etfSA LA Wealth Conservator Portfolio

Factsheet – April 2022

PORTFOLIO DESCRIPTION

The objective of the etfSA LA Wealth Conservator Portfolio is to prioritise income generation from a broad range of sources – interest, dividends and other distributions, both domestic and global – offering a lower risk solution for members. Although the portfolio aims to add an element of protection to invested capital, it does not offer capital or performance guarantees, therefore portfolio value fluctuations may occur in the short term.

INVESTOR PROFILE

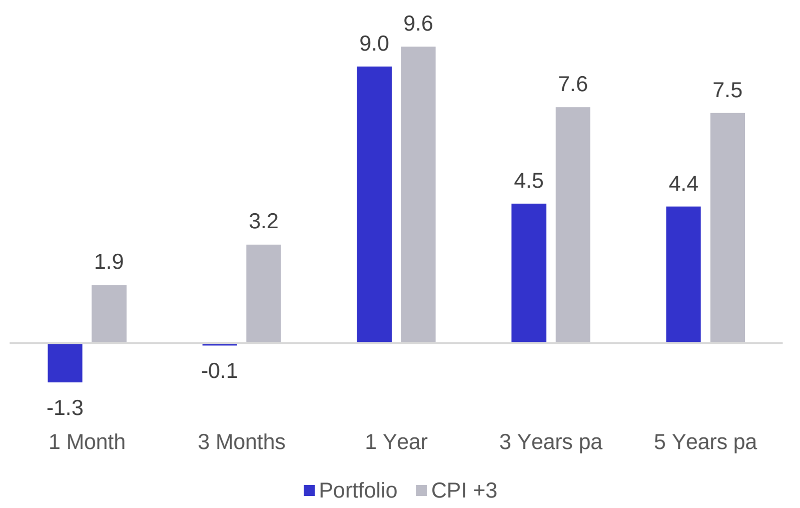
The Portfolio is ideal for investors who want a low cost, transparent investment-linked living annuity. The portfolio is suitable for an investor with a relatively short-term investment horizon – investors who are close to retirement, who wish to preserve the value of their retirement savings and require maximum income from their investment. The portfolio is well-suited for conservative investors with real return objectives, seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation.

PORTFOLIO HOLDINGS

Asset Class	Exchange Traded Product (ETP)	%
SA Equity	Satrix Top 40 ETF, FNB Mid Cap ETF, Satrix RESI ETF, Satrix DIVI ETF, Satrix FINI ETF	30.0
SA Property	CoreShares SA Property Income ETF	3.0
SA Interest Bearing	Cash NewFunds GOVI ETF, Satrix ILBI ETF	5.6 47.7
Foreign Equity	Satrix MSCI World ESG ETF, Sygnia Itrix FTSE 100 ETF	4.1
Foreign Property	CoreShares Global Property ETF	3.3
Foreign Interest Bearing	FNB World Government Bond ETF	3.9
Commodities	1nvest Gold ETF	2.4

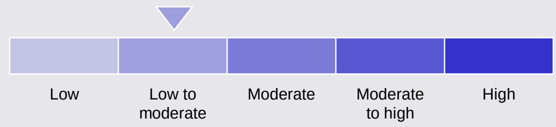
PERFORMANCE (%)

As at 30 April 2022



KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Focus on income with modest capital growth

RETURN TARGET

CPI + 3% over rolling 3 years

RECOMMENDED INVESTMENT TIME HORIZON

< 3 years

ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset Low Equity

PORTFOLIO COMPOSITE BENCHMARK

30% Capped SWIX (SA Equity) + 15% SAPY (SA Property) + 15% STeFI (SA Cash) + 15% ALBI (SA Bonds) + 25% MXWR (Foreign Equity ZAR)

LAUNCH DATE

December 2015

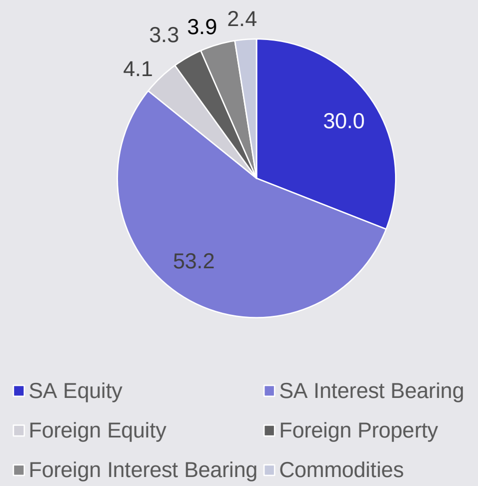
PORTFOLIO MANAGEMENT FEES

TER: 0.25% p.a. | TIC: 0.25% p.a.

REGULATORY STRUCTURE

27Four Life Policy

ASSET ALLOCATION (%)



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