# Symmetry 3-5
## Factsheet

SYMMETRY

30 SEPTEMBER 2026

### RISK PROFILE

| Low | Low to Moderate | **Moderate** | Moderate to High | High |
|---|---|---|---|---|

### SOLUTION INFORMATION

| | |
|---|---|
| Inception Date: | 30 June 2003 |
| Assets under management: | R9.5 bn |
| Target: | CPI + 4% p.a. |
| Regulation 28 compliant: | Yes |

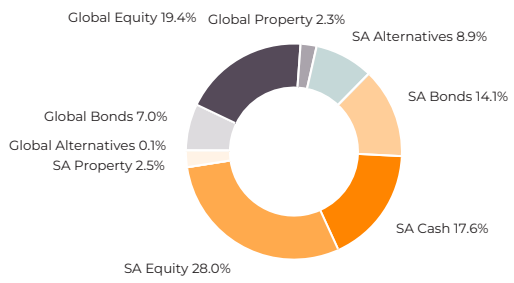
### INVESTMENT DESCRIPTION AND OBJECTIVE

The solution aims to grow capital in excess of inflation and targets returns of 3% to 5% above CPI per year (after fees) over rolling five year periods. It invests across asset classes, locally and globally, including listed shares, listed property, bonds and cash. Alternative assets, like hedge funds and unlisted assets, may also be included. Symmetry is responsible for asset allocation and allocates to specialist active asset managers and index-tracking mandates in each of the asset classes. The solution is suitable for investors with a medium-term horizon who are comfortable with some volatility in returns as it has balanced exposure to growth assets (equities and property) and defensive assets (bonds and cash). The solution is offered through a life policy.

### INVESTMENT MANAGER SELECTION

| ASSET GROUPING | INVESTMENT MANAGER SPLIT |
|---|---|
| SA Cash | Aluwani Capital Partners, Coronation, Futuregrowth Asset Management, M&G Investments, Matrix Fund Managers, Old Mutual, Prescient Investment Management, Terebinth Capital |
| SA Equity | All Weather, Coronation, M&G Investments, Ninety One |
| SA Bonds | Aluwani Capital Partners, Coronation, M&G Investments |
| SA Property | Catalyst, Sesfikile Capital |
| SA Alternatives | 27 FOUR, 360ONE, All Weather, Futuregrowth Asset Management, Infraimpact, Marble Rock, Old Mutual, OysterCatcher Investments, Peregrine Capital, Stanlib |
| Global Equity | Jupiter Asset Management, Man numeric, Mianz Asset Management, Montrusco Bolton, Northern Trust, Old Mutual, PZENA Investment Management, Russell Investments, Sanders Capital, Wellington Management |
| Global Bonds | Amundi Investment Solutions, Morgan Stanley, Stone Harbor Investment Partners |
| Global Property | BlackRock, Catalyst, Old Mutual, Resolution Capital |
| Global Alternatives | Bravos |

### ACTUAL ASSET ALLOCATION

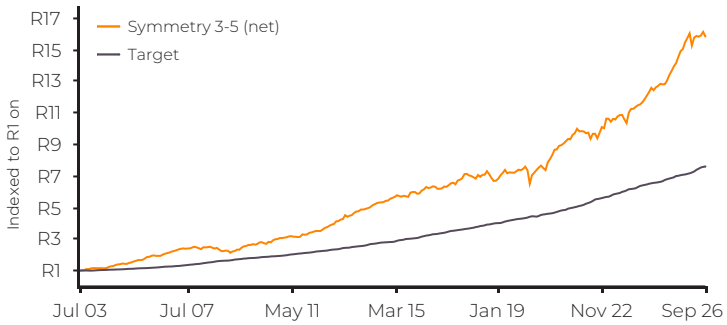



### PERFORMANCE DATA

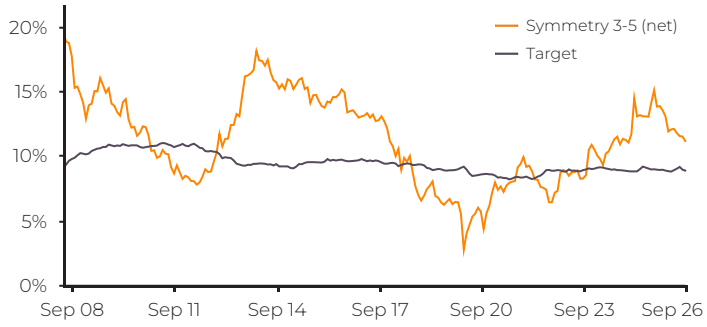
| | Symmetry 3-5 (gross) | Symmetry 3-5 (net) | Target |
|---|---|---|---|
| 1 Month | -1.7% | -1.8% | 0.3% |
| 1 Year | 9.7% | 8.9% | 8.4% |
| 3 Years p.a. | 15.3% | 14.4% | 8.0% |
| 5 Years p.a. | 12.1% | 11.2% | 8.9% |
| 7 Years p.a. | 12.7% | 11.7% | 8.6% |
| 10 Years p.a. | 10.5% | 9.6% | 8.6% |
| Since Inception | 13.5% | 12.6% | 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 JUNE 2026)

| | Symmetry 3-5 |
|---|---|
| Investment Management Charge (IMC) | 0.68% |
| Performance Fee | 0.05% |
| **Total Expense Ratio (TER)** | **0.73%** |
| Transaction Costs (TC) | 0.14% |
| **Total Investment Charges (TIC)** | **0.87%** |

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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