

ETFSA RA Wealth Velocity Portfolio

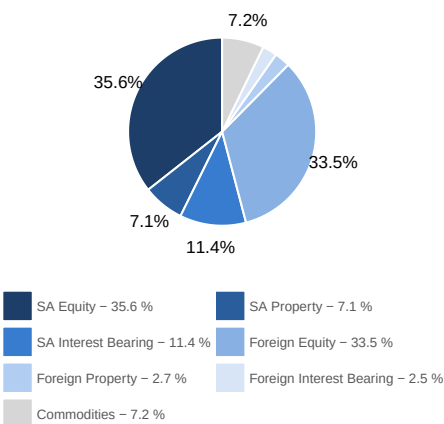
PORTFOLIO DESCRIPTION

The ETFSA RA Wealth Velocity Portfolio aims to maximise allowable allocations to growth assets within the parameters of Regulation 28, allowing for up to 90% in growth assets, equities, commodities and listed property. The portfolio is designed for investors with a longer time horizon (greater than 5 years) and a relatively high risk tolerance. The portfolio 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 not considering to retire soon. It also suits investors contributing to an employer's retirement fund and would like to make additional savings for retirement to benefit from maximising tax deductible contributions of up to 27,5% of annual taxable income. The portfolio is suitable for an investor with a medium to 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 investors seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation.

PORTFOLIO ALLOCATION



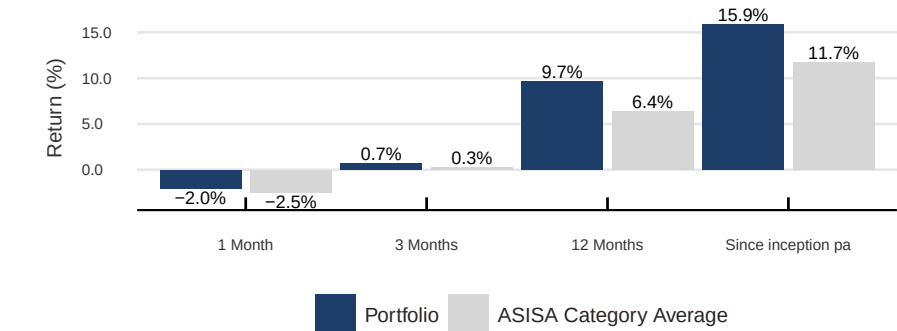
STATEMENT OF CHANGES (%)

Asset Class	Current Sep-26	Previous Aug-26	Change
SA Equity	35.5	36.7	-1.1
SA Property	7.1	6.4	0.7
SA Interest Bearing	11.4	12.1	-0.7
Total Local	54.1	55.2	-1.1
Foreign Equity	33.5	31.7	1.8
Foreign Property	2.7	2.8	-0.1
Foreign Interest Bearing	2.5	0	2.5
Total Foreign	38.7	34.5	4.2
Commodities	7.2	10.3	-3.1
Total	100	100	3.1

PORTFOLIO HOLDINGS

View the Portfolio Holding Allocation Factsheet on the ETFSA.co.za website under Products > Retirement Annuity Fund > Portfolio Holdings or simply click here.

PERFORMANCE



Prescient Preservation Fund Disclosure

The ETFSA Regulation 28 portfolios, including this portfolio, are implemented across different product structures and follow the same investment mandate, objectives and underlying portfolio construction philosophy. While managed as separate portfolios and subject to different regulatory and operational frameworks, the portfolios are aligned on a substantial basis. Portfolio holdings, implementation details and performance characteristics may differ by structure. Information relating to the Prescient Preservation Fund portfolios is available from ETFSA upon request.

Discretionary Model Portfolio Disclosure

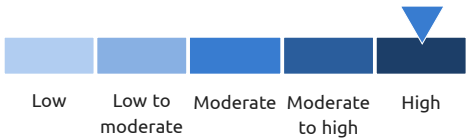
The ETFSA Velocity Model Portfolio is designed to reflect the investment approach, asset allocation, and underlying portfolio construction of the ETFSA Wealth RA Velocity portfolio. Whilst the model portfolio is managed and implemented separately, it will, in all material respects, seek to mirror the investment strategy and holdings of the RA portfolio. Performance may differ from time to time. Further information is available from ETFSA upon request.

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KEY INFORMATION

RISK PROFILE



INVESTMENT OBJECTIVE

Focus on capital growth within regulatory constraints

RECOMMENDED INVESTMENT TIME HORIZON

> 5 years

ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset High Equity

PORTFOLIO COMPOSITE BENCHMARK

37.5% Capped SWIX (SA Equity) + 5% SAPY (SA Property) + 10% ALBI (SA Bonds) + 35% ACWI (Foreign Equity ZAR) + 7.5% EPRA/NAREIT Developed (Foreign Property) + 5% BCOM (Commodities)

LAUNCH DATE

January 2025

PORTFOLIO MANAGEMENT FEES

TER: 0.25% p.a.(excl. VAT)

* exclusive of the fees levied by the Retirement fund for administration and advice

REGULATORY STRUCTURE

Regulation 28 compliant

PORTFOLIO ESG SCORE - MSCI FUND RATINGS

Average (A)