Graphite Income Prescient Fund of Funds - Class A1

Minimum Disclosure Document

3 August 2026

FUND FACTS

Legal Structure	Collective Investment Scheme
Domicile	South Africa
Regulator	Financial Sector Conduct Authority
Classification	SA - Multi-Asset - Income
Investment Manager	Graphite Asset Advisory (Pty) Ltd
Custodian	Nedbank Investor Services
Benchmark	SA CPI+2%
JSE Code	GPIFA1
ISIN	ZAE000365813
Portfolio Managers	Jacques Du Plessis & Nick Pawley
Min Investment	R1 000
Min Additional Inv	R1 000
Regulation 28	Yes
Pricing Frequency	Daily
Units in Issue	Not Available - New Fund
Fund Size	Not Available - New Fund
Month End NAV	Not Available - New Fund
Valuation Time	17:00 - Priced the same day
Distribution of Income	Annually in March
Management Fee	0.42% p.a. (Ex Vat)
Launch Date	3 August 2026
Risk Profile	Low-Medium

INVESTMENT POLICY

The portfolio aims to deliver CPI +2% over the medium-term. The portfolio has been designed to provide investors with a high level of capital stability and a consistent income stream. The portfolio will predominantly invest in collective investment vehicles, comprising both unit trust funds and exchange traded funds (ETFs). Besides cash and liquid assets, the underlying portfolios will hold participatory interests spanning multiple asset classes, including, interest-bearing instruments, equities and listed property securities, listed and unlisted financial instruments in line with the conditions as determined by legislation from time to time, providing diversified exposure across income-generating asset classes with selected exposure to growth assets to enhance real returns.

WHO SHOULD BE INVESTING?

Portfolios of this nature generally exhibit low levels of volatility and risk of capital loss, given their limited exposure to growth assets and predominant focus on income-generating instruments. They typically aim to achieve returns of approximately 1% to 2% above inflation over the medium term. For this reason, clients with a low to medium risk tolerance, seeking capital stability and a consistent income stream, are suitable candidates for this type of investment.

RISK PROFILE

Typically lower rewards, lower risk

Typically higher rewards, higher risk

Low	**Low-Medium**	Medium	Medium - High	High

A Low-Medium risk investment profile refers to an investor who seeks a measure of capital stability combined with a modest level of real growth. Investors with this profile are generally unwilling to tolerate significant fluctuations in value and typically have a short to medium investment horizon, while remaining willing to accept limited exposure to growth assets in pursuit of returns ahead of inflation.

ASSET ALLOCATION

Data will be available in the next publication

ANNUAL DISTRIBUTIONS

Not Available - New Fund

-

TOP HOLDINGS (LOOKTHROUGH)

Data will be available in the next publication

TOP 5 HOLDINGS

Data will be available in the next publication

CIS COMPLIANCE & RECENT CHANGES

New Fund

*HISTORICAL FEES

Total Expense Ratio (TER)	—
Transaction Costs (TC)	—
Total Investment Charge (TIC)	—

**The fees cannot be determined accurately because of the short life span of the fund. Accurate figures will be available one year after the fund's inception date*

STATEMENTS OF CHANGES

New Fund

PERFORMANCE

Performance will be disclosed a year after the fund's inception date.

Past performance is not a reliable indicator of future results. The portfolio's share prices fluctuate and are not guaranteed. Returns may decrease or increase as a result of currency fluctuations. When making an investment in the portfolio, an investor's capital is at risk. See disclaimer and disclosures for important information regarding this Minimum Disclosure Document.

Graphite Income Prescient Fund of Funds - Class A1

Minimum Disclosure Document

3 August 2026

DISCLAIMER

Collective Investment Schemes in Securities (CIS) should be considered as medium to long-term investments. The value of investments may go up as well as down, and past performance is not necessarily a guide to future performance. CISs are traded at ruling prices and can engage in scrip lending and borrowing. The fund may borrow up to 10% of its market value to bridge insufficient liquidity. A schedule of fees, charges, and maximum commissions is available upon request. There is no guarantee of capital preservation or returns.

CIS prices are calculated on a net asset basis, which includes permissible deductions such as brokerage fees, STT, VAT, auditor's fees, bank charges, trustee and custodian fees, and the annual management fee. The portfolio's Total Expense Ratio (TER) and Transaction Costs (TC) reflect the proportion of average Net Asset Value (NAV) incurred as fees. A higher TER does not necessarily imply poor returns, nor does a lower TER imply better returns. These figures should not be considered in isolation as returns may be affected by various factors, including market conditions and investment decisions.

The Manager retains full legal responsibility for any third party-named portfolio.Where foreign securities are included in a portfolio, there may be potential constraints on liquidity, repatriation of funds, macroeconomic risks, political risks, foreign exchange risks, tax risks, settlement risks, and potential limitations on market information. Investors acknowledge these inherent risks and accept that there are no guarantees. A CIS may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate.

All transaction applications (investments, redemptions, and switches) must be received by Prescient by 13:00 (SA time) to be processed at that day's NAV price. Prices are published daily and are available on the manager's website. Where all required documentation is not received before the stated cut off time Prescient shall not be obliged to transact at the net asset value price as agreed to. Funds are priced at either 3pm or 5pm depending on the nature of the Fund. Performance is calculated using NAV-to-NAV numbers, with income reinvested.

This document is for informational purposes only and does not constitute an offer to sell or solicit an offer to buy any investment product. Opinions expressed herein may change without notice. No liability is accepted for any direct or indirect loss arising from reliance on this information.

For additional information, such as fund prices, brochures, or application forms, please visit www.prescient.co.za .

GLOSSARY

Total Investment Charge (TIC) is the sum of the Total Expense Ratio (TER) and the Transaction Costs (TC).

Total Expense Ratio (TER) is the global standard used to measure the impact that the deduction of management and operating costs has on a fund's value. It gives you an indication of the effects that these costs have on the future growth of your investment portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. Also, the current TER may not necessarily be an accurate indication of future TERs.

Transaction Costs (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 decision of the investment manager and the TER. Calculations are based on actual data where possible and best estimates where actual data is not available. Standard Deviation (STD Dev) is a statistical measure of the dispersion of returns for a given security or market index.

Sortino Ratio measures the risk-adjusted return of an investment asset, portfolio or strategy. It is a modification of the Sharpe ratio but penalizes only those returns falling below a user-specified target or required rate of return, while the Sharpe ratio penalizes both upside and downside volatility equally.

Max Drawdown is the maximum loss from a peak to a trough of a portfolio before a new peak is attained. Max drawdown is an indicator of downside risk over a specified time-period.

Sharpe Ratio is a measure for calculating risk adjusted return. It is the average return earned in excess of the risk-free rate per unit of total risk.

Fund of Funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for these portfolios.

CONTACT DETAILS

MANAGEMENT COMPANY: PRESCIENT MANAGEMENT COMPANY (RF) (PTY) LTD

Registration number: 2002/022560/07
Physical address: Prescient House, Westlake Business Park, Otto Close, Westlake, 7945
Postal address: PO Box 31142, Tokai, 7966
Email: info@prescient.co.za
Telephone: 0800 111 899
Website: www.prescient.co.za

TRUSTEE: NEDBANK INVESTOR SERVICES

Physical address: 2nd Floor, 16 Constantia Boulevard, Constantia Kloof, Roodepoort, 1709
Phone: 011 534 6557
Website: www.nedbank.co.za

The Management Company and Trustee are registered and approved under the Collective Investment Schemes Control Act (No.45 of 2002). Prescient is a member of the Association for Savings and Investments South Africa.

CO-NAMED INVESTMENT MANAGER: GRAPHITE ASSET ADVISORY PTY (LTD)

Physical address: Suite 206, Strauss Daly Building, 41 Richefond Circle, Ridgeside Office Park, Umhlanga
FSP No: 50432
Telephone: 087 500 9200
Email: info@graphiteadvisory.com
Website: www.graphiteadvisory.co.za

This portfolio operates as a white label fund under the Prescient Unit Trust Scheme, which is governed by the Collective Investment Schemes Control Act.

RISK DISCLOSURE

Default risk: The risk that the issuers of fixed income instruments (e.g. bonds) may not be able to meet interest payments nor repay the money they have borrowed. The issuers credit quality it vital. The worse the credit quality, the greater the risk of default and therefore investment loss.

Developing Market (excluding SA) risk: Some of the countries invested in may have less developed legal, political, economic and/or other systems. These markets carry a higher risk of financial loss than those in countries generally regarded as being more developed.

Foreign Investment risk: Foreign securities investments may be subject to risks pertaining to overseas jurisdictions and markets, including (but not limited to) local liquidity, macroeconomic, political, tax, settlement risks and currency fluctuations.

Interest rate risk: The value of fixed income investments (e.g. bonds) tends to be inversely related to interest and inflation rates. Hence their value decreases when interest rates and/or inflation rises.

Property risk: Investments in real estate securities can carry the same risks as investing directly in real estate itself. Real estate prices move in response to a variety of factors, including local, regional and national economic and political conditions, interest rates and tax considerations.

Currency exchange risk: Changes in the relative values of individual currencies may adversely affect the value of investments and any related income.

Geographic / Sector risk: For investments primarily concentrated in specific countries, geographical regions and/or industry sectors, their resulting value may decrease whilst portfolios more broadly invested might grow.

Equity investment risk: Value of equities (e.g. shares) and equity-related investments may vary according to company profits and future prospects as well as more general market factors. In the event of a company default (e.g. bankruptcy), the owners of their equity rank last in terms of any financial payment from that company.