Factsheet - June 2025

Retirement Annuities

ETFSA RA Wealth Protector Portfolio

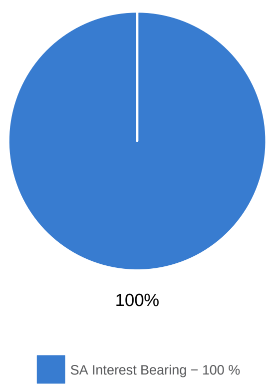
PORTFOLIO DESCRIPTION

The objective of the ETFSA RA Wealth Protector Portfolio is to offer a cash only investment of highest credit quality for risk averse members who do not want to carry the risk of a capital loss. Concurrently, there would be no potential of capital growth, other than the reinvestment of interest income. Although the portfolio aims to add an element of protection to invested capital, it does not offer capital or performance guarantees.

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 very short-term investment horizon, or a very risk averse appetite for investments. The portfolio is well-suited for very conservative investors looking for capital preservation with no additional real return objectives.

PORTFOLIO ALLOCATION



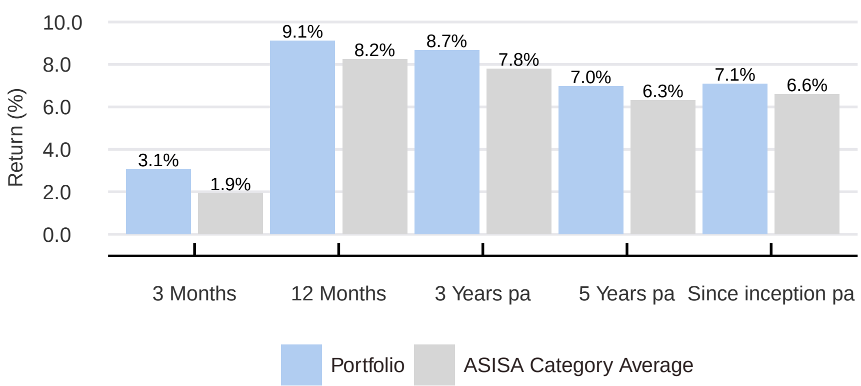
STATEMENT OF CHANGES (%)

Asset Class	Current Jun-25	Previous May-25	Change
SA Equity	0	0	0
SA Property	0	0	0
SA Interest Bearing	100	100	0
Total Local	**100**	**100**	**0**
Foreign Equity	0	0	0
Foreign Property	0	0	0
Foreign Interest Bearing	0	0	0
Total Foreign	**0**	**0**	**0**
Commodities	0	0	0
Total	**100**	**100**	**0**

PORTFOLIO HOLDINGS

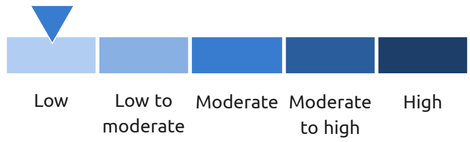
View the Portfolio Holding Allocation Factsheet on the ETFSA.co.za website under Products > Retirement Annuity Fund > Portfolio Holdings or simply click here.

PERFORMANCE



KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Interest income only

RECOMMENDED INVESTMENT TIME HORIZON

1 year

ASISA SECTOR - COMPARATIVE

SA Interest-Bearing - Money Market

PORTFOLIO COMPOSITE BENCHMARK

100% STeFI (SA Cash)

LAUNCH DATE

September 2017

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)

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