

## Hollard Living Annuity - Investment Portfolio List as of 24 May 2024

GENERAL INFORMATION			OVERVIEW					FEES (Excl. VAT)				
Fund Name	Fund Code	Objective	Fund Manager Benchmark	ASISA Classification	Risk Rating	Income Distribution	Regulation 28	Fund Class	Initial Fee	Annual Management Fee Range	Annual Management Fee at Benchmark	Total Investment Charge (TIC) (30 Sep 2023)
Hollard BCI Money Market Fund	HPMMF	Maximise interest income, preserve the fund's capital and provide immediate liquidity by investing in money market instruments with a residual maturity of less than 13 months.	Median of the South African Interest Bearing Money Market sector	SA Interest Bearing Money Market	Conservative	Monthly	Compliant	B	0.00%	0.30%	0.30%	0.36%
Hollard BCI Yield Plus Fund	HPYPF	Regular and high level of income with lower volatility and relative capital stability, through investments in bonds, fixed deposits and other interest earning securities.	Median of the South African Interest Bearing Short Term sector	SA Interest Bearing Short Term	Conservative	Quarterly	Compliant	B	0.00%	0.50%	0.50%	0.61%
Hollard BCI Dynamic Income Fund	HPDIF	Maximising income through investments in a spectrum of equity, bonds, money market or real estate markets.	Median of the South Africa Multi Asset Income Sector	SA Multi Asset Income	Conservative	Quarterly	Compliant	B	0.00%	0.70%	0.70%	0.86%
Hollard BCI Property Fund	HPPFC	High levels of income and long-term capital growth, through investments in listed property shares, collective investment schemes in property and property loan stock and real estate investment trusts and other high-yielding securities.	FTSE/JSE All Property TR	SA Real Estate General	Aggressive	Quarterly	Non-Compliant	B	0.00%	1.00%	1.00%	1.35%

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Hollard BCI Equity Fund	HPEFB	Medium to long-term capital growth, through investments in selected shares across all industry groups as well as across the range of large, mid, and smaller cap shares, with a risk / return profile comparable with that of the overall JSE equities market.	Median of the South African Equity General Sector	SA Equity General	Aggressive	Bi-Annually	Non-Compliant	B	0.00%	0.90%	0.90%	1.39%
Hollard BCI Conservative Growth Fund of Funds	HPSDF	To assist investors to reach a return after fees of CPI + 2% p.a. over rolling 3 year periods, through a spectrum of investments in the equity, bond, money or property markets and participatory interests in related collective investment schemes.	Median of the South African Multi Asset Low Equity sector	SA Multi Asset Low Equity	Moderate	Quarterly	Compliant	B	0.00%	1.20%	1.20%	1.50%
Hollard BCI Moderate Growth Fund of Funds	HPSBF	To assist investors to reach a return after fees of CPI + 4% p.a. over rolling 5 year periods, through a spectrum of investments in the equity, bond, money or property markets and participatory interests in related collective investment schemes.	Median of the South African Multi Asset Medium Equity sector	SA Multi Asset Medium Equity	Moderate	Bi-Annually	Compliant	B	0.00%	1.20%	1.20%	1.55%

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Hollard BCI Managed Growth Fund of Funds	HPSAF	To assist investors to reach a return after fees of CPI + 6% p.a. over rolling 7 year periods, through a spectrum of investments in the equity, bond, money or property markets and participatory interests in related collective investment schemes.	Median of the South African Multi Asset High Equity sector	SA Multi Asset High Equity	Aggressive	Bi-Annually	Compliant	B	0.00%	1.20 %	1.20%	1.69%
Allan Gray Balanced Fund	AGBC	To create long-term wealth for investors within the constraints governing retirement funds. It aims to outperform the average return of similar funds without assuming any more risk.	Market value weighted average return of funds in the South African Multi Asset High Equity category, excl. the Allan Gray Balanced Fund	SA Multi Asset High Equity	Moderate	Bi-Annually	Compliant	C	0.00%	0.30% - 1.30%	0.80%	1.26%
Allan Gray Equity Fund	AGEC	The Fund aims to outperform the South African equity market over the long term, without taking on greater risk.	FTSE/JSE All Share Index including income.	South African Equity General	Aggressive	Bi-Annually	Non-Compliant	C	0.00%	0.00% - uncapped	0.85%	1.46%

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Allan Gray Stable Fund	AGSC	The Fund aims to provide a high degree of capital stability and to minimise the risk of loss over any two-year period, while producing long-term returns that are superior to bank deposits. The Fund's benchmark is the daily interest rate as supplied by FirstRand Bank Limited plus 2%.	Daily interest rate as supplied by FirstRand Limited plus 2%	SA Multi Asset Low Equity	Conservative	Quarterly	Compliant	C	0.00%	0.30% - 1.30%	0.80%	1.39%
Coronation Balanced Defensive Fund	CBDB4	The fund aims to provide a reasonable level of current income and seeks to preserve capital in real terms, with lower volatility over the medium to long-term.	Alexander Forbes 3month (STeFI) Index + 3%	SA Multi Asset Low Equity	Conservative	Quarterly	Compliant	P	0.00%	0.35% - 1.00%	1.00%	1.10%
Coronation Balanced Plus Fund	CBFB4	To achieve the highest possible long-term return achievable within the constraints of the statutory investment restrictions for retirement savings	Composite of 52.50% equities, 22.50% bonds, 14.5% foreign equities, 3.50% foreign bonds, 2% foreign cash.	SA Multi Asset High Equity	Moderate	Bi-Annually	Compliant	P	0.00%	0.85%	0.85%	1.38%
Coronation Capital Plus Fund	CCPB5	Focused on the preservation of capital over all rolling 12-month periods. Over the medium term, the objective is to produce real growth of at least 4% per annum.	CPI + 4%	SA Multi Asset Medium Equity	Moderate	Quarterly	Compliant	P	0.00%	0.35% - 1.00%	1.00%	1.18%

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Coronation Global Opportunities Equity [ZAR] Feeder Fund	CWEB4	Aims to achieve long-term capital growth that exceeds the MSCI World Index in dollar terms while ensuring lower volatility returns, particularly on the downside, than conventional index-linked equity portfolios.	MSCI World Index (Rands)	Global Equity General	Aggressive	Bi-Annually	Non-Compliant	P	0.00%	0.95%	0.95%**	1.56%
Coronation Strategic Income Fund	CSIB4	To provide a higher total return than a traditional money market or pure income fund. The fund's objective is to produce a return of at least 110% of the 3-month SteFI index.	110% of the 3-month SteFI Index	SA Multi Asset Income	Conservative	Quarterly	Compliant	P	0.00%	0.45%	0.45%	0.49%
Coronation Top 20 Fund	CTTB4	Aims to significantly outperform the FTSE/JSE Top 40 Index over a 3 to 5 year period, by investing in a concentrated portfolio constructed from the 50 largest shares listed on the JSE Securities Exchange.	FTSE/JSE Top 40 Index	South African Equity General	Aggressive	Bi-Annually	Non-Compliant	P	0.00%	0.10% - 2.60%	0.60%	1.31%
Foord Balanced Fund	FBCB2	To achieve steady growth of income and capital as well as the preservation of real capital (capital as adjusted for inflation).	10% international, 5% cash	SA Multi Asset High Equity	Moderate	Bi-Annually	Compliant	B2	0.00%	0.10% - uncapped	0.60%	0.92%

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M&G Balanced Fund	PRAB	To achieve steady long term growth of capital and income by investing in a diversified combination of domestic and international assets, where the asset allocation is tactically managed.	Alexander Forbes Global Large Manager Watch Median	SA Multi Asset High Equity	Moderate	Bi-Annually	Compliant	B	0.00%	0.60% + (0.95% - 1.05%) on foreign assets	0.60%	1.02%
M&G Inflation Plus Fund	PRCB	The primary objective is to outperform CPI by 5% (before fees) over a rolling 3 year period. The secondary objective is to reduce the risk of capital loss over any rolling 12 month period.	The primary objective is to outperform CPI by 5% (before fees) over a rolling 3 year period	SA Multi Asset Low Equity	Conservative	Bi-Annually	Compliant	B	0.00%	0.60% + (0.95%-1.05%) on foreign assets	0.60%	1.95%
Satrix MSCI World Equity Index Feeder Fund	SAWB1	The investment objective of the fund is to provide a total return equivalent to that of the MSCI World (Developed Markets) Index, in South African Rand. The fund will aim to achieve this by only investing (other than holding assets in liquid form) in participatory interest of the FSB approved Sanlam World Equity Tracker Fund, a sub fund of the Irish Domiciled Sanlam Universal Funds plc. The fund is rebalanced quarterly.	MSCI World Equity Index	Global Equity - General	Aggressive	Fund does not distribute	Non-Compliant	B1	0.00%	0.25%	0.25%	0.62%

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STANLIB Multi-Asset Growth Fund	STMGC3	To generate a reasonable level of current income and capital growth. The Fund invests in a diversified spread of cash, bonds, property, equity, and offshore assets with a maximum of 75% in equities.	FTSE/JSE Shareholders Weighted All Share Index 60%; BEASSA All Bond Index 25%; MSCI World Index 9%, Barclays Global Aggregate Bond Index 6%	SA Multi Asset High Equity	Moderate	Bi-Annually	Compliant	C3	0.00%	0.85%	0.85%	1.37%
STANLIB Extra Income Fund	SEIFB1	To provide a reasonable level of current income and maximum stability for capital invested. The Weighted Average Duration of the portfolio is a maximum of 2 years. Investments will include a flexible mix of non-equity securities, including, but not limited to money market instruments, bonds, fixed deposits, listed debentures and other high yielding securities. The portfolio may have direct and/or indirect foreign exposure.	STeFI Composite Index	SA Multi Asset Income	Conservative	Quarterly	Compliant	R	0.00%	0.75%	0.75%	0.87%

**Notes:**

1. Annual Management Fee at Benchmark: The fee charged within an Investment Portfolio when the Investment Portfolio performance is equal to the performance of its benchmark
2. TIC: Reflects the total investment charge of the Investment Portfolio. This is the global standard used to measure the impact that the deduction of management and operating costs has on an Investment Portfolios value. It gives you an indication of the effects that these costs have on the growth of your investment portfolio.
3. \*\* Coronation Global Opportunities Equity [ZAR] Feeder Fund P: The base annual management fee of 0.95% (Excl. VAT) consists of 0.10% charged in the feeder fund and 0.85% charged in the master/underlying fund. Only the 0.10% charged in the feeder fund attracts VAT.