

ETFSA Living Annuity - Portfolio Holdings

September 2024



Asset Name	Protector (%)	Conservator (%)	Builder (%)	Default (%)	Enhancer (%)	Oyster (%)	Maximiser (%)
SA Total	100.0	77.9	74.5	65.6	60.2	0.3	40.5
SA Equity		27.9	35.6	30.6	39.8		35.4
Satrix Top 40 ETF		11.0	10.5		4.1		10.4
Satrix Capped All Share ETF		3.7	9.6		18.4		
FNB MidCap ETF		6.0	6.5		5.3		9.6
Satrix FINI ETF		7.2	9.0		12.0		8.0
Satrix INDI ETF							7.4
SA Property		4.2	6.7	5.0	5.5		4.7
1invest SA Property ETF							4.7
10X SA Property Income ETF		4.2	6.7		5.5		
SA Interest Bearing	100.0	45.8	32.3	30.0	14.9	0.3	0.4
SA Bonds		35.5	26.5	25.0	14.0		
Satrix GOVI ETF		24.8	18.5		14.0		
Portfoliomatrix Active Income Prescient AMETF		10.7	8.1				
SA Cash	100.0	10.3	5.7	5.0	1.0	0.3	0.4
Cash ZAR	100.0	9.8	4.9				
Cash Account		0.5	0.8				
Foreign Total		22.1	25.5	34.4	35.3	94.7	54.6
Foreign Equity		13.7	18.5	34.4	26.2	64.8	46.5
Developed Market Equity		13.7	14.7		20.4	54.7	40.2
1invest MSCI World ETF						14.7	
1invest MSCI World SRI ETF							5.9
10X Total World Stock ETF		6.8	3.6		7.3		8.9
10X S&P 500 ETF			3.4		6.1		
Satrix S&P 500 ETF/iShares Core S&P 500 ETF		2.3				9.9	8.3
Satrix Nasdaq 100 ETF/iShares Nasdaq 100 ETF		2.6	4.1		6.9	10.1	9.8
UBS Certificate on EURO STOXX 50 Net TRI ETN						5.2	
UBS MSCI JAPAN ETN			3.5				
10X Global Dividend Aristocrats ETF		2.0				10.0	7.4
Satrix Healthcare Innovation Feeder ETF						4.8	
Emerging Market Equity			3.8		5.8	10.1	6.2
Satrix MSCI Emerging Markets ETF						5.3	
1invest MSCI EM Asia ETF/iShares MSCI EM Asia ETF			3.8		5.8		
Satrix MSCI India ETF						4.8	6.2
Foreign Property		5.7	4.9		5.8	5.0	8.1
1invest Global REIT ETF		3.9			2.7		
10X Global Property ETF		1.9	4.9		3.2	5.0	8.1
Foreign Interest Bearing		2.6	2.1		3.3	24.9	
Foreign Bonds		2.6	2.1		3.3	24.9	
1invest Global Government Bond ETF						7.8	
FirstRand 2-year Dollar Custodial Certificates ETF						8.2	
FirstRand 10-year Dollar Custodial Certificates ETF		2.6	2.1		3.3	9.0	
Commodities					4.5	5.0	4.9
ABSA NewGold ETF						5.0	
Coherent Capital Global Commodity AMC					4.5		4.9
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Risk Metrics

Statistics	Protector	Conservator	Builder	Default	Enhancer	Oyster	Maximiser
Annualised volatility (%)	0.4	6.4	8.8	10.3	9.8	-	11.8
Highest 1 Year Return (%)	9.1	18.1	19.8	20.3	18.1	-	30.6
Date of Highest Return	2024-07-31	2024-09-30	2024-09-30	2024-09-30	2021-09-30	-	2023-09-29
Lowest 1 Year Return (%)	8.2	0.3	-6.6	6	-4.3	-	-9.5
Date of Lowest Return	2024-09-30	2024-01-31	2023-11-30	2022-12-30	2023-11-30	-	2023-09-29
Maximum Drawdown over any 1 Rolling Year (%)	-0.7	-3.8	-4.3	-6.3	-7	-	-7.8
Maximum Drawdown Date (%)	2023-12-01	2023-12-04	2024-04-22	2023-10-27	2023-12-04	-	2023-12-04
Negative Nominal Returns (%)*	0	0	0	0	0	0	0
Negative Real Returns (%)**	31.3	4.2	0	0	0	0	0
Return Period (Years)**	1	3	5	5	5	7	7

* Proportion of time a capital loss was recorded over return period (%)

**Proportion of time a inflation-adjusted capital loss was recorded over return period (%)

***The Oyster Portfolio has return data of less than a year, as such the risk metrics reported is limited until such time that the portfolio reaches 12 months.