

ETFSA LA Wealth Oyster Portfolio

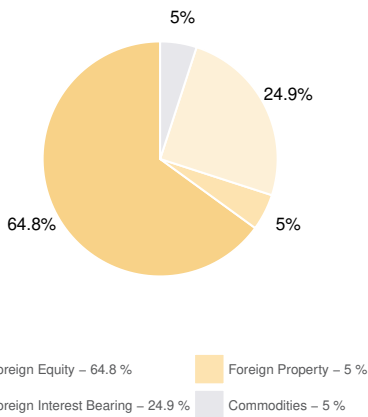
PORTFOLIO DESCRIPTION

The objective of the ETFSA LA Wealth Oyster Portfolio is to offer a strategic blend of defensive income and growth-oriented equity Exchange Traded Products (ETPs), tailored to meet the long-term (at least 7 years) financial goals of investors who seek 100% offshore exposure, and who have a high tolerance for risk (short-term volatility). Whether for income generation or capital growth, this portfolio aims to deliver above-average performance and stability across global markets. 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 with 100% global exposure. The portfolio is suitable for an investor with a long-term investment horizon – it is designed to provide maximum growth in capital with a high targeted real return. The portfolio is well-suited for risk-tolerant investors, seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation. As the portfolio is 100% allocated to offshore assets, its value will be especially susceptible to movements in the currency.

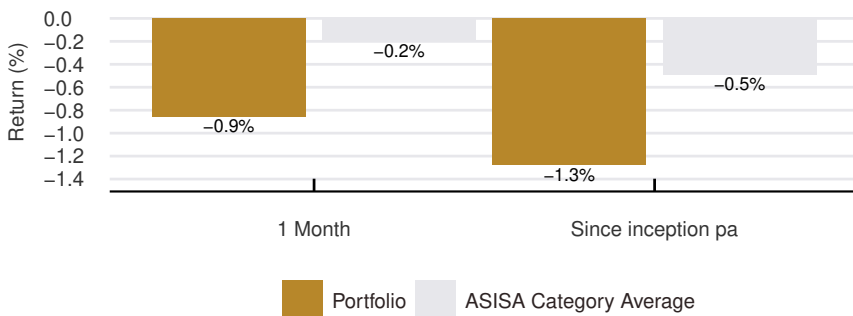
PORTFOLIO ALLOCATION



STATEMENT OF CHANGES (%)

| Asset Class | Current Sep-24 | Previous Aug-24 | Change |
|--------------------------|----------------|-----------------|-------------|
| SA Equity | 0 | 0 | 0 |
| SA Property | 0 | 0 | 0 |
| SA Interest Bearing | 0.3 | 0.7 | -0.4 |
| Total Local | 0.3 | 0.7 | -0.4 |
| Foreign Equity | 64.8 | 62.9 | 1.9 |
| Foreign Property | 5 | 4.9 | 0.1 |
| Foreign Interest Bearing | 24.9 | 26.3 | -1.4 |
| Total Foreign | 94.7 | 94.1 | 0.6 |
| Commodities | 5 | 5.2 | -0.2 |
| Total | 100 | 100 | 0.2 |

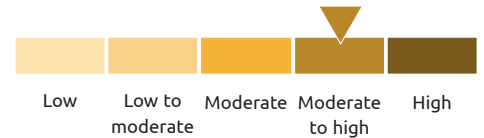
PERFORMANCE*



* The performance data presented herein is theoretical and has been constructed using backtesting methods. It does not represent actual investment performance and is designed to simulate how the investment strategy would have performed in the past.

KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Focus on capital growth

RECOMMENDED INVESTMENT TIME HORIZON

> 7 years

ASISA SECTOR - COMPARATIVE

(ASISA) Global Multi Asset High Equity

PORTFOLIO COMPOSITE BENCHMARK

50% MSCI World (Foreign Equity ZAR) + 25% WGBI (Foreign Bonds ZAR) + 15% MSCI ACWI (Foreign Equity ZAR) + 10% MSCI EM (Foreign Equity ZAR)

LAUNCH DATE

August 2024

PORTFOLIO MANAGEMENT FEES

Portfolio management: 0.3% (ex-Vat)*

* Please note that this portfolio management fee forms part of your aggregate LA policy fee.

** Please note that there is an additional 0.10% charged on this portfolio for the asset swap capacity.

REGULATORY STRUCTURE

27Four Life Policy