

Symmetry 4-6 Tracker

Factsheet



31 December 2025

SOLUTION INFORMATION

Inception date:	11 October 2019
Assets under management:	R656 335 113
Benchmark:	43% JSE Capped SWIX 11% All Bond Index 3% STeFI Composite 3% FTSE/JSE Africa SA List Prop (SAPY) 32% MSCI World (ZAR) 5% FTSE World Gov Bond Index 3% FTSE EPRA/NAREIT
Target:	4 - 6% p.a. above CPI over rolling seven-year periods
Regulation 28 compliant:	Yes

Investment description and objective

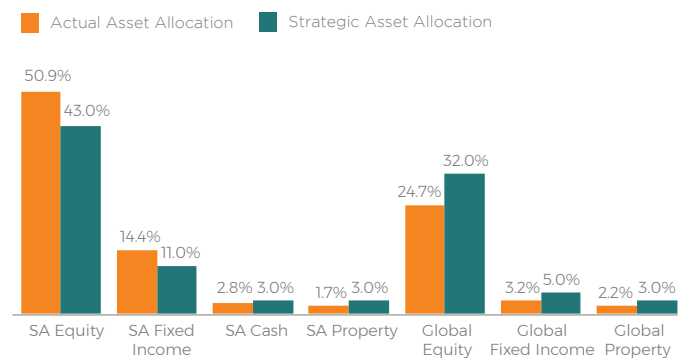
The portfolio seeks to grow capital in excess of inflation and targets returns of 4% to 6% above inflation per annum (after fees) over rolling seven-year periods. The portfolio invests in index tracking mandates across asset classes including, for example, listed shares, listed property, bonds and cash, both in South Africa and globally. Symmetry makes the asset allocation decisions. The portfolio is suitable for investors with a medium to long-term time horizon as it has high exposure to growth assets such as equities and property and low exposure to 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)

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

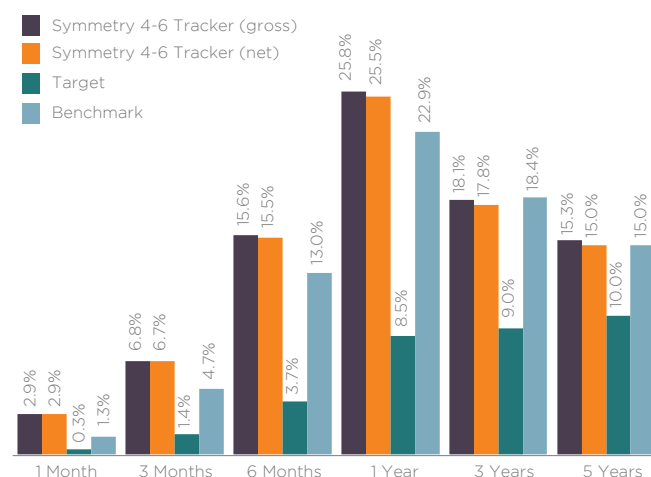
* Transaction Costs are costs incurred in the buying and selling of the underlying assets
The numbers quoted above are calculated over a rolling one-year period.

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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