

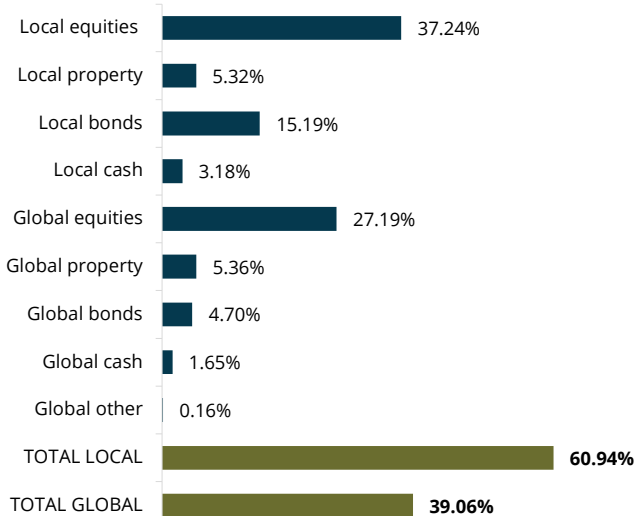
Portfolio information

Factsheet date	30 November 2024
Launch date	31 January 2023
Target return	CPI + 4% over rolling 7-year periods
Benchmark	Average of the (ASISA) South African MA High Equity peer group
Investment horizon	7 years
Platform availability	Glacier, LifeCycle Investments, Momentum Wealth, Old Mutual, PPS
Regulation 28 status	Compliant
Risk profile	Aggressive

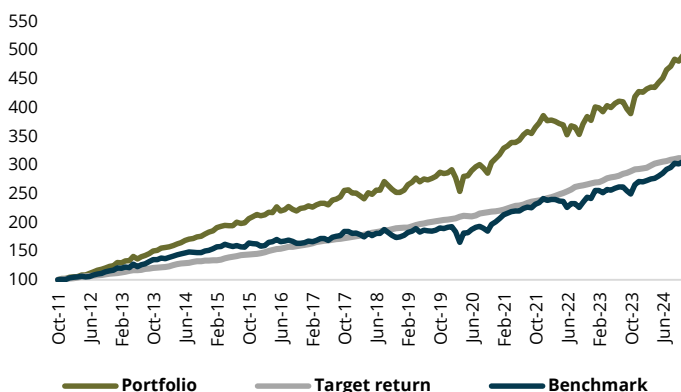
The portfolio typically has high equity exposure which may result in capital volatility over the short to medium term. The portfolio is managed in such a manner that capital losses over one year periods may occur.



Asset allocation



Cumulative returns*



*The investment performance is for illustrative purposes only and is based on an investment of R100. Please refer to the disclaimers for the portfolio launch date and use of simulated returns.

Investment strategy

The portfolio is a growth portfolio and is diversified across the major asset classes utilising a multi-manager approach whereby fund managers are combined based on their skill and expertise. The available asset classes include: bonds, equity securities, non-equity securities, money market instruments, preference shares, property securities and assets in liquid form. The portfolio may invest in foreign assets as permitted by legislation and complies with Regulation 28 of the Pension Funds Act, 1956. The offshore exposure of the overall portfolio will be based on that of the underlying funds.

Fees (incl. VAT)

Portfolio manager fee (p.a.)	0.58%
Total Investment Charges (TIC)*	0.77%

*This is an estimated TIC based on the weighted average of the collective investment schemes (funds) in which the portfolio invests. The TIC has been calculated using the latest available data from Morningstar and Finswitch.

Portfolio allocation

Fund name	Allocation
Momentum Core Equity Fund (C)	17.20%
10X Total World Stock Tracker Feeder Fund (W)	16.19%
Momentum SA Flexible Fixed Interest Fund (D)	8.25%
Visio BCI Unconstrained Fixed Interest Fund (C)	8.25%
Satrix MSCI World Index Fund (B2)	7.72%
Fairtree Equity Prescient Fund (A2)	7.53%
Foord Equity Fund (B2)	7.53%
Catalyst SCI Flexible Property Fund (C)	6.67%
BlueAlpha BCI Equity Fund (B)	6.45%
Aylett Equity Prescient Fund (A1)	4.30%
1invest Global Government Bond Index Feeder Fund (B1)	3.50%
Catalyst SCI Global Real Estate Feeder Fund (B)	2.33%
Coronation Global Strategic USD Income (ZAR) Feeder Fund (P)	2.00%
Coronation Global Emerging Markets Flexible (ZAR) Fund (P)	1.08%
Thyme Wealth IP Multi-Asset Income Fund (A)	1.00%

Performance**

Period	Portfolio	Target	Benchmark
1 month	2.14%	0.24%	1.37%
3 months	4.03%	1.07%	3.38%
6 months	10.73%	2.75%	8.98%
1 year	17.22%	6.84%	15.19%
Latest 3 years (annualised)	9.60%	9.43%	9.31%
Latest 5 years (annualised)	11.50%	8.90%	10.13%
Latest 7 years (annualised)	9.73%	8.75%	7.52%
Latest 10 years (annualised)	10.59%	8.91%	7.40%
Since inception (annualised)	11.74%	8.40%	10.27%
Year to date	14.75%	6.58%	12.91%

**Please refer to the disclaimers for the portfolio launch date and use of simulated returns before this date.

Vivante Core Growth Portfolio

Monthly returns**

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2020	Portfolio	1.9%	-4.8%	-8.6%	10.3%	0.4%	3.1%	2.4%	1.3%	-2.1%	-3.1%	6.6%	2.3%	8.6%
	Target return	0.6%	0.6%	1.3%	0.6%	-0.2%	-0.3%	0.9%	1.6%	0.5%	0.4%	0.6%	0.3%	7.2%
	Benchmark	0.7%	-4.6%	-10.0%	9.6%	0.4%	3.0%	2.2%	0.9%	-1.8%	-2.6%	6.1%	2.5%	5.2%
2021	Portfolio	2.3%	3.3%	1.2%	1.8%	0.0%	1.2%	2.8%	1.5%	-0.8%	2.9%	2.1%	3.4%	24.1%
	Target return	0.4%	0.7%	0.9%	1.0%	0.9%	0.4%	0.5%	1.4%	0.7%	0.5%	0.6%	0.7%	9.4%
	Benchmark	2.7%	3.1%	1.4%	1.4%	0.4%	0.1%	1.9%	1.2%	-0.6%	2.6%	1.3%	3.2%	20.3%
2022	Portfolio	-2.2%	0.3%	-0.6%	-1.1%	-0.6%	-4.6%	4.4%	-0.6%	-3.6%	5.2%	3.5%	-1.7%	-2.1%
	Target return	0.9%	0.5%	0.9%	1.3%	0.9%	1.0%	1.4%	1.8%	0.5%	0.4%	0.7%	0.6%	11.4%
	Benchmark	-1.4%	0.6%	-0.2%	-1.0%	-0.3%	-4.5%	3.0%	0.0%	-3.1%	4.1%	3.8%	-1.1%	-0.2%
2023	Portfolio	6.1%	-0.3%	-1.7%	2.7%	-0.9%	1.9%	0.9%	-0.3%	-3.1%	-2.1%	7.7%	2.2%	13.3%
	Target return	0.7%	0.2%	1.0%	1.3%	0.7%	0.5%	0.5%	1.2%	0.6%	0.9%	1.2%	0.2%	9.5%
	Benchmark	5.9%	-0.1%	-1.5%	2.3%	-0.6%	1.3%	1.0%	-0.2%	-2.4%	-2.3%	6.5%	2.0%	12.3%
2024	Portfolio	-0.3%	1.2%	0.8%	-0.1%	1.9%	1.8%	3.2%	1.3%	2.6%	-0.7%	2.1%		14.7%
	Target return	0.3%	0.4%	1.3%	1.1%	0.6%	0.5%	0.4%	0.7%	0.4%	0.4%	0.2%		6.6%
	Benchmark	-0.1%	0.8%	1.0%	0.5%	1.4%	1.8%	2.3%	1.2%	2.4%	-0.4%	1.4%		12.9%

Fund managers used in the portfolio



Disclaimers

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Sources: Momentum Investments and Morningstar.

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