

Symmetry 3-5

Factsheet



31 AUGUST 2026

RISK PROFILE

Low	Low to Moderate	Moderate	Moderate to High	High
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SOLUTION INFORMATION

Inception Date:	30 June 2003
Assets under management:	R9.6 bn
Target:	CPI + 4% p.a.
Regulation 28 compliant:	Yes

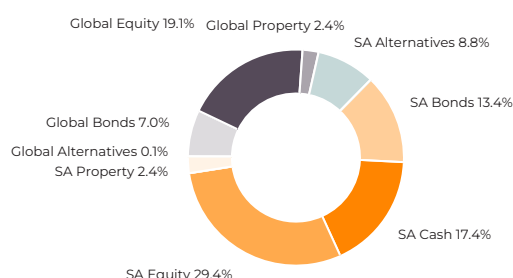
INVESTMENT DESCRIPTION AND OBJECTIVE

The solution seeks to grow capital in excess of inflation and targets returns of 3% to 5% above CPI inflation over rolling five-year periods. The solution invests in index tracking mandates across asset classes including listed shares, listed property, bonds and cash, both in South Africa and globally. Symmetry makes the asset allocation decisions. The solution is suitable for investors with a medium-term time horizon who are comfortable with some volatility in returns. It has balanced exposure to growth assets, such as equities and property, and income-generating asset classes. The solution is offered to investors through a life policy.

INVESTMENT MANAGER SELECTION

ASSET GROUPING	INVESTMENT MANAGER SPLIT
SA Cash	
SA Equity	
SA Bonds	
SA Property	
SA Alternatives	
Global Equity	
Global Bonds	
Global Property	
Global Alternatives	

ACTUAL ASSET ALLOCATION

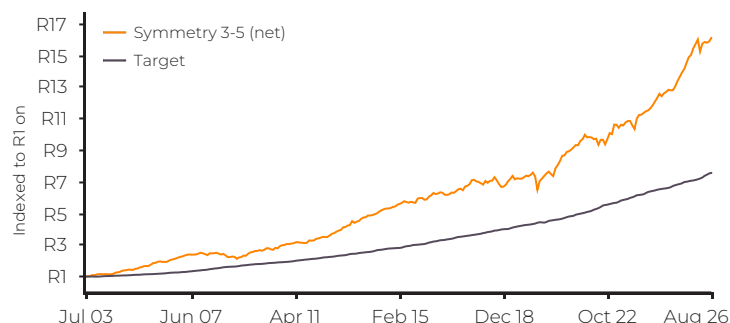


PERFORMANCE DATA

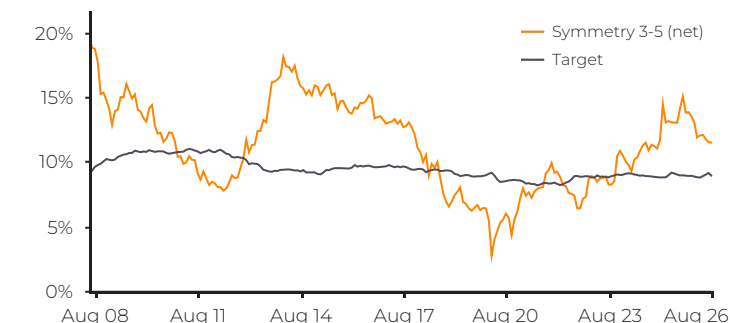
	Symmetry 3-5 (gross)	Symmetry 3-5 (net)	Target
1 Month	1.5%	1.5%	0.5%
1 Year	14.8%	14.0%	8.3%
3 Years p.a.	15.0%	14.1%	8.1%
5 Years p.a.	12.5%	11.5%	9.0%
7 Years p.a.	13.1%	12.2%	8.7%
10 Years p.a.	10.7%	9.8%	8.6%
Since Inception	13.6%	12.8%	9.1%

Gross returns are before deduction of all fees but after transaction costs. Net returns are after deduction of fees for Symmetry and underlying managers

PERFORMANCE AGAINST TARGET



5-YEAR ROLLING RETURNS



TOTAL EXPENSE RATIO (TER) AND TRANSACTION COSTS (ONE YEAR PERIOD AS AT MARCH 2026)

	Symmetry 3-5
Investment Management Charge (IMC)	0.68%
Performance Fee	0.05%
Total Expense Ratio (TER)	0.73%
Transaction Costs (TC)	0.13%
Total Investment Charges (TIC)	0.86%

CPI refers to the percentage change in the SA Consumer Price Index as provided by Statistics South Africa, lagged by one month due to the timing of release of the latest figures.

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