Vivante Core Growth Portfolio

Portfolio information

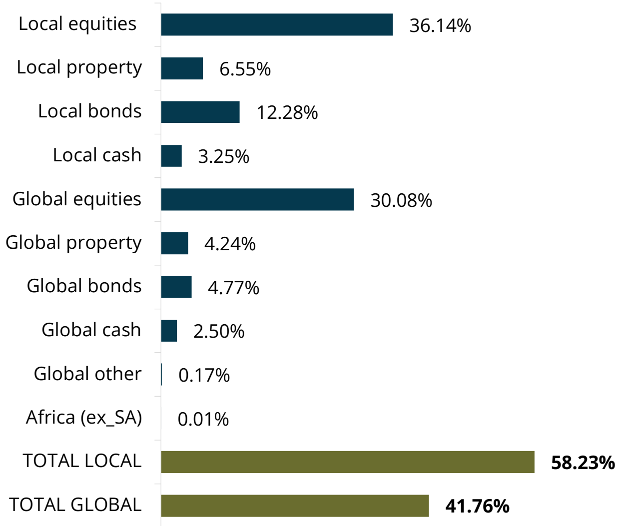
Factsheet date	**31 August 2025**
Launch date	31 January 2023
Target return	CPI + 4% over rolling 7-year periods
Benchmark	Average of the (ASISA) South African MA High Equity peer group
Investment horizon	7 years
Platform availablity	Glacier, LifeCycle Investments, Momentum Wealth, Old Mutual, PPS
Regulation 28 status	Compliant
Risk profile	Aggressive

The portfolio typically has high equity exposure which may result in capital volatility over the short to medium term. The portfolio is managed in such a manner that capital losses over one year periods may occur.

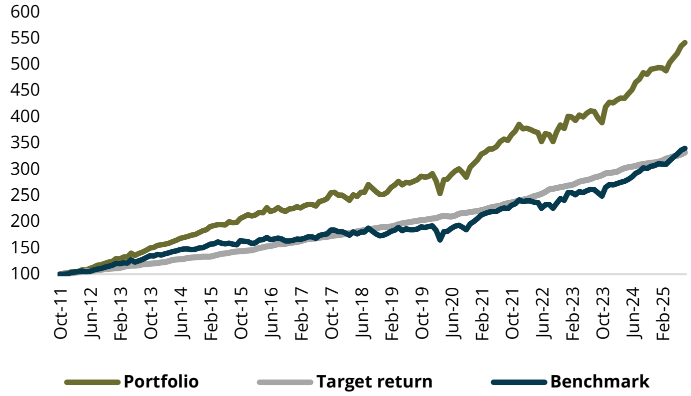
Risk of capital loss Low Medium High

Investment term Short Long

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

The portfolio is a growth 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)

Portfolio manager fee (p.a.)	0.58%
Total Investment Charges (TIC)*	0.80%

**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
SCI Schroder Global Core Equity Feeder Fund (C)	19.20%
Momentum Core Equity Fund (C)	12.00%
Satrix MSCI World Index Fund (B2)	11.52%
Catalyst SCI Flexible Property Fund (C)	9.00%
Fairtree SA Equity Prescient Fund (A2)	8.00%
Foord Equity Fund (B2)	8.00%
36One BCI SA Equity Fund (F)	7.20%
Aylett Equity Prescient Fund (A1)	4.80%
Momentum SA Flexible Fixed Interest Fund (D)	4.75%
Visio BCI Unconstrained Fixed Interest Fund (C)	4.75%
Thyme Wealth IP Multi-Asset Income Fund (A)	4.00%
1nvest Global Government Bond Index Feeder Fund (B1)	3.50%
Coronation Global Strategic USD Income (ZAR) Feeder Fund (P)	2.00%
Prescient Omba Global Equity Feeder Fund (Class 1)	1.28%

Performance**

Period	Portfolio	Target	Benchmark
1 month	1.32%	1.18%	1.12%
3 months	5.81%	2.32%	5.36%
6 months	9.92%	4.92%	9.71%
1 year	14.82%	7.48%	15.02%
Latest 3 years (annualised)	13.97%	8.27%	13.48%
Latest 5 years (annualised)	12.51%	9.06%	11.99%
Latest 7 years (annualised)	10.42%	8.63%	8.88%
Latest 10 years (annualised)	10.59%	8.81%	8.03%
Since inception (annualised)	12.40%	8.44%	11.70%
Year to date	10.21%	6.00%	10.72%

***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**	**2.3%**	**3.3%**	**1.2%**	**1.8%**	**0.0%**	**1.2%**	**2.8%**	**1.5%**	**-0.8%**	**2.9%**	**2.1%**	**3.4%**	**24.1%**
	Target return	0.4%	0.7%	0.9%	1.0%	0.9%	0.4%	0.5%	1.4%	0.7%	0.5%	0.6%	0.7%	**9.4%**
	Benchmark	2.7%	3.1%	1.4%	1.4%	0.4%	0.1%	1.9%	1.2%	-0.6%	2.6%	1.3%	3.2%	**20.3%**
2022	**Portfolio**	**-2.2%**	**0.3%**	**-0.6%**	**-1.1%**	**-0.6%**	**-4.6%**	**4.4%**	**-0.6%**	**-3.6%**	**5.2%**	**3.5%**	**-1.7%**	**-2.1%**
	Target return	0.9%	0.5%	0.9%	1.3%	0.9%	1.0%	1.4%	1.8%	0.5%	0.4%	0.7%	0.6%	**11.4%**
	Benchmark	-1.4%	0.6%	-0.2%	-1.0%	-0.3%	-4.5%	3.0%	0.0%	-3.1%	4.1%	3.8%	-1.1%	**-0.2%**
2023	**Portfolio**	**6.1%**	**-0.3%**	**-1.7%**	**2.7%**	**-0.9%**	**1.9%**	**0.9%**	**-0.3%**	**-3.1%**	**-2.1%**	**7.7%**	**2.2%**	**13.3%**
	Target return	0.7%	0.2%	1.0%	1.3%	0.7%	0.5%	0.5%	1.2%	0.6%	0.9%	1.2%	0.2%	**9.5%**
	Benchmark	5.9%	-0.1%	-1.5%	2.3%	-0.6%	1.3%	1.0%	-0.2%	-2.4%	-2.3%	6.5%	2.0%	**12.3%**
2024	**Portfolio**	**-0.3%**	**1.2%**	**0.8%**	**-0.1%**	**1.9%**	**1.8%**	**3.2%**	**1.3%**	**2.6%**	**-0.7%**	**2.1%**	**0.1%**	**14.9%**
	Target return	0.3%	0.4%	1.3%	1.1%	0.6%	0.5%	0.4%	0.7%	0.4%	0.4%	0.2%	0.3%	**6.9%**
	Benchmark	-0.1%	0.8%	1.0%	0.5%	1.4%	1.8%	2.3%	1.2%	2.4%	-0.4%	1.3%	0.5%	**13.5%**
2025	**Portfolio**	**0.5%**	**-0.2%**	**-1.1%**	**3.0%**	**1.9%**	**1.7%**	**2.7%**	**1.3%**					**10.2%**
	Target return	0.4%	0.6%	1.2%	0.7%	0.6%	0.5%	0.6%	1.2%					**6.0%**
	Benchmark	1.1%	-0.2%	-0.2%	2.1%	2.2%	1.9%	2.2%	1.1%					**10.7%**

Fund managers used in the portfolio

Disclaimers

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).

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