LA CASH PLUS

As of 30/09/2026

LA RETIREMENT FUND
Formerly known as the Cape Joint Pension Fund
Securing your retirement

PORTFOLIO OVERVIEW

The risk profile of this portfolio is more aggressive in nature than a normal money market or bank account as it aims to provide returns in excess of cash. The portfolio can invest in a range of asset classes including equities and is thus exposed to the risks associated with such investments.

PERFORMANCE TARGET

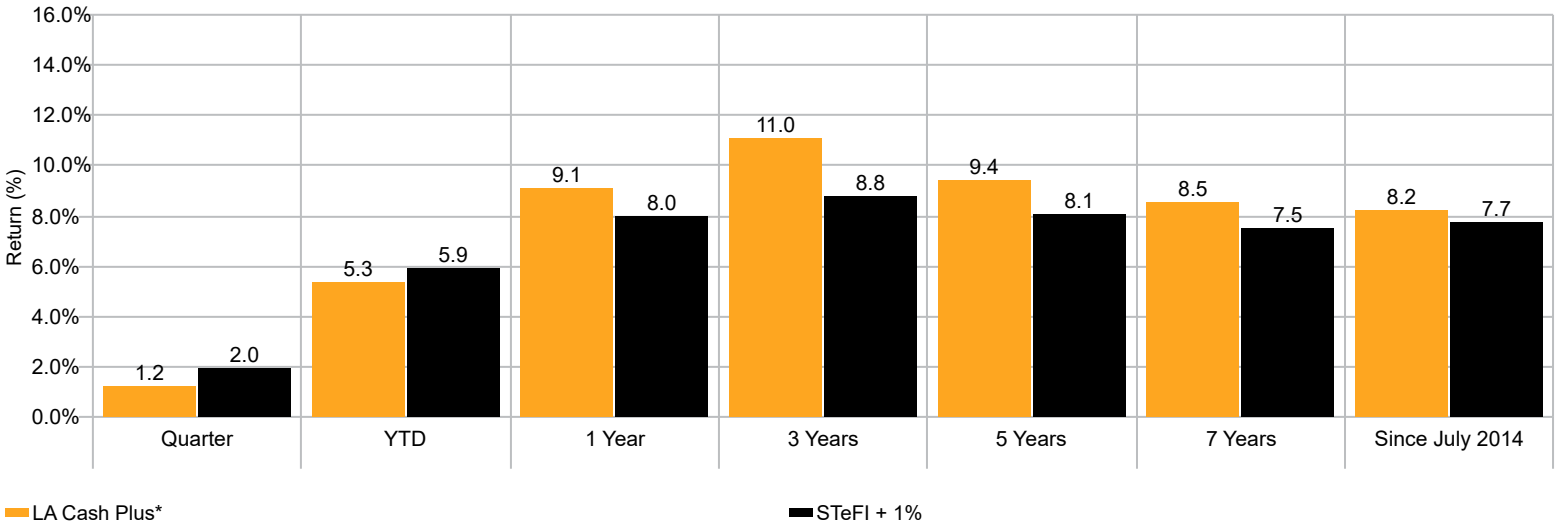
STeFI + 1% over 12 month rolling periods with cognisance of capital protection (no guarantee) over any 6 month rolling period.

INCEPTION DATE	TOTAL INVESTMENT COST (AS AT MOST RECENT DATE)	ACTUARY	ADMINISTRATOR	CONSULTANT
July 2014	0.40%	momentum consultants & actuaries	VERSO	SIMEKA member of Sanlam group

RISK-RETURN PROFILE

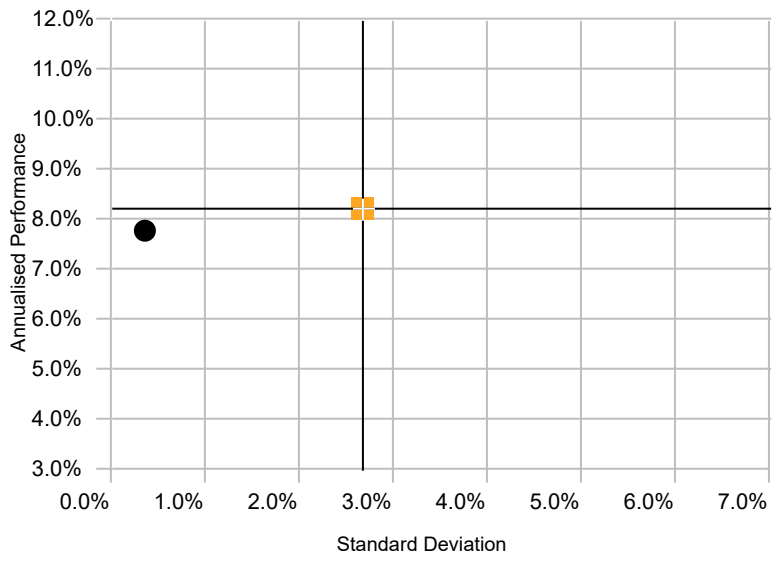
LOW	LOW MEDIUM	MEDIUM	MEDIUM HIGH	HIGH

ANNUALISED PERFORMANCE



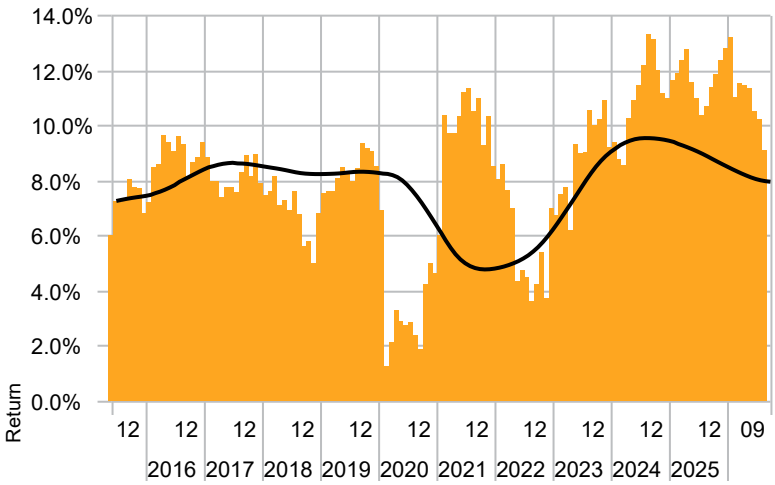
Note: Portfolio performance is quoted net of fees. *LA Cash Plus returns are a combination of the previous strategy until August 2024 and the current strategy from September 2024.

ANNUALISED RISK / REWARD SINCE INCEPTION



1-Year Rolling Returns

Time Period: Since Common Inception (01/07/2014) to 30/09/2026



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LA CASH PLUS

As of 30/09/2026

TOP 10 HOLDINGS (31/08/2026)

#	Security	Sector	Allocation
1	R213 7.00% 28.02.2031	Local Inflation Linked Bonds	8.77%
2	RSA 2037 8.5% 31.01.2037	Local Nominal Bonds	7.86%
3	RSA 8.25% 31.03.2032	Local Inflation Linked Bonds	7.53%
4	ABS 7.5% 13.11.2026	Local Nominal Bonds	5.55%
5	RN2030 7.643% 17.09.2030	Local Inflation Linked Bonds	5.01%
6	R2048 8.75% 28.02.2048	Local Inflation Linked Bonds	2.98%
7	RMB 7.9% 17.03.2028	Local Nominal Bonds	2.89%
8	NED 7.775% 29.04.2027	Local Nominal Bonds	2.63%
9	RSA ILB 2% 31.01.2038	Local Nominal Bonds	2.60%
10	R2038 10.875% 31.03.2038	Local Inflation Linked Bonds	2.05%

ASSET ALLOCATION (31/08/2026)

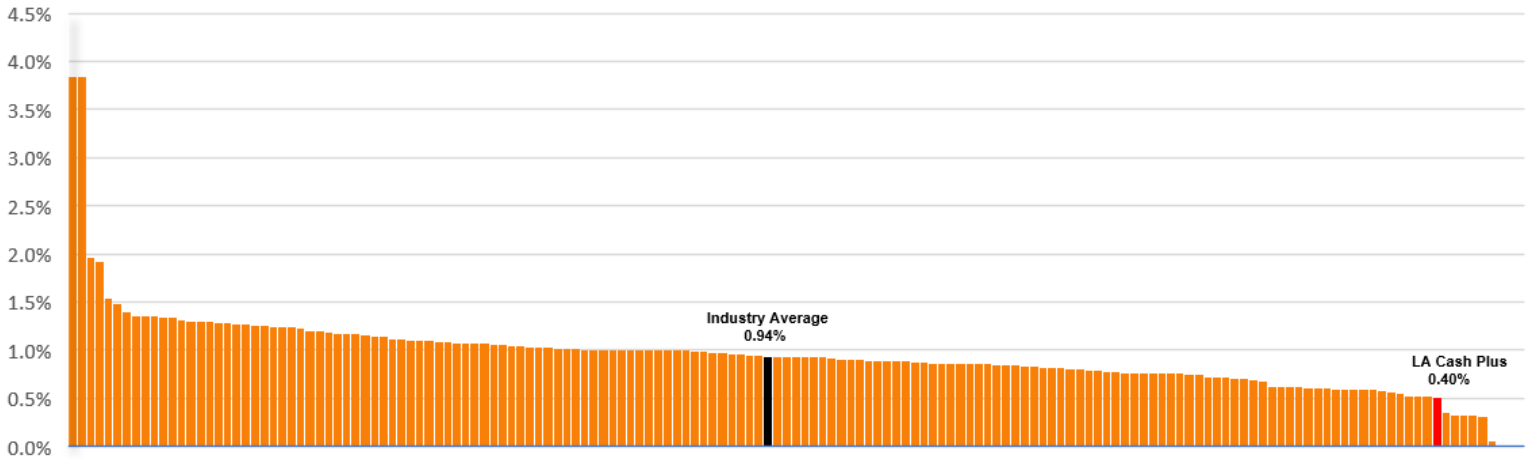
Asset Class	Local	Foreign	Total
Cash	19.30%	0.75%	20.06%
Bonds	72.96%	4.57%	77.54%
Equity	0.00%	0.00%	0.00%
Property	2.28%	0.13%	2.41%
Total	**94.55%**	**5.45%**	**100.00%**

FUND MANAGERS

AMPLIFY

MATRIX FUND MANAGERS

TOTAL INVESTMENT COST (TIC) RELATIVE TO RETAIL PEER GROUP



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

CONTACT DETAILS

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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.

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