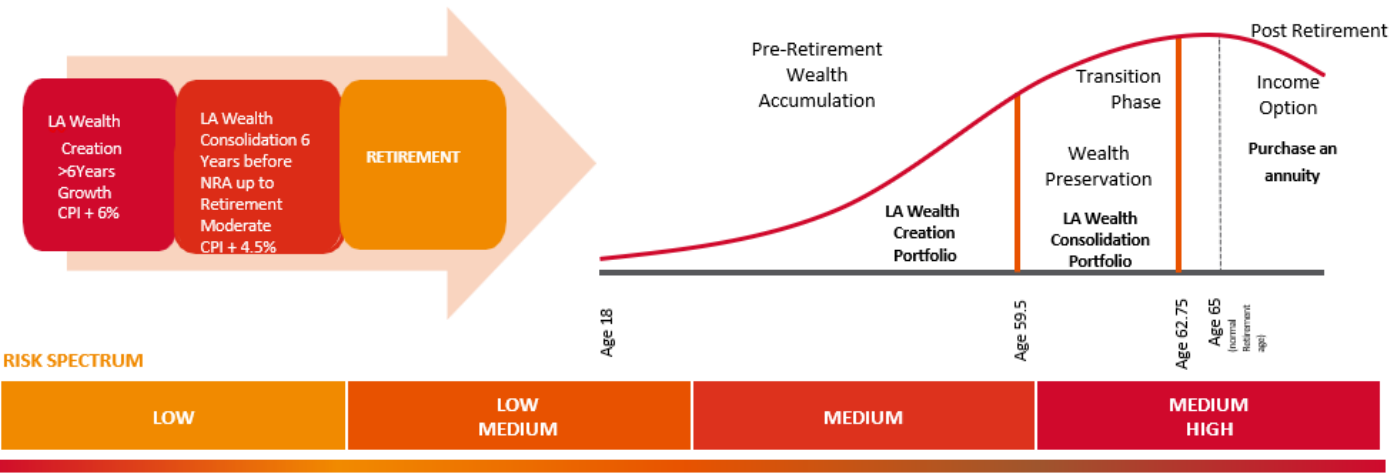


RETIREMENT FUND – CURRENT LIFE STAGES



ANNUALISED PERFORMANCE

	Quarter	YTD	1 Year	3 Years	5 Years	7 Years	Since Inception
LA Cash Plus [^]	0.46%	0.46%	10.99%	10.56%	9.55%	8.44%	8.14%
STeFI + 1%	1.90%	1.90%	8.28%	8.98%	7.76%	7.51%	7.73%
LA Capital Protection [#]	2.82%	2.82%	11.15%	11.06%	10.44%	9.61%	9.10%
CPI + 3.5% [*]	1.62%	1.62%	6.47%	6.78%	7.39%	6.93%	6.92%
LA Wealth Consolidation [^]	-1.13%	-1.13%	16.07%	12.78%	11.44%	10.89%	9.60%
CPI + 4.5% [*]	1.86%	1.86%	7.47%	8.20%	9.04%	8.68%	8.77%
LA Shari'ah [#]	2.65%	2.65%	21.35%	12.74%	10.47%	9.67%	8.14%
Shari'ah Benchmark [#]	2.94%	2.94%	19.83%	10.11%	8.93%	9.41%	8.24%
LA Wealth Creation [^]	-1.31%	-1.31%	15.41%	12.84%	11.86%	11.08%	9.14%
CPI + 6%	2.21%	2.21%	8.97%	9.90%	10.86%	10.56%	10.70%

Portfolio performance is quoted net of fees.
^{*}CPI target returns for LA Wealth Consolidation and LA Capital Protection consist of the previous strategy until June 2024 and the current strategy from July 2024.
[#]LA Shari'ah returns, Shari'ah benchmark and LA Capital Protection are a combination of the previous strategy until July 2024 and the current strategy from August 2024.
[^]Returns for LA Wealth Creation, LA Wealth Consolidation and LA Cash Plus are a combination of the previous strategy until August 2024 and the current strategy from September 2024.

BEST AND WORST 1 YEAR PERFORMANCE

	Best 1 Year Performance	Worst 1 Year Performance
LA Cash Plus	13.34%	1.26%
LA Capital Protection	19.48%	-2.64%
LA Wealth Consolidation	27.56%	-5.68%
LA Shari'ah	27.07%	-8.47%
LA Wealth Creation	31.85%	-9.59%



TOTAL INVESTMENT COST (TIC) RELATIVE TO THE RETAIL PEER GROUP

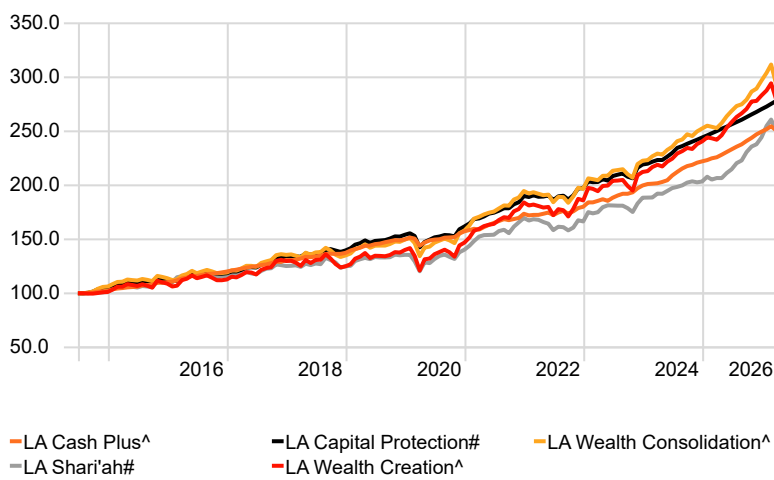
	LA Cash Plus	LA Capital Protection	LA Wealth Consolidation	LA Shari'ah	LA Wealth Creation
Retail Peer Group Average	0.94%	1.49%	1.61%	1.58%	1.58%
LA Retirement Fund	0.40%	1.62%	1.12%	1.10%	1.29%
Difference	0.54%	-0.13%	0.49%	0.48%	0.29%

Investment management fee which consists of the rolling 1 year Total Investment Cost (TIC) of the current strategy as at 30 September 2025 for LA Cash Plus, LA Wealth Consolidation, LA Wealth Creation, LA Capital Protection and LA Shari'ah.

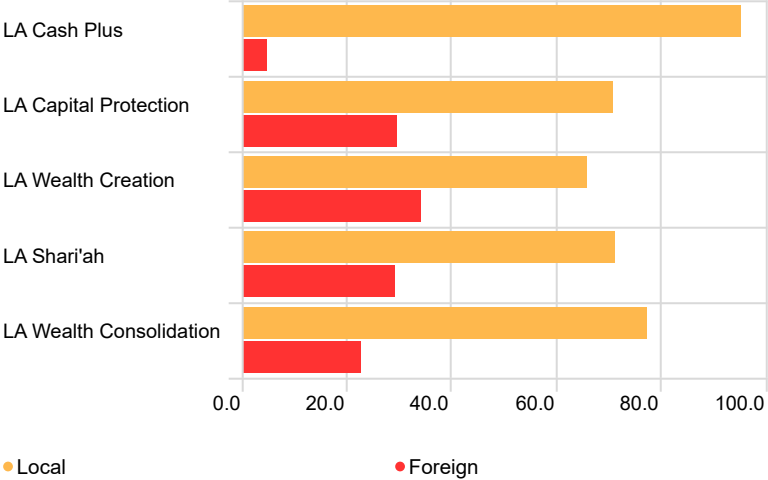
ASSET ALLOCATION (28/02/2026)

	Local					Foreign				
	Cash	Bonds	Equity	Property	Other	Cash	Bonds	Equity	Property	Other
LA Cash Plus	20.91%	71.99%	0.00%	2.31%	0.00%	0.33%	4.26%	0.00%	0.21%	0.00%
LA Capital Protection	5.27%	17.35%	32.46%	6.47%	9.01%	3.77%	2.01%	18.47%	1.39%	3.80%
LA Wealth Consolidation	4.80%	18.80%	44.26%	5.35%	3.92%	2.22%	0.73%	18.84%	1.07%	0.00%
LA Shari'ah	14.30%	10.70%	43.80%	2.10%	0.00%	3.00%	0.10%	26.00%	0.00%	0.00%
LA Wealth Creation	4.69%	5.00%	43.52%	4.11%	8.38%	0.78%	0.33%	31.86%	1.33%	0.00%

INVESTMENT GROWTH



SPLIT BETWEEN LOCAL AND FOREIGN ASSETS (28/02/2026)



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