

PORTFOLIO OVERVIEW

This portfolio forms the aggressive growth strategy of LA Retirement Fund's Life Stage Program for members up to 6 years and longer before normal retirement age.

PERFORMANCE TARGET

CPI + 6% over 5 year rolling periods with no cognisance of capital protection over shorter periods.

INCEPTION DATE

July 2014

TOTAL INVESTMENT COST
(AS AT MOST RECENT DATE)

1.29%

ACTUARY

momentum
consultants & actuaries

ADMINISTRATOR

VERSO®

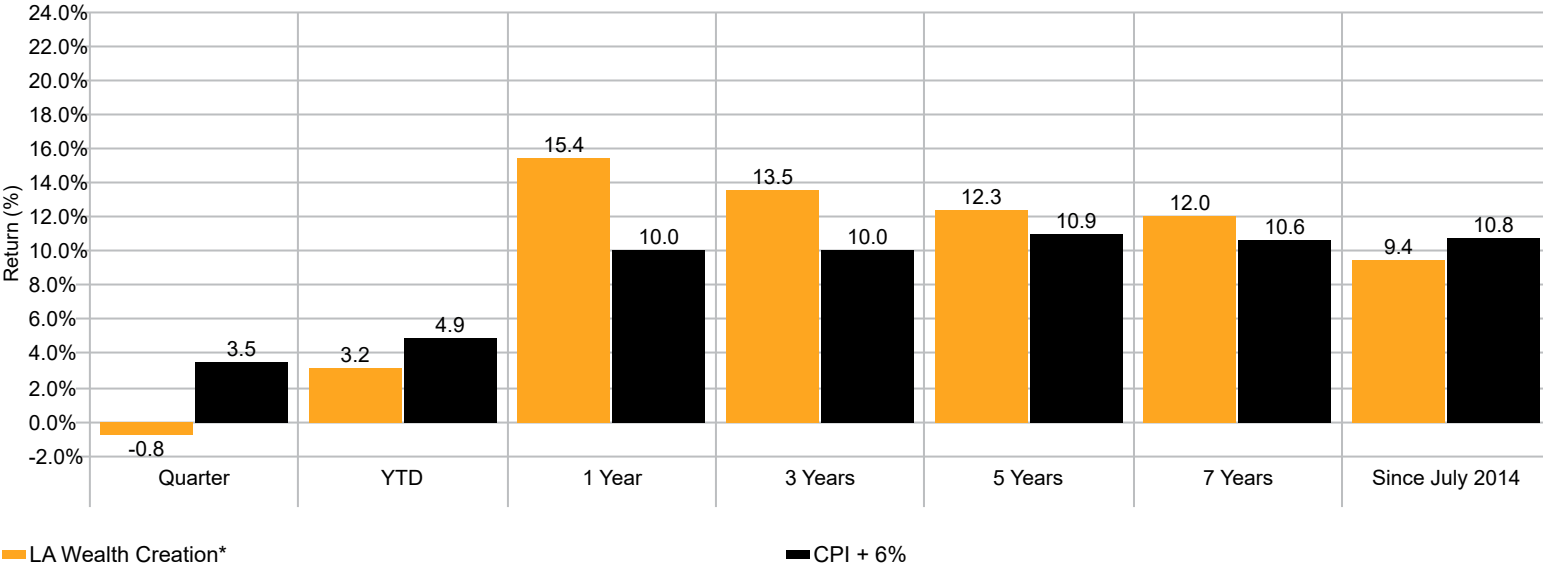
CONSULTANT

SIMEKA
member of Sanlam group

RISK-RETURN PROFILE

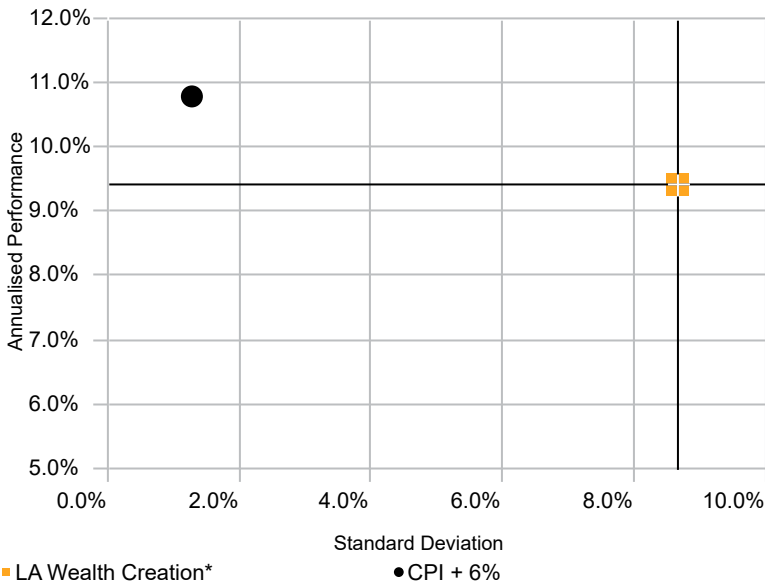


ANNUALISED PERFORMANCE

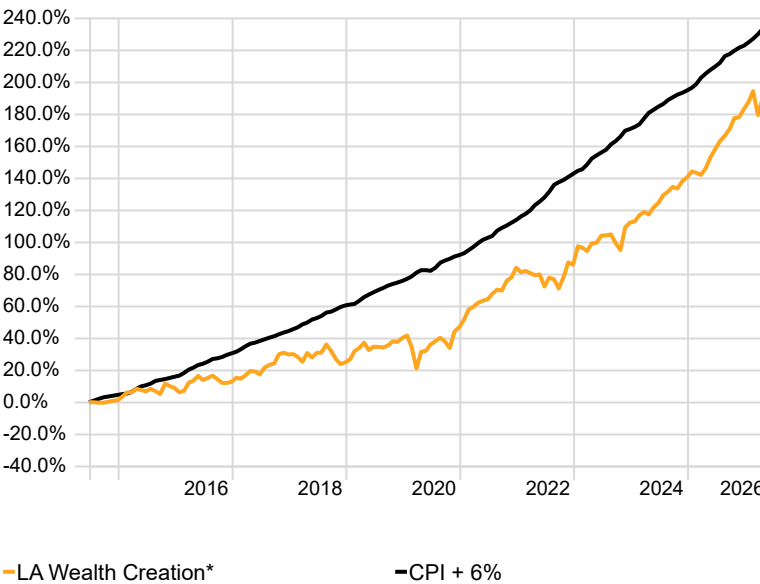


Note: Portfolio performance is quoted net of fees. *LA Wealth Creation returns are a combination of the previous strategy until August 2024 and the current strategy from September 2024.

ANNUALISED RISK / REWARD SINCE INCEPTION



CUMULATIVE PERFORMANCE SINCE INCEPTION



TOP 10 LOCAL EQUITY HOLDINGS (30/04/2026)

#	Security	Sector	Allocation
1	Prosus N.V	Technology	6.62%
2	FirstRand Ltd	Financials	4.84%
3	Standard Bank Group Ltd	Financials	4.82%
4	Naspers Ltd	Technology	4.49%
5	STR 10984: IBLIR*		4.13%
6	Glencore Xstrata Plc	Basic Materials	3.73%
7	Jun 26 NDDUW*		3.37%
8	Bid Corporation Ltd	Financials	3.31%
9	Shoprite Holdings Ltd	Consumer Goods	2.92%
10	Remgro Ltd	Consumer Services	2.91%

*Asset Class

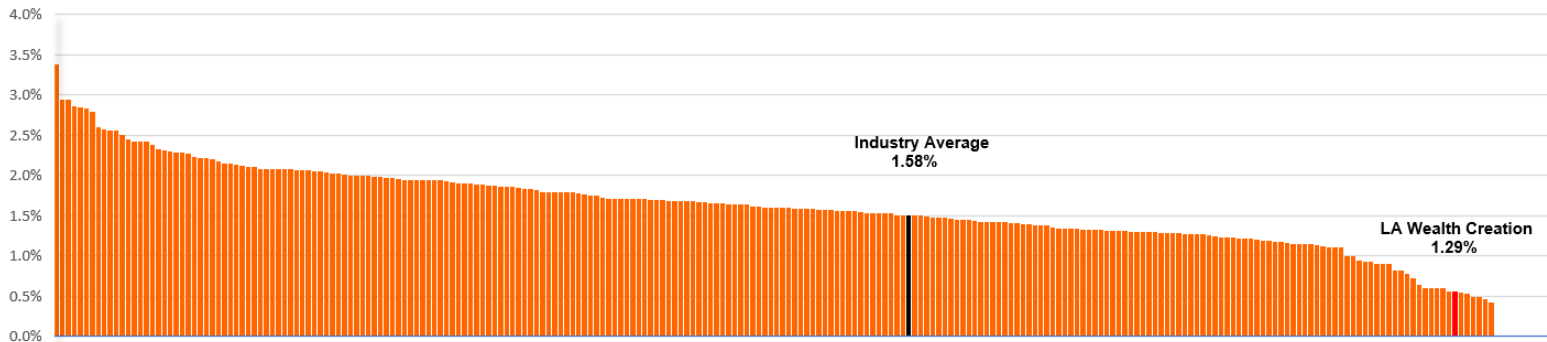
ASSET ALLOCATION (30/04/2026)

Asset Class	Local	Foreign	Total
Cash	4.97%	9.33%	14.30%
Bonds	5.54%	0.74%	6.29%
Equity	41.42%	25.55%	66.97%
Property	2.88%	1.01%	3.89%
Other	8.55%	0.00%	8.55%
Total	63.37%	36.63%	100.00%

FUND MANAGERS

Local Equity & Property	Local Hedge Funds	Local Interest Bearing	Offshore & Africa	Multi Asset
    	   	 	    	 

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



Investment management fee which consists of the rolling 1 year Total Investment Cost (TIC) of the current strategy (LA Wealth Creation) as at 30 September 2025 and Industry Average as at 31 December 2025.

CONTACT DETAILS

Physical address: Belmont Office Park, Twist Street, Belville, 7530
Postal address: P O Box 4300, Tyger Valley, 7536

Email: support@laretirementfund.co.za
Telephone: 021 943 5305

Whatsapp: 081 806 9959 (from 08h00 to 16h00)

DISCLAIMER: All reasonable steps have been taken to ensure the information on this fact sheet is accurate. The information to follow does not constitute financial advice as contemplated in terms of the Financial Advisory and Intermediary Services Act. Use or rely on this information at your own risk. Independent professional financial advice should always be sought before making an investment decision. Please note that past performances are not necessarily a guide to future performances, and that the value of investments / units may go down as well as up. The performance of the portfolio depends on the underlying assets and variable market factors.

