

ETFSA RA Wealth Builder Portfolio

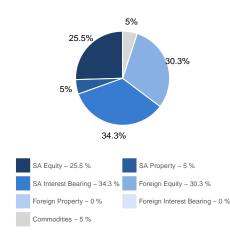
PORTFOLIO DESCRIPTION

The objective of the ETFSA RA Wealth Builder Portfolio is to offer broadly diversified exposure to a comprehensive range of asset classes, investment styles and geographies with no preference given to near term relative value differentials. Although the portfolio aims to add an element of protection to invested capital, it does not offer capital or performance guarantees, therefore portfolio value fluctuations may occur in the short

INVESTOR PROFILE

The Portfolio is ideal for investors who are self-employed or already contributing to an employer's retirement fund and would like to make additional savings for retirement. The portfolio is suitable for an investor with a medium-term investment horizon. It matches the need for capital growth with a moderate risk management philosophy and moderate levels of income. The portfolio is well-suited for moderate risk-taking investors with real return objectives, seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation.

PORTFOLIO ALLOCATION



STATEMENT OF CHANGES (%)

Asset Class	Current Jul-25	Previous Jun-25	Change
SA Equity	25.5	30.9	-5.5
SA Property	5	5	-0.1
SA Interest Bearing	34.3	31.6	2.7
Total Local	64.7	67.6	-2.8
Foreign Equity	30.3	28	2.3
Foreign Property	0	0	0
Foreign Interest Bearing	0	0.1	0
Total Foreign	30.3	28.1	2.2
Commodities	5	4.3	0.6
Total	100	100	-0.6

PORTFOLIO HOLDINGS

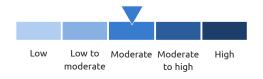
View the Portfolio Holding Allocation Factsheet on the ETFSA.co.za website under Products > Retirement Annuity Fund > Portfolio Holdings or simply click here.

PERFORMANCE



KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Balance between income and capital growth within regulatory constraints

RECOMMENDED INVESTMENT TIME HORIZON

> 5 years

ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset Medium Equity

PORTFOLIO COMPOSITE BENCHMARK

25% Capped SWIX (SA Equity) + 5% SAPY (SA Property) + 5% STeFI (SA Cash) + 30% ALBI (SA Bonds) + 30% ACWI (Foreign Equity ZAR) + 5% BCOM (Commodities)

LAUNCH DATE

September 2013

PORTFOLIO MANAGEMENT FEES

TER: 0.25% p.a.(excl. VAT)

* exclusive of the fees levied by the Retirement fund for administration and advice

REGULATORY STRUCTURE

Regulation 28 compliant

PORTFOLIO ESG SCORE - MSCI FUND RATINGS

Average (A)

+27 (0) 10 446 0374 | rafunds@ETFSA.co.za | www.ETFSA.co.za | 51 West Street, Houghton, Johannesburg, 2198
Disclaimer @2025 This document should not be considered as an offer or solicitation of an offer to sell, buy or subscribe for any securities or investment products. This document is not guaranteed for accuracy, completeness or otherwise. It may not be considered as advice, a recommendation or an offer to enter into or conclude any transaction. ETFSA recommends that financial advice be sought should any party seek to place any reliance on the information contained herein or for purposes of determining the suitability of the products for the investor as mentioned in this document ETFSA, its sponsors, administrators, contributors and product providers disclaim any liability for any loss, damage, or expense that might occur from the use of or reliance on the data and services provided through this document. The information contained in this document may not be construed as a legal, accounting, regulatory or tax advice and is given without any liability whatsoever Past performance is not guarantee of future returns. Any modelling or back testing data contained in this document may not be construed as a statement or projection as to future performance. All returns quoted are net of fees that is, after deduction of all expenses as quoted in the Portfolio Management TER Returns for periods exceeding one year are annualised. All returns are in Rands. The benchmark is a composite benchmark as per the weights and indices as indicated The return is an estimate and is displayed as a general guide which is solicient to hange without notice to investors ETFSA.co.za is the registered trading name of M F Brown, an authorised Financial Services Provider (FSP 39217). The ETFSA Portfolio Management Company Ltd (Reg No 2012/019954/07) is an authorised financial services provider (FSP 52314).