Symmetry Max 28
Factsheet

SYMMETRY

31 AUGUST 2026

RISK PROFILE

Low	Low to Moderate	Moderate	**Moderate to High**	High

SOLUTION INFORMATION

Inception Date:	14 October 1999
Assets under management:	R994.5 m
Target:	CPI + 6.5% p.a.
Regulation 28 compliant:	Yes

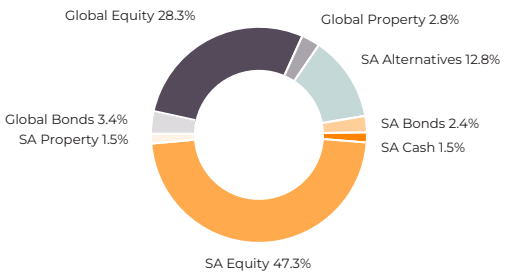
INVESTMENT DESCRIPTION AND OBJECTIVE

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 Cash	Aluwani Capital Partners; Coronation; Futuregrowth Asset Management; M&G Investments; Matrix Fund Managers; Prescient Investment Management; Terebinth Capital
SA Equity	All Weather; Coronation; M&G Investments; Mianzo Asset Management; Ninety One; Old Mutual
SA Bonds	Aluwani Capital Partners; Coronation; M&G Investments
SA Property	Catalyst; Old Mutual; Sesfikile Capital
SA Alternatives	27 FOUR; 36ONE; All Weather; Futuregrowth Asset Management; Infraimpact; Marble Rock; Old Mutual; OysterCatcher Investments; Peregrine Capital; Stanlib
Global Equity	Jupiter Asset Management; Man numeric; Montrusco Bolton; Northern Trust; Old Mutual; PZENA Investment Management; Russell Investments; Sanders Capital; Wellington Management
Global Bonds	Amundi Investment Solutions; Morgan Stanley; Stone Harbor Investment Partners
Global Property	BlackRock; Catalyst; Resolution Capital

ACTUAL ASSET ALLOCATION

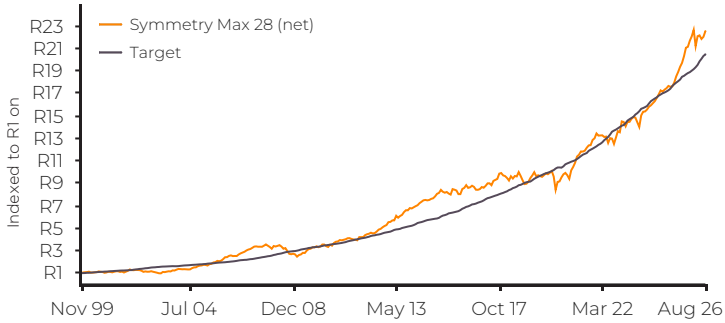


PERFORMANCE DATA

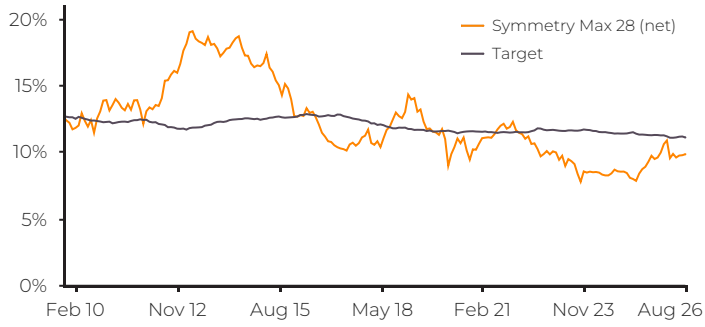
	Symmetry Max 28 (gross)	Symmetry Max 28 (net)	Target
1 Month	2.3%	2.3%	0.7%
1 Year	15.2%	14.3%	10.8%
3 Years p.a.	15.9%	14.9%	10.6%
5 Years p.a.	13.7%	12.7%	11.5%
7 Years p.a.	14.0%	13.0%	11.2%
10 Years p.a.	10.8%	9.9%	11.1%
Since Inception	13.2%	12.3%	11.9%

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 MARCH 2026)

	Symmetry Max 28
Investment Management Charge (IMC)	0.77%
Performance Fee	0.07%
Total Expense Ratio (TER)	**0.84%**
Transaction Costs (TC)	0.17%
Total Investment Charges (TIC)	**1.00%**

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.

EMAIL LinkedInvestments@oldmutual.com | INTERNET 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. 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.