LA WEALTH CONSOLIDATION

As of 30/09/2026

PORTFOLIO OVERVIEW

This portfolio forms the moderate growth strategy of LA Retirement Fund's Life Stage Program, for members 6 years before normal retirement age up to retirement. The fund is designed to target a return of inflation plus 4.5% over rolling 3-year periods, while protecting capital over rolling 12-month periods. The fund is diversified across several underlying investment managers, asset classes and financial instruments.

PERFORMANCE TARGET

CPI + 4.5% over 3 year rolling periods with cognisance of capital protection over any 12-month period.

INCEPTION DATE

July 2014

TOTAL INVESTMENT COST (AS AT MOST RECENT DATE)

1.12%

ACTUARY

momentum consultants & actuaries

ADMINISTRATOR

VERSO

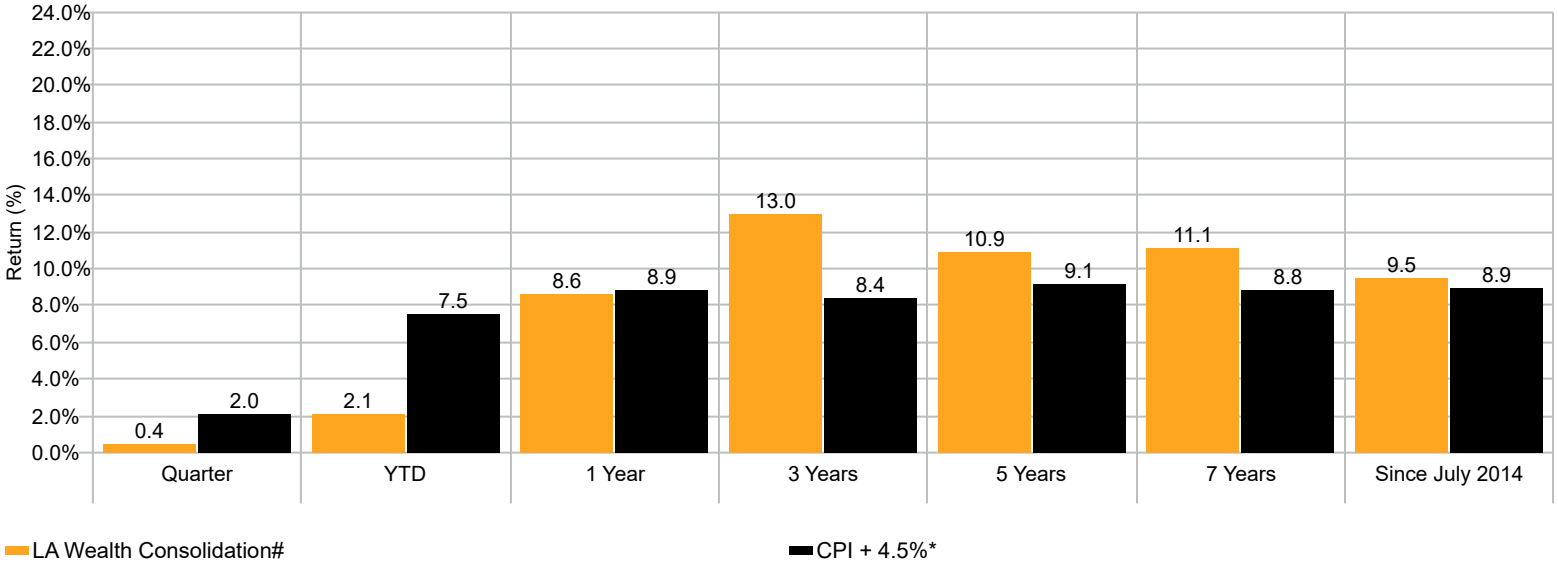
CONSULTANT

SIMEKA member of Sanlam group

RISK-RETURN PROFILE

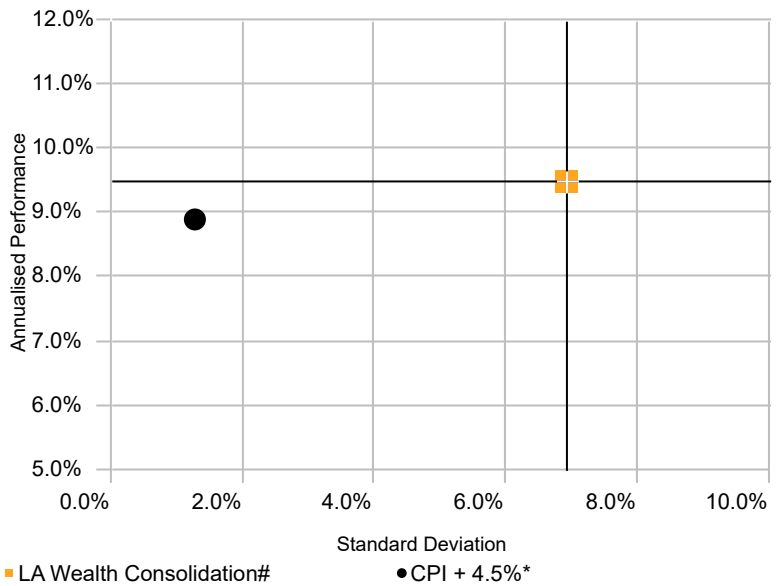
LOW	LOW MEDIUM	MEDIUM	MEDIUM HIGH	HIGH

ANNUALISED PERFORMANCE



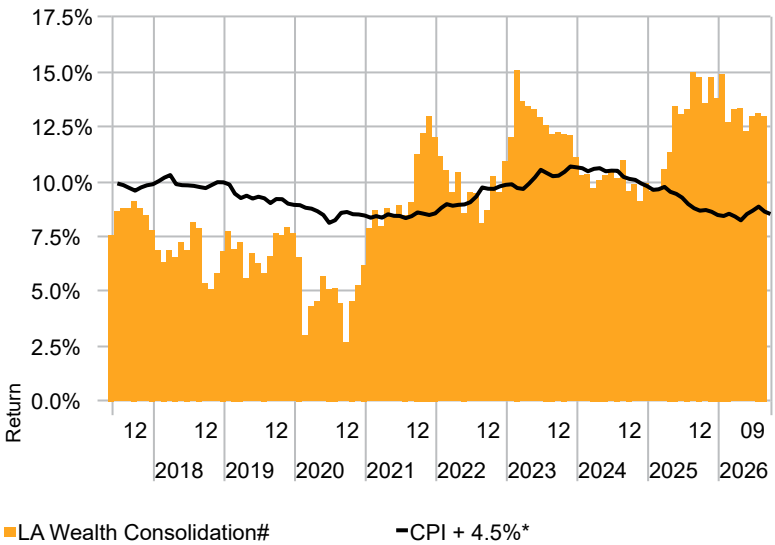
Note: Portfolio performance is quoted net of fees. *CPI target returns are a combination of CPI + 4% until June 2024 and CPI + 4.5% from July 2024. #LA Wealth Consolidation returns are a combination of the previous strategy until August 2024 and the current strategy from September 2024.

ANNUALISED RISK / REWARD SINCE INCEPTION



3-Year Rolling Returns

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



SIMEKA member of Sanlam group

LA WEALTH CONSOLIDATION

As of 30/09/2026

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

TOP 10 LOCAL EQUITY HOLDINGS (31/08/2026)

#	Security	Sector	Allocation
1	FirstRand Ltd	Financials	6.54%
2	Prosus	Technology	5.72%
3	Standard Bank Group Ltd	Financials	5.40%
4	Naspers Ltd	Technology	4.96%
5	Glencore Xstrata Plc	Basic Materials	4.51%
6	Remgro Ltd	Financials	4.13%
7	Bid Corporation Ltd	Financials	4.03%
8	Impala Platinum Holdings Ltd	Basic Materials	3.08%
9	Shoprite Holdings Ltd	Consumer Goods	2.85%
10	Valterra Platinum Ltd	Consumer Goods	2.68%

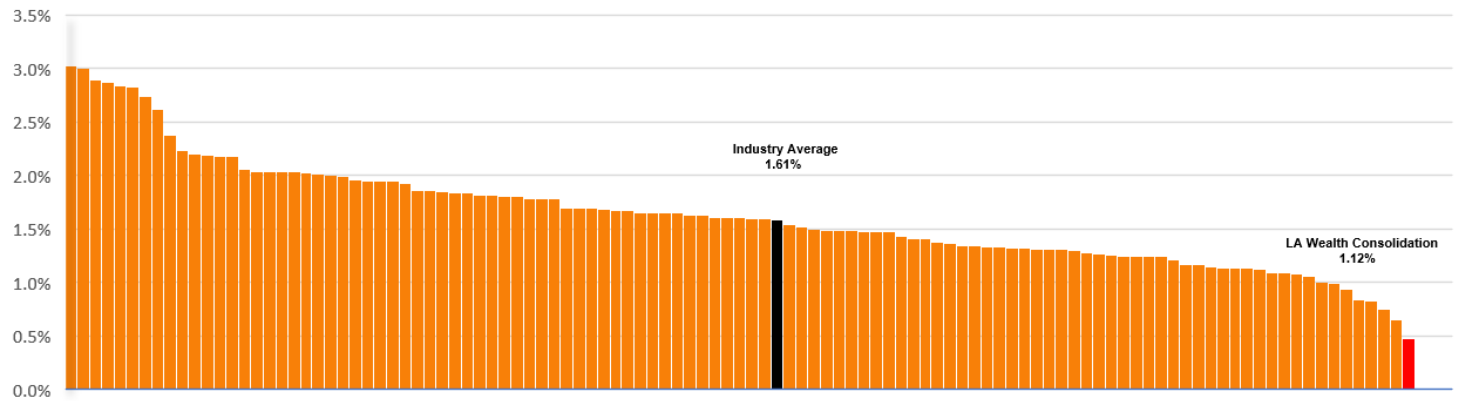
ASSET ALLOCATION (31/08/2026)

Asset Class	Local	Foreign	Total
Cash	4.10%	1.38%	5.48%
Bonds	19.62%	0.81%	20.43%
Equity	39.46%	26.52%	65.97%
Property	3.62%	0.76%	4.38%
Other	3.74%	0.00%	3.74%
Total	**70.54%**	**29.46%**	**100.00%**

FUND MANAGERS

Local Equity & Property	Local Hedge Funds	Local Interest Bearing	Offshore & Africa	Multi Asset
Amplify	Amplify	Sanlam	Amplify	Graviton (member of Sanlam group)
Sanlam		Chrysalis Capital	Ashmore	Ninety One
bateleur capital			Satrix (Own the Market)	Granate Asset Management
36ONE Asset Management			Ninety One	
			OysterCatcher Investments	

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 Consolidation) 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.

SIMEKA
member of Sanlam group