

Symmetry 5-7

Factsheet



31 DECEMBER 2025

RISK PROFILE

| | | | | |
|-----|-----------------|----------|-------------------------|------|
| Low | Low to Moderate | Moderate | Moderate to High | High |
|-----|-----------------|----------|-------------------------|------|

SOLUTION INFORMATION

| | |
|--------------------------|-----------------|
| Inception Date: | 14 October 1999 |
| Assets under management: | R31.7 bn |
| Target: | CPI + 6% p.a. |
| Regulation 28 compliant: | Yes |

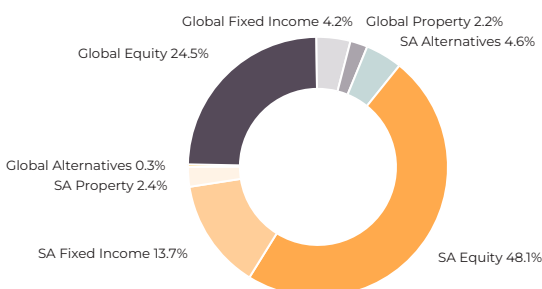
INVESTMENT DESCRIPTION AND OBJECTIVE

The solution aims to achieve maximum long-term growth in excess of inflation and targets returns of 5% to 7% above CPI per year (after fees) over rolling seven-year periods. It invests across asset classes, locally and globally, including listed shares, listed property, bonds and cash. Alternative assets, like hedge funds and unlisted assets, may also be included. Symmetry is responsible for asset allocation and allocates to specialist active asset managers and index-tracking mandates in each of the asset classes. The solution is suitable for investors with a long-term horizon who are comfortable with some volatility in returns as it has high exposure to growth assets (equities and property) and low exposure to defensive assets (bonds and cash). The solution is offered through a life policy.

INVESTMENT MANAGER SELECTION

| ASSET GROUPING | INVESTMENT MANAGER SPLIT |
|---------------------|--|
| SA Equity | ALL WEATHER, CORONATION, M&G MIANZ Investments, ASSET MANAGEMENT, Ninety One, OLD MUTUAL |
| SA Fixed Income | ALUWANI, CORONATION, FUTUREGROWTH, M&G Investments, MATRIX, PRESCIENT, TEREBINTH CAPITAL |
| SA Property | CATALYST, FUTUREGROWTH, OLD MUTUAL, Sesikile Capital, 36ONE, ALL WEATHER, FUTUREGROWTH, INFRAIMPACT, MASTERS ROCK, OLD MUTUAL, OysterCatcher, PEREGRINE CAPITAL, STANLIB |
| SA Alternatives | JUPITER, M&G, MONTRUSCO BOLTON, NORTHERN TRUST, OLD MUTUAL, PZENA, Russell Investments, SANDERS CAPITAL, WELLINGTON MANAGEMENT |
| Global Equity | BLACKROCK, Morgan Stanley, Stone Harbor, CATALYST, RESOLUTION CAPITAL |
| Global Fixed Income | BLACKROCK |
| Global Property | BLACKROCK, CATALYST, RESOLUTION CAPITAL |
| Global Alternatives | BRAVOS |

ACTUAL ASSET ALLOCATION

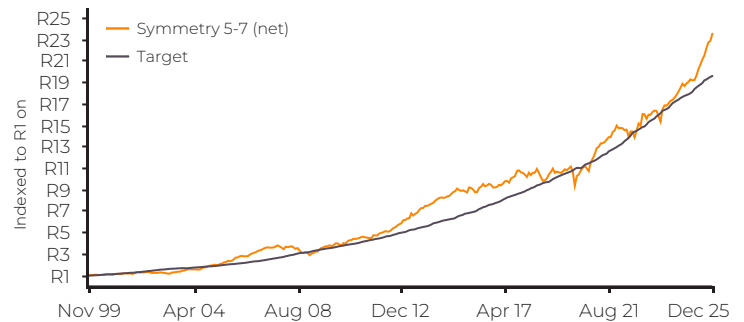


PERFORMANCE DATA

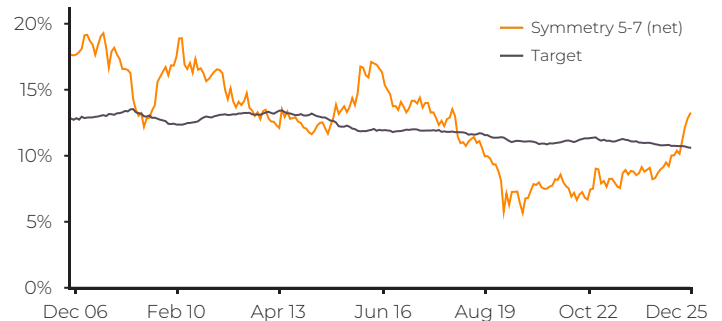
| | Symmetry 5-7 (gross) | Symmetry 5-7 (net) | Target |
|-----------------|----------------------|--------------------|--------|
| 1 Month | 2.9% | 2.9% | 0.4% |
| 1 Year | 24.4% | 23.5% | 9.5% |
| 3 Years p.a. | 17.3% | 16.3% | 10.0% |
| 5 Years p.a. | 15.6% | 14.6% | 11.0% |
| 7 Years p.a. | 14.2% | 13.2% | 10.6% |
| 10 Years p.a. | 11.0% | 10.1% | 10.9% |
| Since Inception | 13.8% | 12.8% | 12.0% |

Gross returns are before deduction of all fees but after transaction costs. Net returns are after deduction of fees for Symmetry and underlying managers

PERFORMANCE AGAINST TARGET



7-YEAR ROLLING RETURNS



TOTAL EXPENSE RATIO (TER) AND TRANSACTION COSTS

(ONE YEAR PERIOD AS AT SEPTEMBER 2025)

| | Symmetry 5-7 |
|---------------------------------------|--------------|
| Investment Management Charge (IMC) | 0.74% |
| Performance Fee | 0.18% |
| Total Expense Ratio (TER) | 0.92% |
| Transaction Costs (TC) | 0.10% |
| Total Investment Charges (TIC) | 1.02% |

CPI refers to the percentage change in the SA Consumer Price Index as provided by Statistics South Africa, lagged by one month due to the timing of release of the latest figures.

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