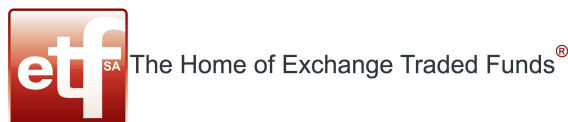


# etfSA Income Model Portfolio

Factsheet – October 2023



## PORTFOLIO DESCRIPTION

The objective of the etfSA Income Model Portfolio is to offer a strategic asset allocation into a select range of income-producing SA ETFs listed on the JSE. Sources of income may be interest or dividends. This is a low-cost portfolio, suitable for use in a discretionary or tax-free investment account.

The portfolio does not pay out interest or dividends – any distributions received from underlying investments remain in the portfolio to allow for additional compounded growth.

## INVESTOR PROFILE

The Portfolio is suitable for an investor with an investment horizon of less than 3 years – investors with a below-average risk tolerance, who wish to receive the income earned in the interest earning and high dividend ETFs that make up this portfolio.

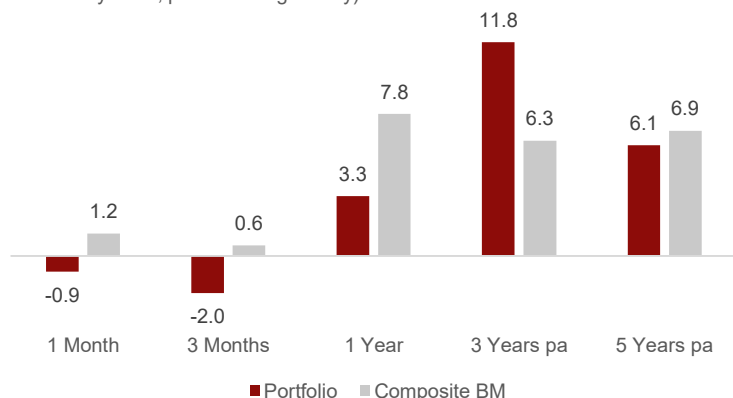
## PORTFOLIO HOLDINGS

Asset Class	Exchange Traded Fund (ETF)	%
SA Equity	<b>Satrix Dividend ETF</b> Tracks a FTSE/JSE Dividend Plus index which selects companies from the top 100 universe of companies listed on the JSE, excluding property companies, that have the highest expected dividend yield over the next 12 months	20
SA Property	<b>CoreShares SA Property Income ETF</b> Tracks a customised S&P Dow Jones Index designed to measure the performance of large SA Listed Property Companies with an emphasis on higher yielding companies	20
SA Interest Bearing	<b>Satrix GOVI ETF</b> Tracks the South African Government Bond Index (GOVI) and offers high fixed interest rate coupons, paid monthly to investors	40
	<b>Satrix TRACI 3m ETF</b> Tracks the Absa Capital ZAR Tradable 3 Month Cash Index consisting of 3-month SA money market deposit rates (NCDs)	20
Foreign Equity		---
Foreign Property		---
Foreign Interest Bearing		---

## PERFORMANCE (%)

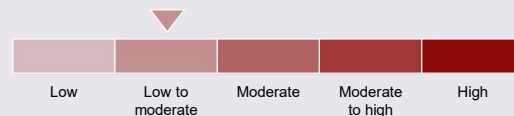
As at 31 October 2023

**Note:** This represents the historical performance of the selected ETFs (or the indices they track, prior to listing history)



## KEY INFORMATION

### RISK PROFILE



### INVESTMENT OBJECTIVE

Income

### RECOMMENDED INVESTMENT TIME HORIZON

< 3 years

### ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset - Income

### PORTFOLIO COMPOSITE BENCHMARK

50% STeFI (SA Cash) + 50% ALBI (SA Bonds)

### LAUNCH DATE

March 2022

### TOTAL INVESTMENT FEES – 0.5% + VAT + trading fees

Investment management: 0.25% + VAT

Administration: 0.25% + VAT

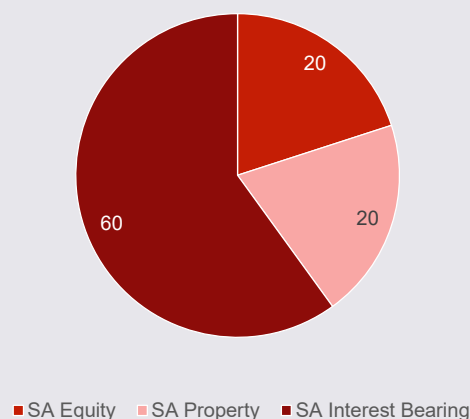
Transaction costs: 0.1% + VAT brokerage + bulked settlement fees (negligible)

### REGULATORY STRUCTURE

Fully compliant with Section 12T of the Income Tax Act

Available for Tax Free Investment Accounts and Discretionary Investments

### PORTFOLIO ALLOCATION



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