

# ETFSA RA Wealth Velocity Portfolio

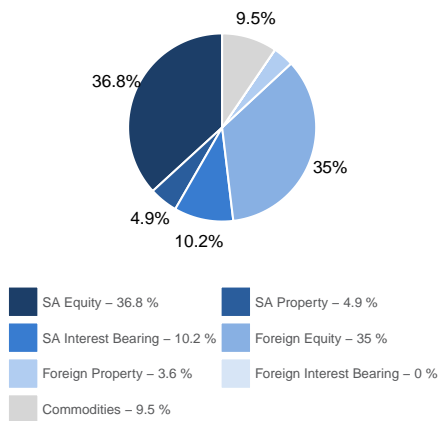
## PORTFOLIO DESCRIPTION

The ETFSA RA Wealth Velocity Portfolio aims to maximise allowable allocations to growth assets within the parameters of Regulation 28, allowing for up to 90% in growth assets, equities, commodities and listed property. The portfolio is designed for investors with a longer time horizon (greater than 5 years) and a relatively high risk tolerance. The portfolio does not offer capital or performance guarantees, therefore portfolio value fluctuations may occur in the short term.

## INVESTOR PROFILE

The Portfolio is ideal for investors who are self-employed or not considering to retire soon. It also suits investors contributing to an employer's retirement fund and would like to make additional savings for retirement to benefit from maximising tax deductible contributions of up to 27,5% of annual taxable income. The portfolio is suitable for an investor with a medium to long-term investment horizon – it is designed to provide maximum growth in capital with a high targeted real return. The portfolio is well-suited for investors seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation.

## PORTFOLIO ALLOCATION



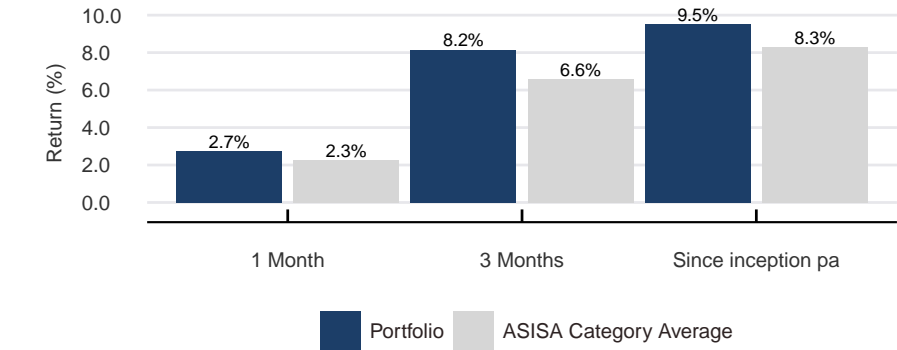
## STATEMENT OF CHANGES (%)

Asset Class	Current Jul-25	Previous Jun-25	Change
SA Equity	36.8	37.1	-0.4
SA Property	4.9	5	-0.1
SA Interest Bearing	10.2	10.3	-0.1
Total Local	51.9	52.4	-0.5
Foreign Equity	35	35.2	-0.2
Foreign Property	3.6	3.7	0
Foreign Interest Bearing	0	0	0
Total Foreign	38.7	38.9	-0.2
Commodities	9.5	8.7	0.8
Total	100	100	-0.8

## PORTFOLIO HOLDINGS

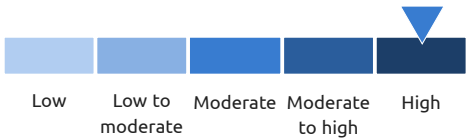
View the Portfolio Holding Allocation Factsheet on the ETFSA.co.za website under Products > Retirement Annuity Fund > Portfolio Holdings or simply click here.

## PERFORMANCE



## KEY INFORMATION

### RISK PROFILE



### INVESTMENT OBJECTIVE

Focus on capital growth within regulatory constraints

### RECOMMENDED INVESTMENT TIME HORIZON

> 5 years

### ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset High Equity

### PORTFOLIO COMPOSITE BENCHMARK

37.5% Capped SWIX (SA Equity) + 5% SAPY (SA Property) + 10% ALBI (SA Bonds) + 35% ACWI (Foreign Equity ZAR) + 7.5% EPRA/NAREIT Developed (Foreign Property) + 5% BCOM (Commodities)

### LAUNCH DATE

January 2025

### 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)