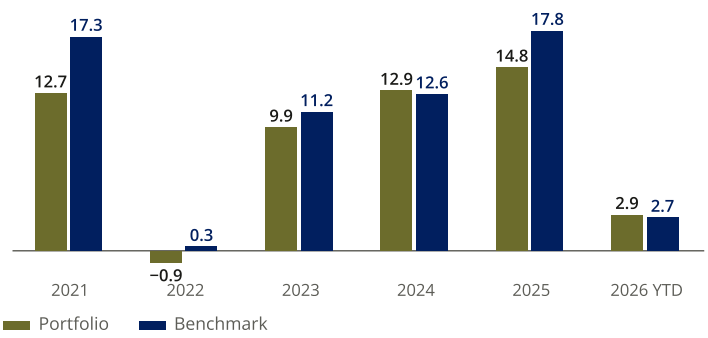
1–3 YRS	3+ YRS	**3–5 YRS**	5+ YRS	7+ YRS

Cumulative returns



Growth of R100 since January 2021 — Portfolio — Target — Benchmark

Calendar year returns



Investment strategy

This portfolio makes use of a strategic asset allocation methodology and is managed via the LifeCycle Investments 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.

Performance

	1M	3M	6M	YTD	1Y	3Y p.a.	5Y p.a.	SI p.a.
Portfolio	**−1.6%**	**0.7%**	**3.5%**	**2.8%**	**7.2%**	**11.5%**	**8.6%**	**10.0%**
Target	0.4%	1.5%	4.0%	6.0%	7.0%	7.0%	7.9%	6.5%
Benchmark	−2.0%	0.4%	3.5%	2.3%	6.9%	12.9%	10.1%	11.5%

Please refer to the disclaimers regarding the effective date of management of Vivante and its return profile. Portfolio performance are reflective for the date of 29 February 2024. Returns after fees; periods over one year are annualised.

Underlying funds

Fund name	Allocation
SCI Schroder Global Core Equity Feeder Fund	10.45%
Momentum SA Flexible Fixed Interest Fund	10.12%
Catalyst SCI Flexible Property Fund	6.60%
Fairtree SA Equity Prescient Fund	6.38%
Truffle SCI SA Equity Fund	6.38%
Satrix MSCI World Index Fund	6.27%
36One FR SA Equity Fund	5.75%
Nedgroup Investments SA Equity Fund	5.75%
Visio FR Unconstrained Fixed Interest Fund	5.06%
Visio FR Bond Fund	5.06%
Alpha Upgrade (Pty) Ltd	4.75%
Protos Growth	4.75%
Aylett Equity Prescient Fund	3.83%
Momentum Trending Equity Fund	3.83%
Curate Momentum Global Emerging Markets Equity Feeder Fund	2.95%
Coronation Global Strategic USD Income (ZAR) Feeder Fund	2.64%
Steyn Capital Daily-Liquidity FR Retail Hedge Fund (CL1)	2.50%
Thyme FR Multi-Asset Income Fund	2.38%
Satrix Global Aggregate Bond Feeder ETF	2.20%
Curate Momentum Enhanced Yield Fund	1.58%
Prescient Omba Global Equity Feeder Fund	0.77%

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Monthly returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD	Target	Bench.
2026	1.5	2.7	−4.8	2.8	0.6	−0.4	1.0	1.3	−1.6				**2.9**	**6.0**	**2.7**
2025	0.7	0.2	−0.4	2.2	1.1	1.2	1.9	1.1	1.5	1.9	1.1	1.3	**14.8**	**6.6**	**17.8**
2024	0.1	1.1	0.6	0.2	1.5	2.1	2.6	1.0	2.1	−0.6	1.2	0.4	**12.9**	**6.2**	**12.6**
2023	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**	**8.6**	**11.2**
2022	−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**	**10.6**	**0.3**

Asset allocation

Local	**69.06%**
Equities	26.95%
Bonds	22.88%
Private equity	9.50%
Property	4.73%
Hedging	2.50%
Cash	2.38%
Other	0.11%

Global	**30.94%**
Equities	22.48%
Bonds	4.25%
Property	2.82%
Cash	1.36%
Other	0.03%

Risk statistics

5.4%
Volatility
Return swing, annualised

−4.8%
Largest Drawdown
Feb 2026 to Mar 2026

2.8%
Best month
Apr 2026

80%
Positive months
Months with a gain

Since September 2024. After fees.

Fund managers used in portfolio

1invest, 36ONE Asset Management, Aylett & Co Fund Managers, Catalyst Fund Managers, Coronation Trust is Earned, curate The Art of Investing, Fairtree, momentum investments, Nedgroup Investments, OMBA, Satrix Own the Market, Sanlam, Thyme Wealth (Pty) Ltd, Truffle Asset Management, VISIO, Unum Capital, SCM

Important information

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 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. Vivante assumed the management and administration of the fund with effect from the take-on date of 01 March 2024. From the launch date to the hand over date, being 29 February 2024, returns are based on returns as presented under the previous asset manager. 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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