

# Symmetry Max 28

## Factsheet



31 MARCH 2026

### RISK PROFILE

Low	Low to Moderate	Moderate	<b>Moderate to High</b>	High
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### SOLUTION INFORMATION

Inception Date:	14 October 1999
Assets under management:	R964.9 m
Target:	CPI + 6.5% p.a.
Regulation 28 compliant:	Yes

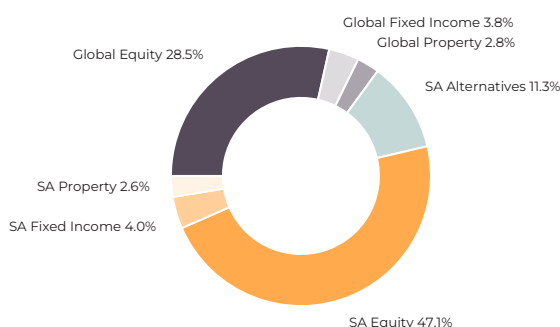
### INVESTMENT DESCRIPTION AND OBJECTIVE

The solution aims to achieve maximum long-term growth in excess of inflation and targets returns of 6% to 7% above CPI per year (after fees) over rolling ten-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, Ninety One, OLD MUTUAL
SA Fixed Income	ALUWANI, CORONATION, FUTUREGROWTH, M&G Investments, MATRIX, PRESCIENT, TERE BINTH CAPITAL
SA Property	CATALYST, FUTUREGROWTH, OLD MUTUAL, Sesikile Capital
SA Alternatives	36ONE, ALL WEATHER, FUTUREGROWTH, INFRAIMPACT, M&G Investments, OysterCatcher, PEREGRINE CAPITAL, M&G Investments
Global Equity	JUPITER, M&G Investments, MONTRUSCO BOLTON, NORTHERN TRUST, OLD MUTUAL, PZENA, Russell Investments, SANDERS CAPITAL, WELLINGTON MANAGEMENT
Global Fixed Income	BLACKROCK, Morgan Stanley, Stone Harbor
Global Property	BLACKROCK, CATALYST, RESOLUTION CAPITAL

### ACTUAL ASSET ALLOCATION

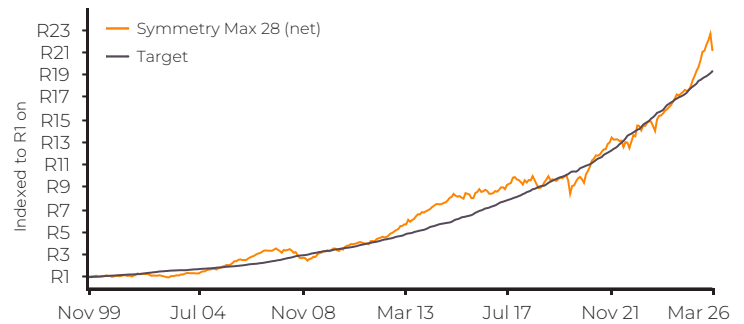


### PERFORMANCE DATA

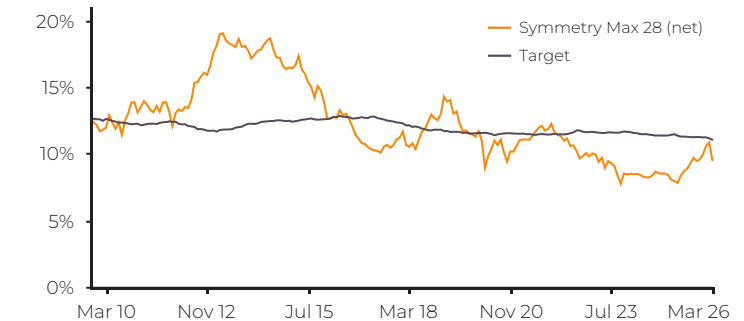
	Symmetry Max 28 (gross)	Symmetry Max 28 (net)	Target
1 Month	-6.2%	-6.4%	0.9%
1 Year	21.2%	20.4%	9.5%
3 Years p.a.	15.7%	14.7%	10.4%
5 Years p.a.	14.0%	12.9%	11.4%
7 Years p.a.	12.8%	11.8%	11.1%
10 Years p.a.	10.6%	9.6%	11.1%
Since Inception	13.2%	12.3%	11.9%

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



### 10-YEAR ROLLING RETURNS



### TOTAL EXPENSE RATIO (TER) AND TRANSACTION COSTS

(ONE YEAR PERIOD AS AT DECEMBER 2025)

	Symmetry Max 28
Investment Management Charge (IMC)	0.74%
Performance Fee	0.09%
<b>Total Expense Ratio (TER)</b>	<b>0.82%</b>
Transaction Costs (TC)	0.12%
<b>Total Investment Charges (TIC)</b>	<b>0.95%</b>

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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