

ETFSA Living Annuity - Portfolio Holdings

September 2026



Asset Name	Protector (%)	Conservator (%)	Builder (%)	Default (%)	Enhancer (%)	Oyster (%)	Maximiser (%)
SA Total	100.0	80.1	68.4	64.8	54.8		43.7
SA Equity		19.3	28.2	29.7	33.5		37.3
Satrix Top 40 ETF/FNB Top 40 ETF				17.8			4.5
10X Wealth Next 40 Equal Weighted			2.7				
Satrix SA Inc AMETF			2.0		6.8		6.1
Satrix Capped All Share ETF		13.7	12.4	11.9	17.2		4.5
FNB MidCap ETF							5.0
Satrix RAFI ETF							4.6
Satrix RESI ETF		3.0	6.5		4.7		4.7
Satrix FINI ETF		2.6	4.6		4.7		7.9
SA Property		3.4	4.7	5.0	4.7		5.2
1invest SA Property ETF				5.0			5.2
10X SA Property Income ETF		3.4	4.7		4.7		
SA Interest Bearing	100.0	57.4	35.6	30.1	16.6		1.3
SA Bonds		45.3	28.7	25.1	15.2		
Satrix GOVI ETF		22.7	14.4	7.5	9.8		
Nedbank ALBI TRI Note				17.7			
Portfoliometrix Active Income Prescient AMETF		22.6	14.3		5.4		
SA Cash	100.0	12.1	6.9	5.0	1.4		1.3
Cash Account	7.1	2.2	3.1	0.4	1.4		1.3
Prescient Income Provider Feeder AMETF	46.5	9.9	3.8	3.9			
Prescient Yield QuantPlus B1 Fund				0.7			
Ninety One Diversified Income Prescient Feeder AMETF	46.4						
Foreign Total		19.9	26.9	35.2	37.9	92.9	49.4
Foreign Equity		19.9	26.9	35.2	35.3	76.1	46.9
Developed Market Equity		18.1	22.4	33.9	27.4	65.4	37.2
UBS MSCI World ETN				8.8		2.4	
FNB MSCI ACWI TR Note				18.0		16.2	
iShares Core MSCI EAFE ETF						4.8	
Vanguard FTSE All-World UCITS ETF						16.0	
10X Total World Stock ETF		7.0	9.1	7.1	4.6		9.3
Satrix S&P 500 ETF/iShares Core S&P 500 ETF		4.6	3.8		8.6	5.2	9.4
SPDR S&P 400 US Mid Cap ETF						4.8	
Satrix MSCI Japan Feeder ETF		1.9					4.3
Satrix STOXX Europe 600 Feeder ETF		1.7	3.8				2.7
Satrix Nasdaq 100 ETF/iShares Nasdaq 100 ETF		2.9	5.7		7.1	11.0	11.5
UBS Bloomberg Euronext Helios Space ETN					4.2		
Global X Artificial Intelligence Infrastructure Index ETF						5.1	
UBS S&P Kensho New Economy RAIC					2.9		
Emerging Market Equity		1.8	4.5	1.2	8.0	10.6	9.7
Satrix MSCI Emerging Markets ETF/FNB MSCI EM Feeder ETF/UBS MSCI EM ETN				1.2	2.4	5.5	6.2
iShares Core MSCI EM IMI UCITS ETF						5.1	
1invest MSCI EM Asia ETF/iShares MSCI EM Asia ETF		1.8	4.5		2.7		3.5
Prescient China Balanced Feeder AMETF					3.0		
Foreign Interest Bearing					2.5	16.9	2.5
Foreign Bonds					2.5	16.9	2.5
iShares Core Global Aggregate Bond UCITS ETF						4.8	
iShares Global Corp Bond UCITS ETF						4.9	
iShares JP Morgan EM Local Govt Bond UCITS						2.5	
Ninety One Global Diversified Income Prescient Feeder AMETF					2.5	4.6	2.5
Commodities			4.8		7.4	7.1	6.9
1invest Gold ETF/iShares Physical Gold ETC			4.8		4.8	4.7	4.5
iShares Physical Platinum ETC						2.4	
1invest Platinum ETF					2.6		2.4
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 (%)	0.7	6.3	8.4	8.1	9.6	8.9	11.3
Highest 1 Year Return (%)	9.2	26.6	31.3	24.8	33.2	15.7	32.8
Date of Highest Return	2026-02-27	2026-02-27	2026-02-27	2026-02-27	2026-02-27	2026-05-29	2026-02-27
Lowest 1 Year Return (%)	6.7	5.1	-2.2	6	-4.3	3.6	-4.5
Date of Lowest Return	2026-09-30	2026-05-29	2025-10-31	2022-12-30	2023-11-30	2026-01-30	2025-11-28
Maximum Drawdown over any 1 Rolling Year (%)	-1	-6.6	-7.6	-6.6	-8.1	-4.4	-8.2
Maximum Drawdown Date (%)	2026-07-15	2026-03-27	2026-03-27	2026-03-24	2026-03-27	2026-07-30	2026-03-23
Negative Nominal Returns (%)*	0	0	0	0	0	0	0
Negative Real Returns (%)**	23.1	39.4	24.3	0	11.4	13.3	0
Return Period (Years)**	1	3	5	5	5	5	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 (%)

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

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