

etfSA RA Wealth Builder Portfolio

Factsheet - December 2023



The Home of Retirement Funds



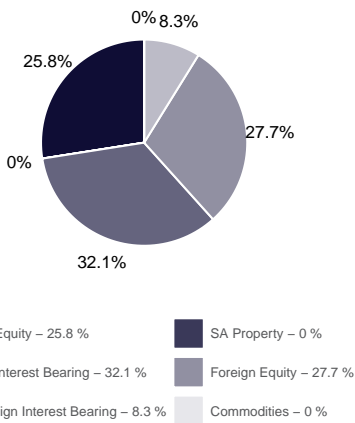
PORTFOLIO DESCRIPTION

The objective of the etfSA RA Wealth Builder Portfolio is to offer broadly diversified exposure to a comprehensive range of asset classes, investment styles and geographies with no preference given to near term relative value differentials. 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 are self-employed or already contributing to an employer's retirement fund and would like to make additional savings for retirement. The portfolio is suitable for an investor with a medium-term investment horizon. It matches the need for capital growth with a moderate risk management philosophy and moderate levels of income. The portfolio is well-suited for moderate risk-taking investors with real return objectives, seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation.

PORTFOLIO ALLOCATION



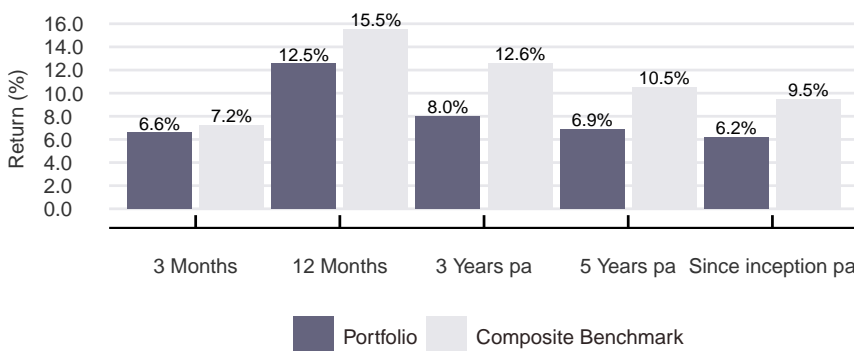
STATEMENT OF CHANGES (%)

Asset Class	Current Dec-23	Previous Nov-23	Change
SA Equity	25.8	25.4	0.4
SA Property	0	0	0
SA Interest Bearing	32.1	38.3	-6.3
Total Local	57.8	63.7	-5.9
Foreign Equity	27.7	27.7	0
Foreign Interest Bearing	8.3	8.6	-0.3
Total Foreign	36	36.3	-0.3
Commodities	0	0	0
Total	93.8	100	-12.3

PORTFOLIO HOLDINGS

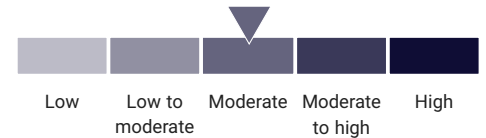
View the Portfolio Holding Allocation Factsheet on the etfSA.co.za website under Products > Retirement Annuity Fund > Portfolio Holdings or simply click here.

PERFORMANCE



KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Balance between income and capital growth within regulatory constraints

RECOMMENDED INVESTMENT TIME HORIZON

> 5 years

ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset Medium Equity

PORTFOLIO COMPOSITE BENCHMARK

25% Capped SWIX (SA Equity) + 5% SAPY (SA Property) + 5% STeFI (SA Cash) + 30% ALBI (SA Bonds) + 30% ACWI (Foreign Equity ZAR) + 5% BCOM (Commodities)

LAUNCH DATE

September 2013

PORTFOLIO MANAGEMENT FEES

TER: 0.30% p.a. | TIC: 0.30% p.a.

* exclusive of the fees levied by the Retirement fund for administration and advice

REGULATORY STRUCTURE

Regulation 28 compliant

PORTFOLIO ESG SCORE - MSCI FUND RATINGS

Average (A)