



PORTFOLIO RETURN OBJECTIVE

Generate returns in excess of benchmark made up of 50% All Share Index and 50% SteFI Cash over a rolling 12 month period, while reducing the probability of negative returns over any rolling 12 month period when compares to the benchmark.

INVESTMENT STRATEGY

The Portfolio has the freedom to invest across various asset classes, hedge funds, derivative instruments, direct equity and fixed income assets, and will actively adjust the Portfolio's allocation to the various asset classes based on the Portfolio Manager's assessment of the market's prevailing and expected conditions in terms of growth and preservation objectives.

The Portfolio Manager may make use of leverage in the management of the Portfolio via borrowing, selling assets short or the use of long and short derivative positions.

MONTHLY RETURNS:

* Dark Greyed blocks denote Model returns. Actual returns from 1 Sept 2025, ** Gross = Performance after fees, *** Net of Tax = Performance after fees and accrued tax (CGT = 12%).

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD	BM
2019	5.01%	5.47%	0.47%	4.55%	-4.28%	4.32%	0.24%	-2.14%	1.36%	3.88%	-0.07%	4.52%	25.32%	9.80%
2020	-1.26%	-7.21%	-18.94%	13.16%	4.74%	6.15%	7.07%	0.22%	-3.07%	-2.19%	15.56%	4.75%	15.07%	7.04%
2021	2.81%	6.22%	4.06%	0.94%	1.88%	-0.66%	1.14%	1.40%	-1.25%	3.58%	-1.12%	6.52%	28.29%	16.05%
2022	1.79%	1.65%	3.06%	0.30%	0.96%	-4.94%	1.61%	0.19%	-2.91%	4.63%	9.56%	-0.73%	15.46%	4.77%
2023	4.67%	-2.30%	-0.58%	3.40%	-4.71%	1.71%	2.88%	-1.82%	-1.79%	-4.44%	10.30%	-2.30%	4.08%	8.94%
2024	-2.85%	-0.95%	4.45%	3.33%	1.97%	5.44%	6.03%	1.49%	6.54%	-0.62%	-1.18%	-0.62%	24.96%	11.05%
2025 Gross	1.44%	0.02%	2.10%	2.23%	3.43%	2.07%	1.70%	1.76%	5.89%	1.22%	1.74%	3.51%	30.61%	23.89%
2025 Net of Tax	1.26%	0.02%	1.85%	1.96%	3.02%	1.82%	1.49%	1.55%	5.19%	1.08%	1.53%	3.09%	26.55%	23.89%
2026 Gross	5.04%	1.55%	-6.20%	1.37%									1.42%	1.85%
2026 Net of Tax	4.43%	1.36%	-5.46%	1.21%									1.29%	1.85%

RISK PROFILE



PORTFOLIO MANAGER

4D Wealth Management (Pty) Ltd
FSP 40794

PORTFOLIO INCEPTION

1 September 2025

PORTFOLIO BENCHMARK

50% All Share Index and
50% SteFI Cash

PORTFOLIO SIZE

R9,630,269.54

PORTFOLIO CLASSIFICATION

Multi Strategy Alternative

FUND DEALING

Daily

MINIMUM LUMP SUM INVESTMENT

R10 000.00

MINIMUM RECURRING INVESTMENT

R500.00

FEES

Annual Management Fee =
1.45% (excl. VAT)

Performance Fee = 20% of
excess return above the benchmark
over a rolling 12 month period subject
to high watermark

PORTFOLIO ADMINISTRATOR

Prescient Fund Services

PRIME BROKER

Peresec

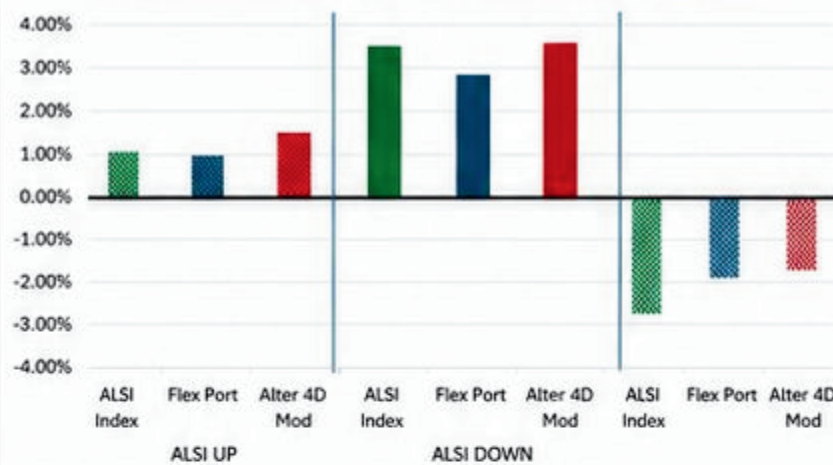
PORTFOLIO ACCESS

27four Endowment
27four Living Annuity
Website: www.4Dwealth.co.za

FUND LEGAL STRUCTURE

Life Pool Portfolio

PERFORMANCE IN UP VS DOWN MONTHS FOR THE ALSI



ALSI UPSIDES VS. DOWNSIDE CAPTURE

Upside Capture 101.31%

Down Side Capture 61.49%

Negative periods during ALSI up 5

Positive periods during ALSI down 17

RISK ON VS RISK OFF



ASSET ALLOCATION

	EXPOSURE %
Growth Managers	66.67%
Preservation Managers	33.33%
Derivatives	0%
Fixed Income - Direct	0%
TOTAL EXPOSURE	100.00%



GLOSSARY SUMMARY NAV:



ANNUALISED PERFORMANCE:

Annualised performance shows longer term performance rescaled to a 1-year period. Annualised performance is the average return per year over the period. Actual annual figures are shown in the performance table above.



HIGHEST & LOWEST RETURN:

The highest and lowest returns for any 1 year over the period since inception will be shown once the portfolio has a 1 year track record.



SHARPE RATIO:

The Sharpe ratio is used to indicate the excess return the portfolio delivers over the risk free rate per unit of risk adopted by the fund. Standard Deviation: The deviation of the return stream relative to its own average.



MAX DRAWDOWN:

The maximum peak to trough loss suffered by the Fund since inception.



HIGH WATER MARK:

The highest level of performance achieved over a specified period.



MODERATE HIGH RISK INVESTMENT:

A moderate high risk investment profile seeks a balance between capital growth and capital preservation over the medium to long-term. Investors with this profile can expect moderate levels of volatility and are willing to tolerate periodic fluctuations in their investment value in anticipation of potentially higher longer term returns over a 5 - 10 year investment horizon.



QUALIFIED HEDGE FUNDS:

A type of hedge fund that is only available to investors that meet the qualified investor criteria.



QUALIFIED INVESTOR:

A person who invests an initial minimum amount of R1 million and who has demonstrable knowledge and experience in financial and business matter which would enable the investor to assess the merits and risks of a hedge fund or has appointed a Financial Services Provider (FSP) who has demonstrable knowledge and experience to advise the investor regarding merits and risks of a hedge fund investment.



*PERFORMANCE FEE:

The performance fee will be effective from 01 September 2025. Performance fees are payable on outperformance of the benchmark using a participation rate of 20%. A permanent high watermark is applied, which ensure that performance fees will only be charged on new performance. There is no cap on the performance fee. Please note that the Total Expense Ratio and Transaction Costs cannot be determined accurately because of the short life span of the Financial Product and the funds. The TER will be available after one year.



INFORMATION AND MANDATORY DISCLOSURES

This investment portfolio is underwritten by 27four Life Limited, a registered long-term insurer. The portfolio is administered by Prescient Fund Services (Pty) Ltd, an authorised financial services provider in terms of the Financial Advisory and Intermediary Services Act (FAIS Act) FSP. The investment manager is 4D Wealth Management (Pty) Ltd an authorised financial services provider in terms of the FAIS Act, FSP licence number 40794. This fact sheet has been compiled to provide factual information on the policy offered and does not constitute advice as defined and contemplated in the FAIS Act. All returns are quoted after the deduction of fees. Past investment returns are not indicative of future returns and the value of investments will fluctuate over time. Independent financial advice should be sought to ensure the accuracy of the information in this document, 27four Life Limited and 4D Wealth Management (Pty) Ltd do not accept any responsibility for any claim, damages, loss or expense, loss of income, howsoever arising, out of or in connection with the information in this document, whether by a client, investor or intermediary.