



INDIVIDUAL FUND LIST

| STRATEGIC INVESTMENT SERVICE UNIT TRUSTS | UNIT TRUST CATEGORY | INVESTMENT AIM | ANNUALISED SERVICE FEE (included in TER) | | | | TOTAL EXPENSES AS AT 30 JUNE 2025 | | | | DISTRIBUTION DATES | RISK |
|--|---|--|--|-----------------|-----------------------------------|---------|-----------------------------------|---------------------------|-----------------------|-------------------------|------------------------|------|
| | | | Flat Fees | | Min and Max Contributions allowed | | Total Expense Ratio (TER) (%) | | Transaction Cost (TC) | Total Investment Charge | | |
| | | | Local Assets | Offshore Assets | Min | Max | TER | Performance Fee Component | | | | |
| SIS Infalction Plus 1-3 FoF | Worldwide - Multi Asset - Flexible | It aims to achieve a return in the range of 1%-3% above inflation over rolling three-year periods. | 0.45% | | R500 | R10 000 | 1.16% | | 0.07% | 1.23% | 30 June 31 December | 2 |
| SIS Infalction Matching FoF | Worldwide - Multi Asset - Flexible | This strategy gives you the opportunity to grow your capital and income in line with inflation. | 0.45% | | | | 1.24% | | 0.01% | 1.25% | 30 June 31 December | 2 |
| SIS Inflation Plus 3-5 FoF | Worldwide - Multi Asset - Flexible | It aims to achieve a return in the range of 3%-5% above inflation over rolling five-year periods. | 0.45% | | | | 1.24% | | 0.10% | 1.34% | 30 June 31 December | 3 |
| SIS Inflation Plus 3-5 Prudent FoF | South African - Multi Asset - High Equity | It aims to achieve a return in the range of 3%-5% above inflation over rolling five-year periods. | 0.45% | | | | 1.23% | | 0.10% | 1.33% | 30 June 31 December | 3 |
| SIS Inflation Plus 4-6 FoF | South African - Multi Asset - High Equity | It aims to achieve a return in the range of 4%-6% above inflation over rolling seven-year periods. | 0.45% | | | | 1.27% | | 0.12% | 1.39% | 30 June 31 December | 4 |
| SIS Maximum Return FoF | Worldwide - Multi Asset - Flexible | It aims to achieve maximum long-term growth. | 0.45% | | | | 1.49% | | 0.12% | 1.61% | 30 June 31 December | 4 |
| SIS Money Market Fund | South African - Interest Bearing - Money Market | It aims to achieve a money market-related rate of return on an on-going basis. | 0.31% | | | | 0.22% | | 0.01% | 0.23% | Monthly | 1 |

The Total Expense Ratio (TER) is a historic measure of the impact the deduction of management and operating costs has on a fund's value. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER, which includes the annual service fee, may not necessarily be an accurate indication of future TER's.

Transaction Cost (TC) is a necessary cost in administering the fund and impacts fund returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of fund, the investment decisions of the investment manager and the TER. The TER and TC cannot be determined accurately for the funds that are less than one year old. Calculations are based on actual data where possible and best estimates where actual data is not available. The total investment change consists of the TER and TC.

You will receive confirmation of your Effective Annual Cost (EAC) in writing once your investment has been processed. (Visit <https://secure.omia.co.za/acsis/>) for more information and to access the EAC illustrator to view the EAC of your investment selection.