etfSA RA Wealth Builder Portfolio

Factsheet – December 2021

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

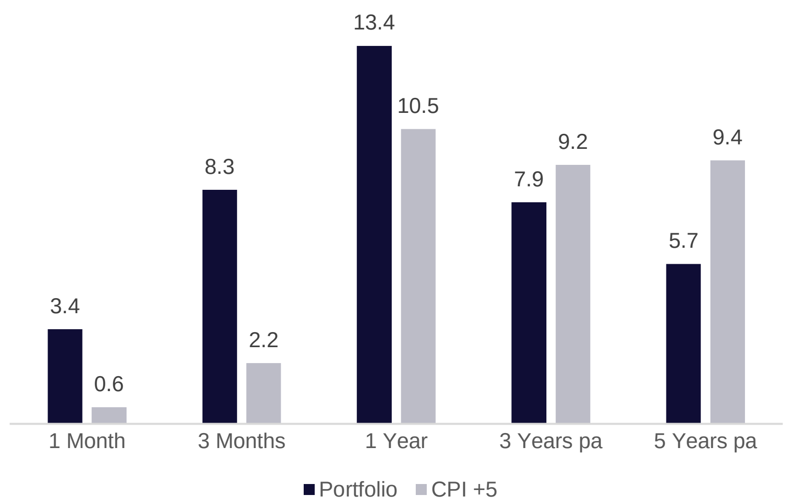
The Portfolio is ideal for investors who are self-employed or already contributing to an employer's retirement fund and would like to make additional savings for retirement. The portfolio is suitable for an investor with a medium-term investment horizon. It matches the need for capital growth with a 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 HOLDINGS

Asset Class	Exchange Traded Product (ETP)	%
SA Equity	Satrix Top 40 ETF, Satrix INDI ETF, Satrix RESI ETF, Satrix DIVI ETF, Satrix FINI ETF, NewFunds Equity Momentum ETF, Satrix Quality ETF, Ashburton Mid Cap ETF	52.7
SA Property	-	-
SA Interest Bearing	Cash NewFunds GOVI ETF	3.6 26.2
Foreign Equity	iShares MSCI World SRI ETF, iShares World Healthcare ETF, iShares Global Clean Energy ETF, iShares Edge MSCI World Value Factor ETF	11.3
Foreign Property	iShares Developed Markets Property Yield ETF	3.8
Foreign Interest Bearing	Foreign cash	0.2
Commodities	1nvest Platinum ETF	2.3

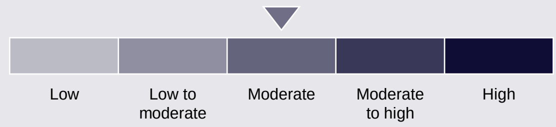
PERFORMANCE (%)

As at 31 December 2021



KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Balance between income and capital growth within regulatory constraints

RETURN TARGET

CPI + 5% over rolling 5 years

RECOMMENDED INVESTMENT TIME HORIZON

> 5 years

ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset Medium Equity

PORTFOLIO COMPOSITE BENCHMARK

35% Capped SWIX + 15% SAPY + 10% STeFI + 10% ALBI + 30% MXWR

LAUNCH DATE

September 2013

PORTFOLIO MANAGEMENT FEES

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

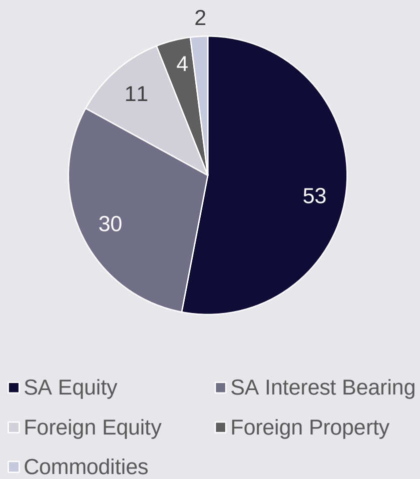
REGULATORY STRUCTURE

Regulation 28 compliant

PORTFOLIO ESG SCORE - MSCI FUND RATINGS

Average (A)

ASSET ALLOCATION (%)



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