Minimum Disclosure Document

(Fund Fact Sheet)

Absa SCI Preserver Fund of Funds

June 2025

Fund Objective

The fund objective is to preserve capital over the medium to long term with the potential for capital growth.

Fund Strategy

This multi asset fund invests in a combination of assets in liquid form, money market instruments, interest bearing securities, bonds, debentures, corporate debt, equity securities, property securities, preference shares, convertible debentures and non-equity securities. The fund will be managed in accordance with regulations governing pension funds and the equity exposure is limited to 40%. For efficient portfolio management, the fund may invest in listed and unlisted financial instruments (derivatives). The fund may invest up to 45% in offshore assets and may also invest in other collective investment schemes.

Why choose this fund?

·The fund generates market related returns through the use of passive and smart beta investment strategies.
·Smart beta strategies aim to deliver better risk adjusted long term total returns than the market for similar risk profiled portfolios.
·Appropriate factors and indices are used for the varying market conditions and investment cycles.

Fund Information

ASISA Fund Classification	SA Multi Asset Low Equity
Risk Profile	Cautious
Benchmark	Avg SA Multi Asset Low Equity
Fee Class Launch date*	08 February 2007
Portfolio Launch date	08 February 2007
Minimum investment	Lump sum: R2 000 | Monthly: R200
Portfolio Size	R 3094 million
Bi-annual Distributions	30/06/25: 4.30 cents per unit 31/12/24: 3.17 cents per unit
Income decl. dates	30/06 | 31/12
Income price dates	1st working day
Portfolio valuation time	17:00
Transaction cut off time	15:00
Daily price information	www.sanlamunittrusts.co.za
Repurchase period	3 working days

Fees (Incl. VAT)	A-Class (%)
Advice initial fee (max.)	neg.
Manager initial fee (max.)	3.45
Advice annual fee (max.)	1.15
Manager annual fee (max.)	1.15
Total Expense Ratio (TER)	1.80

Advice fee | Any advice fee is negotiable between the client and their financial advisor. An annual advice fee negotiated is paid via a repurchase of units from the investor.

Obtain a personalised cost estimate before investing by visiting www.sanlamunittrustsmdd.co.za and using our Effective Annual Cost (EAC) calculator. Alternatively, contact us at0860 100 266.

TOTAL EXPENSE RATIOS
PERIOD: 01 April 2022 to 31 March 2025

Total Expense Ratio (TER) | 1.80% of the value of the Financial Product was incurred as expenses relating to the administration of the Financial Product. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER may not necessarily be an accurate indication of future TER's.

Transaction Cost (TC): 0.12% of the value of the Financial Product was incurred as costs relating to the buying and selling of the assets underlying the Financial Product. Transaction Costs are a necessary cost in administering the Financial Product and impacts Financial Product returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of Financial Product, the investment decisions of the investment manager and the TER. Total Investment Charges (TER + TC): 1.92% of the value of the Financial Product was incurred as costs relating to the investment of the Financial Product.

The portfolio manager may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. This fund is also available via certain LISPS (Linked Investment Service Providers), which levy their own fees. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.

*Effective 1 December 2024, SCI will charge a monthly administration fee of R23 (VAT Inclusive) on retail investors whose total investment value is less than R50 000. Clients with an active recurring monthly debit order will not be levied this fee.

Top 10 Holdings

Top 10	% of Equity
GQG Partners Global Equity S USD Acc	5.35
Robeco Capital Growth - BP Global Premium Equ Incs I USD	3.67
Anglogold Ashanti Limited	1.56
Absa Group Limited	1.77
Firstrand Limited	1.92
Fisher Investments	1.96
Prosus	1.97
Standard Bank Group Limited	2.11
Naspers	2.51
MWLF_Offshore Equities	2.97

Performance (Annualised) as at 30 Jun 2025 on a rolling monthly basis*

A-Class	Fund (%)	Benchmark (%)
1 Year	12.67	13.35
3 Year	11.96	11.25
5 Year	9.52	10.80
10 Year	7.31	9.65

An annualised rate of return is the average rate of return per year, measured over a period either longer or shorter than one year, such as a month, or two years, annualised for comparison with a one-year return.

Performance (Cumulative) as at 30 Jun 2025 on a rolling monthly basis*

A-Class	Fund (%)	Benchmark (%)
1 Year	12.67	13.35
3 Year	40.33	37.68
5 Year	57.56	66.98
10 Year	102.54	151.25

Cumulative return is the aggregate return of the portfolio for a specified period.

Risk statistics: 3 years to 30 Jun 2025

Std Deviation (Ann)	4.36
Sharpe Ratio (Ann)	0.96

Actual highest and lowest annual returns*

Highest Annual %	17.13
Lowest Annual %	-2.95

*The highest and lowest 12 month returns are based on a 12 month rolling period over 10 years or since inception where the performance history does not exist for 10 years.

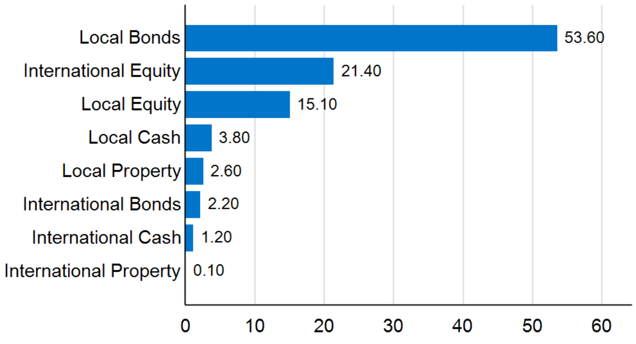
Minimum Disclosure Document

(Fund Fact Sheet)

Absa SCI Preserver Fund of Funds

June 2025

Asset Allocation



Risk Profile (Cautious)

Your primary aim is to achieve capital growth to realise your goals. You are prepared to tolerate fluctuations in your returns because you know that the longer-term picture is worth the short term pain, even if that means you lose money sometimes. While diversified across all the major asset classes, your portfolio will be tilted more towards equities because you know they offer the best long-term returns of all the asset classes and thus your wealth will grow over time.

Portfolio Manager Disclaimer

The management of investments are outsourced to Sanlam Multi Manager International (Pty) Ltd, FSP 845, an authorised Financial Services Provider under the Financial Advisory and Intermediary Services Act, 2002.

Trustee Information

Standard Bank of South Africa Ltd

Tel no.: 021 401 2002, E-mail: Compliance-SANLAM@standardbank.co.za

Additional Information

All reasonable steps have been taken to ensure the information on this MDD is accurate. The information to follow does not constitute financial advice as contemplated in terms of the Financial Advisory and Intermediary Services Act. Independent professional financial advice should always be sought before making an investment decision.

The Sanlam Group is a full member of the Association for Savings and Investment SA. Sanlam Collective Investments (RF) (Pty) Ltd is a registered and approved Manager in Collective Investment Schemes in Securities. Collective investment schemes are generally medium- to long-term investments. Past performance is not necessarily a guide to future performance, and that the value of investments / units / unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager on request. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Forward pricing is used. Performance is based on NAV to NAV calculations with income reinvestments done on the ex-div date. Performance is calculated for the portfolio and the individual investor performance may differ as a result of initial fees, actual investment date, date of reinvestment and dividend withholding tax. The manager has the right to close the portfolio to new investors in order to manager it more efficiently in accordance with its mandate. The performance of the portfolio depends on the underlying assets and variable market factors. Lump sum investment performances are quoted. The portfolio may invest in other unit trust portfolios which levy their own fees, and may result is a higher fee structure for our portfolio. All the portfolio options presented are approved collective investment schemes in terms of Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). The fund may from time to time invest in foreign countries and therefore it may have risks regarding liquidity, the repatriation of funds, political and macroeconomic situations, foreign exchange, tax, settlement, and the availability of information. The Manager has the right to close any portfolios to new investors to manage them more efficiently in accordance with their mandates.

Manager information: Sanlam Collective Investments (RF)(Pty) Ltd. Physical address: 55 Willie van Schoor Avenue, Bellville, South Africa, 7530, Postal address: Private Bag X8, Tygervalley, 7536. Tel: +27 (21) 916 1800. Email: service@sanlaminvestments.co.za. Website: www.sanlamunittrusts.co.za