

Symmetry 3-5 Tracker

Factsheet



31 December 2025

SOLUTION INFORMATION

Inception date: 11 October 2019

Assets under management: R67 175 035

Benchmark:

- 32% JSE Capped SWIX
- 18% All Bond Index
- 12% STeFI Composite
- 3% FTSE/JSE Africa SA List Prop (SAPY)
- 25% MSCI World (ZAR)
- 7% FTSE World Gov Bond Index
- 3% FTSE EPRA/NAREIT

Target: 3 - 5% p.a. above CPI over rolling five-year periods

Regulation 28 compliant: Yes

Investment description and objective

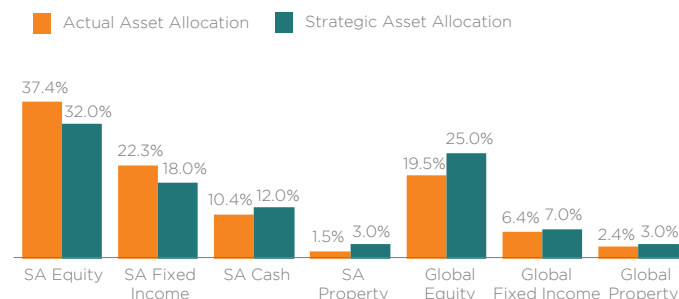
The portfolio seeks to grow capital in excess of inflation and targets returns of 3% to 5% above inflation per annum (after fees) over rolling five-year periods. The portfolio invests in index tracking mandates across asset classes including, for example, listed shares, listed property, bonds and cash, both in South Africa and globally. Symmetry makes the asset allocation decisions. The portfolio is suitable for investors with a medium-term time horizon who are comfortable with some volatility in returns. It has balanced exposure to growth assets, such as equities and property, and income-generating asset classes. The portfolio is offered to investors through a life policy.

Total expense ratio (TER) and transaction costs (TC) (as at September 2025)

	Symmetry 3-5 Tracker
Investment Management Charge (IMC)	0.30%
Total Expense Ratio (TER)	0.30%
Transaction Costs (TC)*	0.05%
Total Investment Charges (TIC)	0.35%

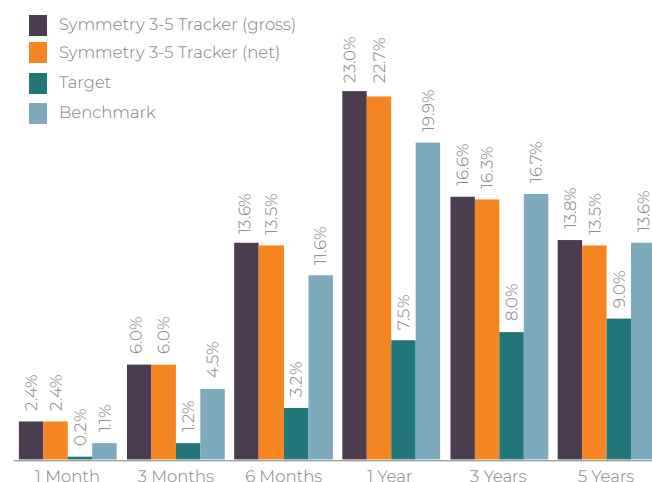
* Transaction Costs are costs incurred in the buying and selling of the underlying assets. The numbers quoted above are calculated over a rolling one-year period.

ASSET ALLOCATION



Source: Symmetry

HISTORICAL RETURNS



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

Source: Symmetry

"CPI" refers to the SA Consumer Price Index headline year-on-year rate as provided by Statistics South Africa but lagged by one month due to the timing of the release of the latest inflation figures.

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