

31 January 2026

### SOLUTION INFORMATION

<b>Inception date:</b>	1 April 2010
<b>Assets under management:</b>	R4 837 698 822
<b>Benchmark:</b>	Median of Alexforbes Global Large Manager Watch
<b>Regulation 28 compliant:</b>	Yes

### Investment description and objective

The solution aims to outperform the median of the AlexForbes Global Large Manager Watch (AFLMW). The underlying asset managers manage multi-asset class (balanced) mandates including listed shares, listed property, bonds and cash, both in South Africa and globally. The solution may also invest in alternative assets including, for example, hedge funds and private equity. The solution is suitable for investors with a 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 solution is offered to investors through a life policy.

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

	Symmetry Managed
Investment Management Charge (IMC)	0.67%
Performance Fee*	0.02%
<b>Total Expense Ratio (TER)</b>	<b>0.69%</b>
Transaction Costs (TC)**	0.12%
<b>Total Investment Charges (TIC)</b>	<b>0.81%</b>

\* Performance Fees are charged on alternative assets and assets held with external investment managers outside of the Old Mutual Group.  
\*\* Transaction Costs are costs incurred in the buying and selling of the underlying assets.

### Investment manager allocation

Investment manager	Allocation
Coronation Balanced Plus	23.7%
M&G Balanced	28.8%
NinetyOne Opportunity	14.5%
Allan Gray Balanced	15.8%
Abax Balanced	14.5%
OM Core Balanced	1.2%
OM Private Equity	1.4%

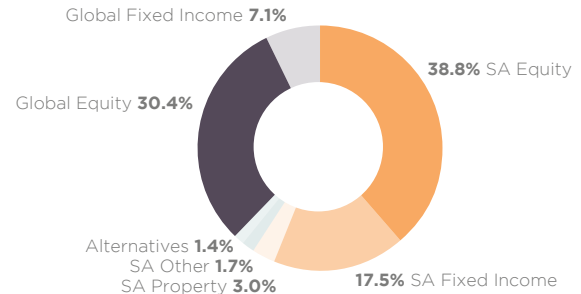
Source: Symmetry

### 5 Year annualised risk and returns

	Asset Class	Return	Std Dev
Symmetry Managed		14.5%	6.3%
JSE SWIX		16.7%	11.9%
All Bond Index	SA Fixed Income	12.8%	7.3%
STeFI Composite	SA Cash	6.7%	0.5%
FTSE/JSE Africa SA List Prop (SAPY)	SA Property	21.6%	16.4%
MSCI World (ZAR)	Global Equity	14.3%	14.2%
JSE Capped SWIX	SA Equity	18.4%	12.0%

Source: Symmetry

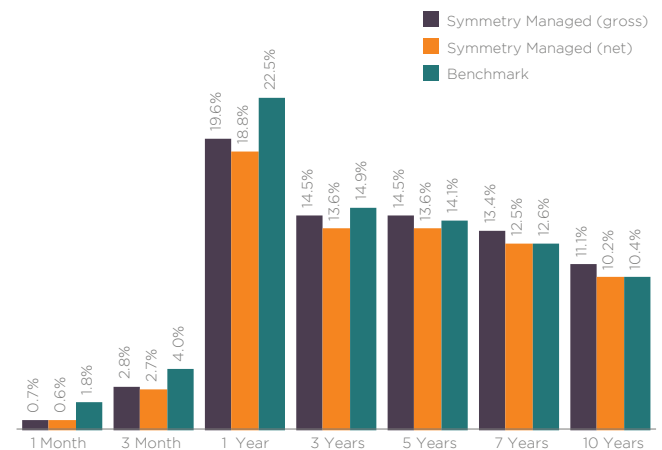
### ACTUAL ASSET ALLOCATION



Asset allocation is one month in arrears

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.

Returns for periods greater than 1 year are annualised.

Source: Symmetry

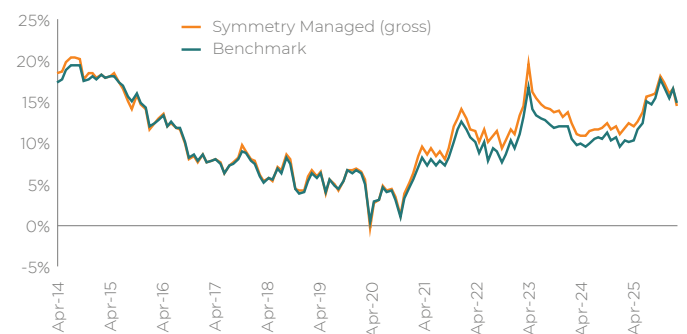
### CALENDAR YEAR RETURNS

	2026	2025	2024	2023	2022
Symmetry Managed (gross)	0.7%	20.0%	15.6%	14.4%	3.7%
Symmetry Managed (net)	0.6%	19.2%	14.7%	13.4%	2.7%
Benchmark	1.8%	21.9%	14.5%	13.4%	1.5%

<sup>1</sup> Annualised year-to-date returns

Sources: Symmetry

### 3 YEAR ROLLING RETURNS



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.

EMAIL [LinkedInvestments@oldmutual.com](mailto:LinkedInvestments@oldmutual.com) | WEBSITE [www.symmetry.co.za](http://www.symmetry.co.za)

Symmetry is a Division of Old Mutual Life Assurance Company (South Africa) Limited. A licensed Financial Services Provider and Life Insurer. Investors' rights and obligations are set out in the relevant contracts. Market fluctuations and changes in rates of exchange or taxation may have an effect on the value, price or income of investments. Since the performance of financial markets fluctuates, an investor may not get back the full amount invested. Past performance is not necessarily a guide to future investment performance. Guarantees on returns and against capital losses are not provided. All returns are rand returns unless otherwise stated. Whilst every care has been taken in compiling the information in this document, the information is not advice and Symmetry and/or its associates do not give any warranty as to the accuracy or completeness of the information provided and disclaim all liability for any loss or expense, however caused, arising from any use of or reliance upon the information. Symmetry compliant presentations and a list of composite descriptions as well as policies for valuing portfolios, calculating performance and preparing compliant presentations are all available upon request.