etfSA RA Wealth Conservator Portfolio

Factsheet – April 2022

The Home of Retirement Funds

PORTFOLIO DESCRIPTION

The objective of the etfSA RA 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

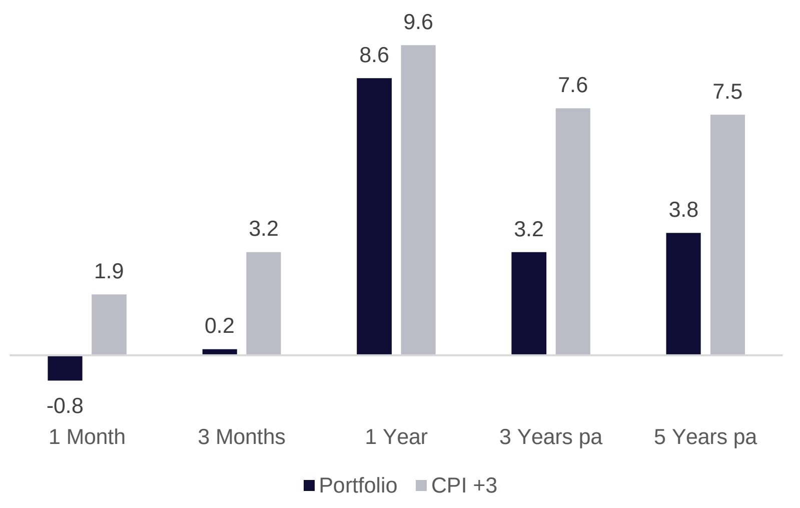
The Portfolio is ideal for investors who are self-employed or already contributing to an employer's retirement fund and would like to make additional savings for retirement. The portfolio is suitable for an investor with a relatively short-term investment horizon – investors who are close to retirement, 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	26.0
SA Property	CoreShares SA Property Income ETF	2.9
SA Interest Bearing	Cash NewFunds GOVI ETF, Satrix ILBI ETF	5.9 46.2
Foreign Equity	iShares MSCI World SRI ETF, iShares Core FTSE 100 ETF	6.6
Foreign Property	iShares Developed Markets Property Yield ETF	2.8
Foreign Interest Bearing	Foreign cash iShares 0-5 Year TIPS Bond ETF	0.2 5.8
Commodities	iShares Physical Gold ETC	3.6

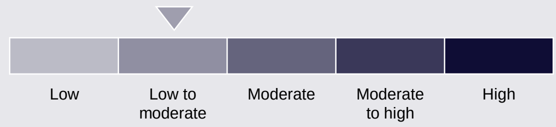
PERFORMANCE (%)

As at 30 April 2022



KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Focus on income with modest capital growth within regulatory constraints

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 + 15% SAPY + 15% STeFI + 15% ALBI + 25% MXWR

LAUNCH DATE

September 2013

PORTFOLIO MANAGEMENT FEES

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

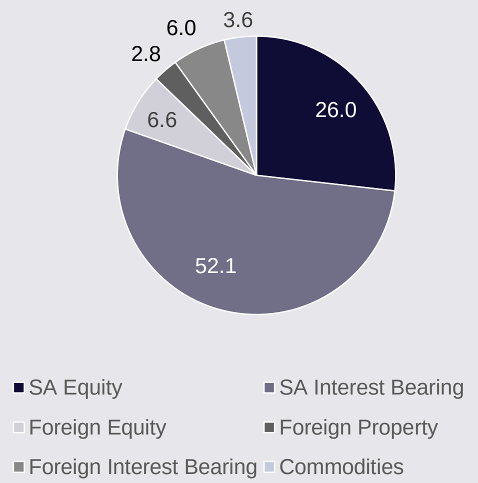
REGULATORY STRUCTURE

Regulation 28 compliant

PORTFOLIO ESG SCORE - MSCI FUND RATINGS

Average (A)

ASSET ALLOCATION (%)



+27 (0)10 446 0374 | rafunds@etfsa.co.za | www.etfsa.co.za | 51 West Street, Houghton, Johannesburg, 2198