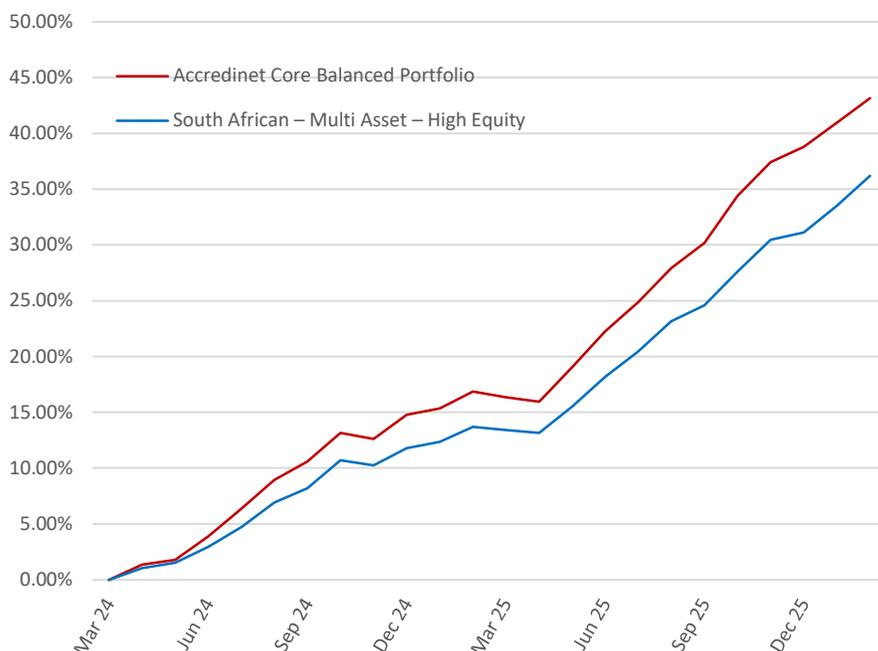


## INVESTMENT OBJECTIVES

The Portfolio aims to create long-term wealth for Investors through the use of low-cost funds. A wide variety of low-cost index funds, including low-cost boutique managers, are used. The portfolio is a momentum and value-based model. The portfolio aims to outperform the average return of the sector and achieve a return in excess of CPI + 4% over a 5-year period. The Portfolio assumes some risk, which includes market fluctuations. The portfolio is suitable for an investment term of 5 years or longer. The Portfolio invests in a mix of shares, bonds, property, commodities and cash. The Portfolio may buy foreign assets up to a maximum of 45%.

ASISA unit trust category: South African – Multi Asset – High Equity (0% - 75% Equity exposure) , (0% - 45% Foreign exposure)

## PERFORMANCE (Net of Management Fees)



| Cumulative (%) | 1 Year | 3 Years | 5 Years | Since Inception |
|----------------|--------|---------|---------|-----------------|
| Fund           | 22.51% | -       | -       | 43.18%          |
| Fund Benchmark | 19.80% | -       | -       | 36.20%          |

## PORTFOLIO HOLDINGS

|  |        |
|--|--------|
| Satrix ALSI Index Fund                     | 20.00% |
| Satrix MSCI World Equity Index Feeder Fund | 20.00% |
| M&G Balanced Fund                          | 10.00% |
| Nedgroup Investments Core Diversified Fund | 10.00% |
| Sygnia Skeleton Balanced 70 Fund           | 10.00% |
| Amplify SCI Balanced Fund                  | 10.00% |
| PPS Managed Fund                           | 10.00% |
| Allan Gray Bond Fund                       | 7.50%  |
| Sesfikile BCI Property Fund                | 2.50%  |

## FUND INFORMATION

|                     |   |
|---------------------|---|
| Portfolio Managers: | 4D Wealth Management                      |
| Launch Date:        | 01 April 2025                             |
| Regulation 28:      | Compliant                                 |
| Benchmark:          | South African – Multi Asset – High Equity |

## PLATFORM AVAILABILITY

Allan Gray

## RISK PROFILE

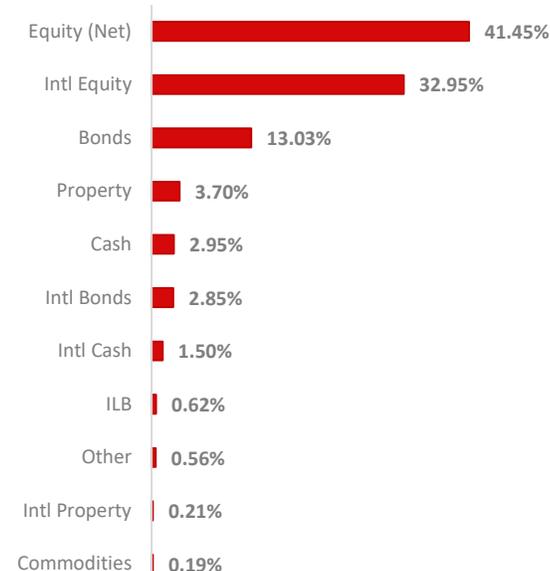
### Moderate

- This portfolio has higher equity exposure and therefore could have increased volatility over the shorter term.
- Where the asset allocation contained in this document reflect offshore exposure, the portfolio is exposed to currency risk.
- The expected potential long-term investment returns are lower but less volatile over the medium to long term than higher risk portfolios.

## FEES

- The portfolio management fee for this portfolio 0.30% ex VAT.
- Platform fees , underlying fund fees and advice fee will be dependent on platforms and advice.

## ASSET ALLOCATION





## MONTHLY RETURNS

|        | YEAR | JAN   | FEB    | MAR    | APR   | MAY   | JUN   | JUL   | AUG   | SEP   | OCT    | NOV   | DEC   | YTD/Year |
|--------|------|-------|--------|--------|-------|-------|-------|-------|-------|-------|--------|-------|-------|----------|
| FUND   | 2026 | 1.57% |        |        |       |       |       |       |       |       |        |       |       | 1.57%    |
| SECTOR | 2026 | 2.02% |        |        |       |       |       |       |       |       |        |       |       | 2.02%    |
| FUND   | 2025 | 1.35% | -0.40% | -0.38% | 2.69% | 2.68% | 2.16% | 2.42% | 1.78% | 3.23% | 2.25%  | 0.99% | 1.58% | 22.27%   |
| SECTOR | 2025 | 1.19% | -0.27% | -0.19% | 2.10% | 2.27% | 1.93% | 2.27% | 1.16% | 2.43% | 2.22%  | 0.52% | 1.81% | 18.83%   |
| FUND   | 2024 |       |        | 1.35%  | 0.39% | 2.06% | 2.38% | 2.42% | 1.56% | 2.35% | -0.50% | 1.94% | 0.47% | 15.36%   |
| SECTOR | 2024 |       |        | 1.01%  | 0.53% | 1.40% | 1.79% | 2.15% | 1.23% | 2.35% | -0.42% | 1.34% | 0.52% | 12.53%   |

**Health Warning:** The return quoted reflects the performance of a similar portfolio since its inception on 1 April 2024. Actual returns for the **Accredinet Core Portfolio** will only be available from 1 April 2025 and may differ from those shown. Past performance is not necessarily indicative of future results.

Managed by: **4D WEALTH MANAGEMENT**. Authorised Financial Service Provider, FSP Number 40794.

The fund allocation (above) indicates the holdings of the model portfolio, also referred to as wrap portfolios. The portfolio holdings are quantitatively and qualitatively assessed on a monthly basis by the independent investment committee. Where any of the above funds are not available on any particular Linked Investment Service Provider (LISP) platform, an appropriately comparable replacement fund is selected by the investment committee. Due to the possible fund composition variations resulting from such comparable replacements, the actual overall asset allocation, fees and returns may differ across platforms. Periodic portfolio rebalancing is initiated by the investment committee to realign strategic allocations whilst taking specific account of the intended risk and return profiles of the portfolios. Past performance is not indicative of future performance. The capital or the return of a portfolio is not guaranteed. A wrap fund is a portfolio consisting of a number of underlying investments wrapped into a single product. Wrap funds are not legal CIS funds of funds as the wrap fund itself is not a collective investment portfolio but is simply a collection of separate collective investment portfolios and money market accounts. With a wrap fund the investor has direct ownership of the underlying investments. Wrap funds are not regulated by the Collective Investment Schemes Control Act and do not have a separate legal status. They are regulated by the same legislation that applies to Linked Investment Services Providers (LISPs), namely the Stock Exchanges Control Act and the Financial Markets Control Act. Investors should take note that any changes made within a wrap fund can trigger capital gains tax. The portfolio's performance numbers are based on a master portfolio. These performance numbers are net of all underlying managers TER's, but gross of the portfolio management, LISP and advice fees.

### FAIS CONFLICT OF INTEREST DISCLOSURE

Please note that your financial advisor has to disclose any conflict of interest as well as all fees received relating to your investment in writing to you.

### PORTFOLIO MANAGERS

**4D Wealth Management (FSP 40794)**

Reon Coetzee, CFP®, BA (UP), CIPA (UNISA), PDFP (UFS)