LA WEALTH CREATION

As of 30/09/2026

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

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. It is a multi-asset, high equity, multi-managed portfolio investing primarily in growth assets with scope for selected alternative/private markets, including targeted/ impact investments when appropriate and in line with the overall investment strategy.

PERFORMANCE TARGET

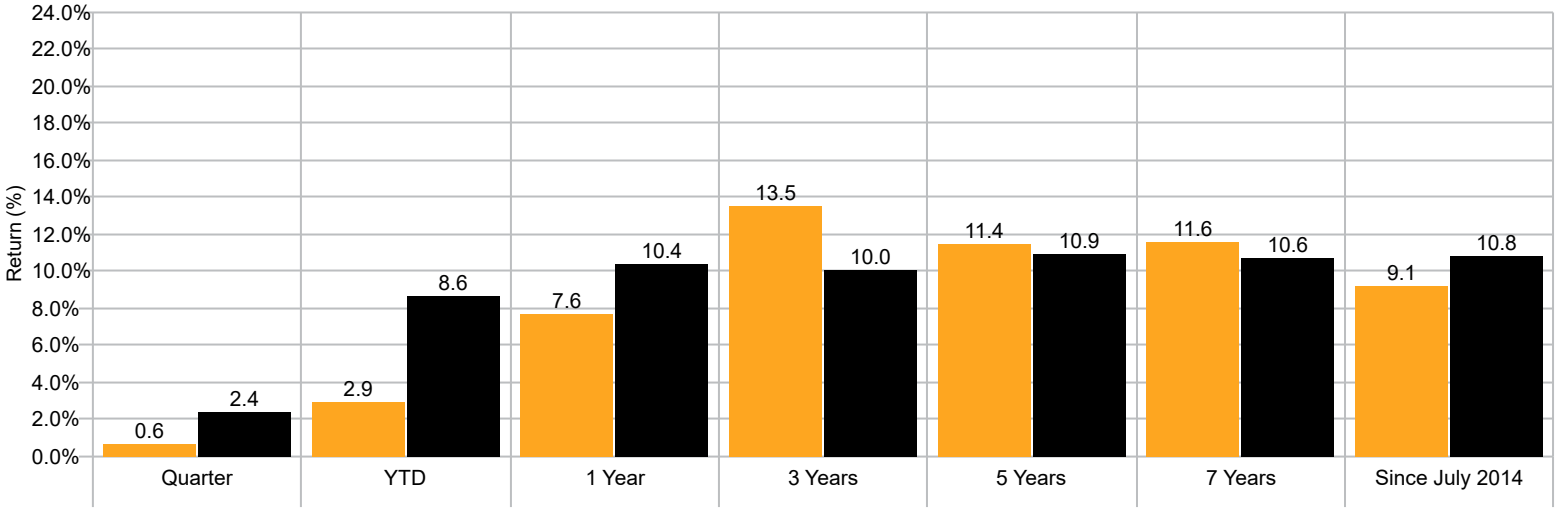
CPI + 6% over 5 year rolling periods with no cognisance of capital protection over shorter periods.

INCEPTION DATE	TOTAL INVESTMENT COST (AS AT MOST RECENT DATE)	ACTUARY	ADMINISTRATOR	CONSULTANT
July 2014	1.29%	momentum consultants & actuaries	VERSO	SIMEKA member of Sanlam group

RISK-RETURN PROFILE

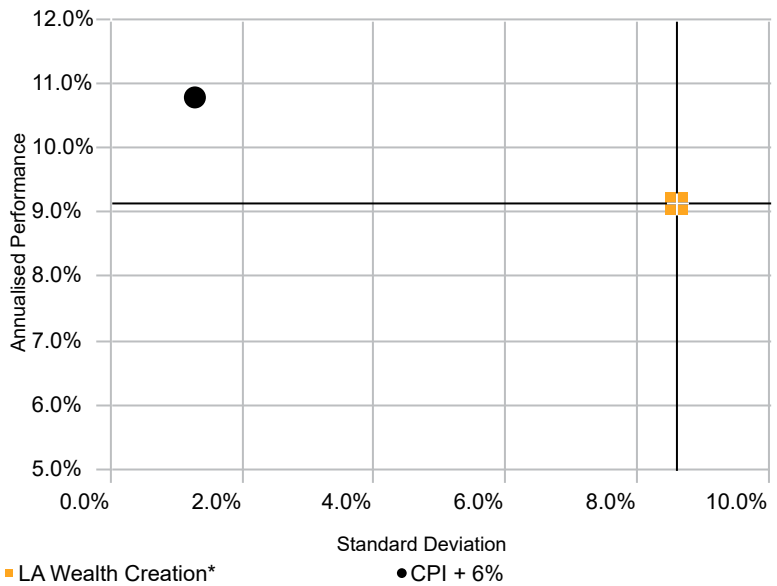
LOW	LOW MEDIUM	MEDIUM	MEDIUM HIGH	HIGH

ANNUALISED PERFORMANCE



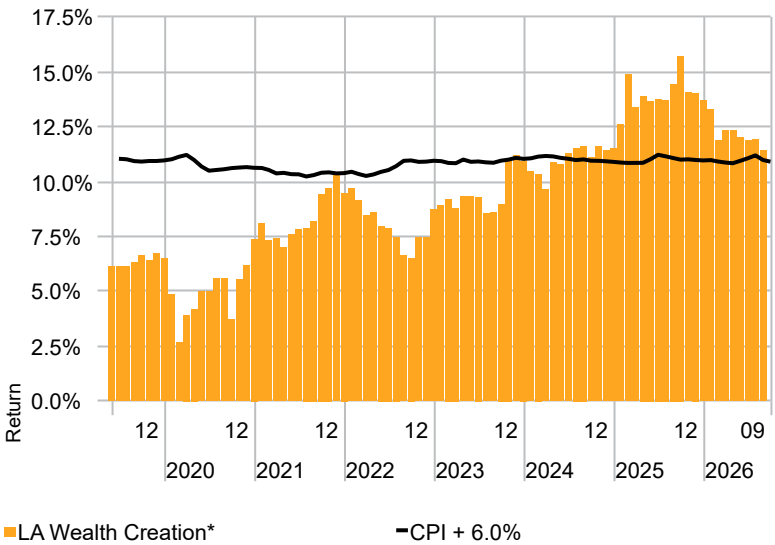
Note: Portfolio performance is quoted net of fees. *LA Wealth Creation returns are a combination of the previous strategy until August 2024 and the current strategy from September 2024.

ANNUALISED RISK / REWARD SINCE INCEPTION



5-Year Rolling Returns

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



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

#	Security	Sector	Allocation
1	Prosus N.V	Technology	8.28%
2	FirstRand Ltd	Financials	5.93%
3	Glencore Xstrata Plc	Basic Materials	5.18%
4	Naspers Ltd	Technology	4.20%
5	Impala Platinum Holdings Ltd	Basic Materials	4.18%
6	Gold Fields Ltd	Consumer Goods	3.70%
7	Harmony Gold Mining Co Ltd	Basic Materials	3.61%
8	STR 10984: IBLIR*		3.60%
9	Standard Bank Group Ltd	Financials	3.45%
10	Bid Corporation Ltd	Financials	3.25%

*Asset Class

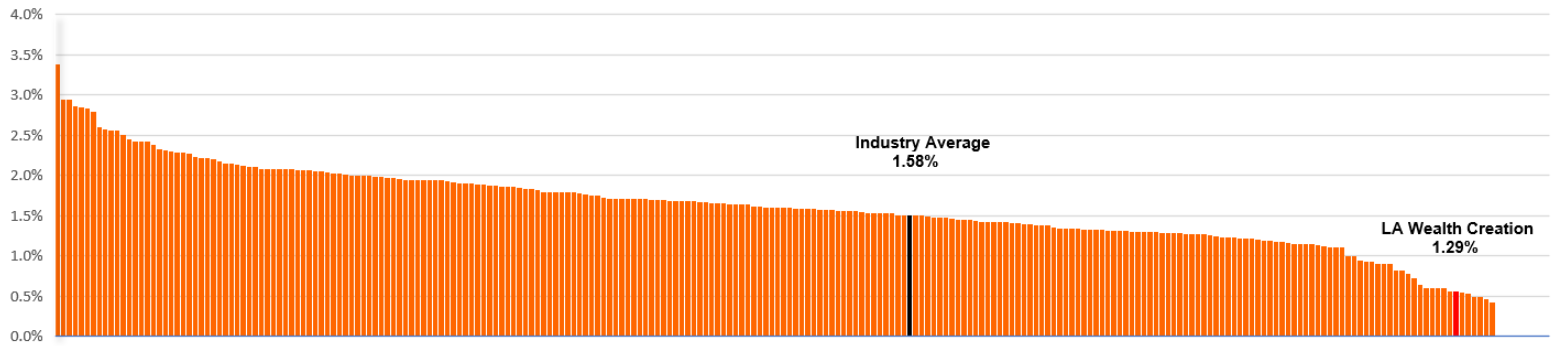
ASSET ALLOCATION (31/08/2026)

Asset Class	Local	Foreign	Total
Cash	2.97%	1.00%	3.96%
Bonds	6.39%	1.03%	7.41%
Equity	42.32%	33.97%	76.29%
Property	2.76%	0.69%	3.45%
Other	8.88%	0.00%	8.88%
Total	**63.32%**	**36.68%**	**100.00%**

FUND MANAGERS

Local Equity & Property	Local Hedge Funds	Local Interest Bearing	Offshore & Africa	Multi Asset
Coronation	Fairtree	Sanlam	Sanlam Ashmore	Ninety One
Fairtree	Peregrine Capital	Futuregrowth Asset Management	Nedgroup Investments	Abax Investments
Truffle Asset Management	Amplify		Havaic	
36One Asset Management	SCM Steyn Capital Management		Taquanta	
Capital Works				

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

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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