

# Vivante Absolute Balanced Portfolio

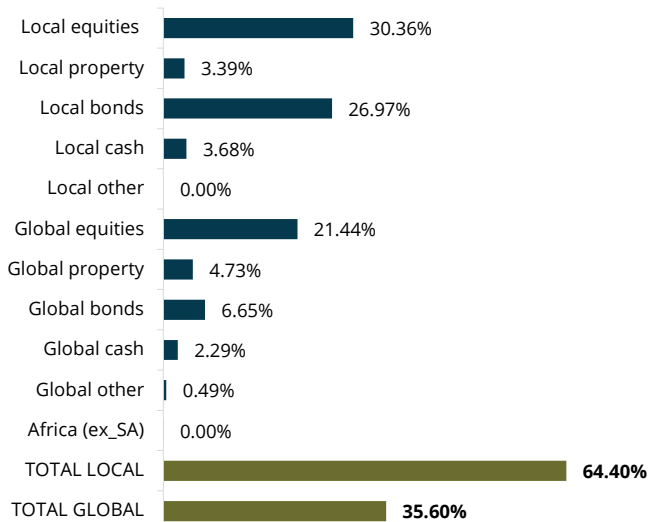
## Portfolio information

<b>Factsheet date</b>	<b>30 April 2025</b>
<b>Launch date</b>	27 March 2023
<b>Target return</b>	CPI + 2% over rolling 5-year periods
<b>Benchmark</b>	Average of the (ASISA) South African MA Medium Equity peer group
<b>Investment horizon</b>	5 years
<b>Regulation 28 status</b>	Compliant
<b>Platform availability</b>	27four Life platform
<b>Income distributions</b>	Income from underlying investments is re-invested and form part of the portfolio's NAV
<b>Risk profile</b>	Moderate

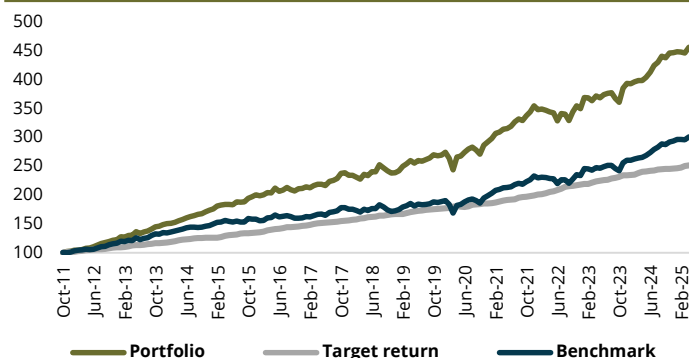
The portfolio typically has moderate equity exposure which may result in capital volatility over the short term. The portfolio is managed in such a manner that the probability of capital losses over one year periods is low.



## 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

This portfolio makes use of a strategic asset allocation methodology and is managed via the 27four Life 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.

## Fees (incl. VAT)

<b>Investment manager fee (p.a.)</b>	0.63%
<b>Total Investment Charges (TIC)*</b>	0.75%
<b>Policy fee (life and admin fee)</b>	0.16%

\*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 Core Equity Fund (C)	14.20%
10X Total World Stock Tracker Feeder Fund (W)	12.45%
Momentum SA Flexible Fixed Interest Fund (D)	12.25%
Visio BCI Unconstrained Fixed Interest Fund (C)	12.25%
Satrix MSCI World Index Fund (B2)	6.72%
Fairtree SA Equity Prescient Fund (A2)	6.21%
Foord Equity Fund (B2)	6.21%
BlueAlpha BCI Equity Fund (B)	5.33%
1invest Global Government Bond Index Feeder Fund (B1)	5.00%
Aylett Equity Prescient Fund (A1)	3.55%
Catalyst SCI Flexible Property Fund (C)	3.50%
Curate Momentum Enhanced Yield Fund (D)	3.25%
Thyme Wealth IP Multi-Asset Income Fund (A)	3.25%
Catalyst SCI Global Real Estate Feeder Fund (B)	3.00%
Coronation Global Strategic USD Income (ZAR) Feeder Fund (P)	2.00%
Coronation Global Emerging Markets Flexible (ZAR) Fund (P)	0.83%

## Performance\*\*

Period	Portfolio	Target	Benchmark
1 month	2.30%	0.55%	1.77%
3 months	1.81%	2.07%	1.49%
6 months	4.28%	2.58%	4.62%
1 year	14.67%	4.75%	13.42%
Latest 3 years (annualised)	9.90%	7.04%	9.60%
Latest 5 years (annualised)	11.46%	6.85%	10.57%
Latest 7 years (annualised)	9.90%	6.70%	8.03%
Latest 10 years (annualised)	9.55%	6.91%	6.81%
Since inception (annualised)	11.56%	6.34%	9.42%
Year to date	2.23%	2.33%	2.58%

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

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## Monthly returns\*\*

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2021	Portfolio	2.1%	2.9%	0.8%	1.7%	0.3%	1.2%	2.6%	1.4%	-0.8%	2.5%	2.0%	3.1%	21.5%
	Target return	0.3%	0.6%	0.8%	0.9%	0.8%	0.3%	0.4%	1.3%	0.6%	0.4%	0.5%	0.6%	7.4%
	Benchmark	2.3%	2.4%	0.7%	1.4%	0.3%	0.4%	1.8%	1.0%	-0.7%	2.2%	1.4%	2.9%	17.3%
2022	Portfolio	-1.9%	0.3%	-0.6%	-0.9%	-0.5%	-4.0%	4.0%	-0.4%	-3.2%	4.5%	3.1%	-1.3%	-1.4%
	Target return	0.8%	0.4%	0.8%	1.1%	0.7%	0.8%	1.2%	1.7%	0.4%	0.3%	0.5%	0.4%	9.4%
	Benchmark	-1.4%	0.6%	-0.3%	-0.8%	-0.2%	-3.6%	3.0%	0.0%	-2.7%	3.3%	3.4%	-0.7%	0.3%
2023	Portfolio	5.5%	-0.1%	-1.4%	2.3%	-0.9%	1.6%	0.6%	0.2%	-2.6%	-1.8%	6.7%	2.3%	12.6%
	Target return	0.5%	0.1%	0.9%	1.2%	0.5%	0.3%	0.3%	1.1%	0.4%	0.8%	1.0%	0.1%	7.5%
	Benchmark	5.2%	-0.2%	-0.9%	1.8%	-0.5%	1.2%	0.8%	0.1%	-2.3%	-1.7%	5.8%	1.7%	11.3%
2024	Portfolio	-0.2%	0.9%	0.5%	0.0%	1.5%	2.2%	2.8%	1.2%	2.4%	-0.6%	1.9%	0.1%	13.5%
	Target return	0.2%	0.3%	1.1%	0.9%	0.4%	0.3%	0.3%	0.6%	0.2%	0.2%	0.1%	0.2%	4.9%
	Benchmark	0.1%	0.7%	0.7%	0.4%	1.2%	1.9%	2.1%	1.2%	2.1%	-0.4%	1.5%	0.5%	12.8%
2025	Portfolio	0.4%	-0.1%	-0.4%	2.3%									2.2%
	Target return	0.2%	0.5%	1.0%	0.6%									2.3%
	Benchmark	1.1%	-0.1%	-0.2%	1.8%									2.6%

## Fund managers used in the portfolio



## Disclaimers

This investment portfolio is underwritten by 27four Life Limited, a registered long-term insurer. The portfolio is administered by Prescient Fund Services (Pty) Ltd, an authorised financial services provider in terms of the Financial Advisory and Intermediary Services Act (FAIS Act). The investment manager is Vivante Asset Managers (Pty) Ltd (Vivante) an authorised financial services provider in terms of the FAIS Act, FSP licence number 18715.

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. 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 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 fees, the actual investment date, cash flows and other transactions. All returns from the launch date are quoted after the deduction of fees. All fees include VAT.

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Sources: Prescient and Morningstar

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