etfSA LA Wealth Conservator Portfolio

Factsheet - April 2024





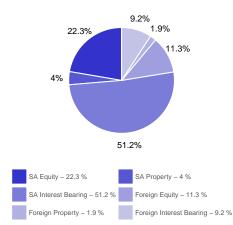
PORTFOLIO DESCRIPTION

The objective of the etfSA LA Wealth Conservator Portfolio is to prioritise income generation from a broad range of sources - interest, dividends and other distributions, both domestic and global - offering a lower risk solution for members. Although the portfolio aims to add an element of protection to invested capital, it does not offer capital or performance guarantees, therefore portfolio value fluctuations may occur in the short term.

INVESTOR PROFILE

The Portfolio is ideal for investors who want a low cost, transparent investment-linked living annuity. The portfolio is suitable for an investor with a relatively short-term investment horizon - investors who are close to retirement, who wish to preserve the value of their retirement savings and require maximum income from their investment. The portfolio is well-suited for conservative investors with real return objectives, seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation.

PORTFOLIO ALLOCATION



Asset Class	Current Apr-24	Previous Mar-24	Change
SA Equity	22.3	21.7	0.6
SA Property	4	4.1	-0.1
SA Interest Bearing	51.2	50.9	0.3
Total Local	77.5	76.8	0.8
Foreign Equity	11.3	11.7	-0.4
Foreign Property	1.9	2.1	-0.2
Foreign Interest Bearing	9.2	9.4	-0.2
Total Foreign	22.5	23.2	-0.8
Commodities	0	0	0
Total	100	100	0

STATEMENT OF CHANGES (%)

PORTFOLIO HOLDINGS

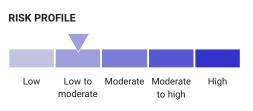
View the Portfolio Holding Allocation Factsheet on the etfSA.co.za website under Products > Living Annuity > Portfolio Holdings or simply click here.

PERFORMANCE



+27 (0) 10 446 0374 | lafunds@etfsa.co.za | 51 West Street, Houghton, Johannesburg, 2198 Disclaimer @2024 This document should not be considered as an offer or solicitation of an offer to sell, buy or subscribe for any securities or investment products. This document is not guaranteed for accuracy, completeness or otherwise. It may not be considered as advice, a recommendation or an offer to enter into or conclude any transactions. etfSA recommends that financial advice be sought should any party seek to place any reliance on the information contained herein or for purposes of determining the suitability of the products for the investor as mentioned in this document etfSA. Its sponsors, administrators, contributors and product providers disclaim any liability for any loss, damage, or expense that might occur from the use of or reliance on the data and services provided through this document. The information contained in this document may not be construed as legal, accounting, regulatory or tax advice and is given without any liability whatsoever Past performance is no guarantee of future returns. Any modelling or back testing data contained in this document should not be construed as a statement or projection as to future performance. All returns quoted are net of fees that is, after deduction of all expenses as quoted in the Portfolio Management TER Returns for periods exceeding one year are annualised. All returns are in Rands. The benchmark is a composite benchmark as per the weights and indices as indicated The return is an estimate and is displayed as a general guide which is subject to chark without notice to investors etfSA.co.za is the registered trading name of M F Brown, an authorised Financial Services Provider (FSP 39217). The etfSA Portfolio Management Company Ltd (Reg No 2012/019954/07) is an authorised financial services provider (FSP 39217). (FSP 52314)

KEY INFORMATION



INVESTMENT OBJECTIVE

Focus on income with modest capital growth

RECOMMENDED INVESTMENT TIME HORIZON

< 3 years

ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset Low Equity

PORTFOLIO COMPOSITE BENCHMARK

15% Capped SWIX (SA Equity) + 5% SAPY (SA Property) + 10% STeFI (SA Cash) + 50% ALBI (SA Bonds) + 20% ACWI (Foreign Equity ZAR)

LAUNCH DATE

December 2015

PORTFOLIO MANAGEMENT FEES

TER: 0.25% p.a. | TIC: 0.25% p.a.

REGULATORY STRUCTURE

27Four Life Policy