WealthStrat Worldwide Flexible Prescient Fund of Funds

Minimum Disclosure Document & General Investor Report

As of 2026/09/30

Investment Objective & Strategy

The **Wealthstrat Worldwide Flexible Prescient Fund of Funds** will aim to deliver a high level of capital growth. The manager shall have maximum flexibility in terms of asset allocation and shall not be precluded from continually varying the underlying exposure to both local and offshore assets. The fund will employ asset and geographical allocations to reflect changing economic and market conditions to maximise returns over the long term, the **Wealthstrat Worldwide Flexible Prescient Fund of Funds** will, apart from assets in liquid form, consist solely of participatory interest in Collective Investment Schemes which will invest in a diversified mix of assets, including but not limited to equities, property, preference shares, money market and fixed interest instruments. The underlying collective investment schemes are permitted to invest in listed and unlisted financial instruments in line with conditions as determined by legislation from time to time. The underlying portfolios will predominantly invest in offshore jurisdictions subject to the investment conditions determined by legislation however investments in South African Markets may be included from time to time.

Risk Profile

Conservative | Moderately Conservative | Moderate | Moderately Aggressive | **Aggressive**

Annualised Returns (Fund performance will be available after 1 year)

	1 Year	2 Years	3 Years	4 Years	5 Years
WealthStrat Wldwd Flx Prescient FoF R	—	—	—	—	—
(ASISA) Wwide MA Flexible Category Average	3.83	9.60	11.56	12.92	9.13

Rolling 1-Year Performance (Fund performance will be available after 1 year)

Highest rolling 1 year return	—
Lowest rolling 1 year return	—

Illustrative Performance

A performance chart will be available once the fund has a 1 year track record.

Monthly Returns

A monthly returns table will be available once the fund has a 1 year track record.

Fund Information

Portfolio Manager	WealthStrat (Pty) Ltd
Fund Classification	(ASISA) Wwide MA Flexible
Benchmark	CPI +6% over any rolling 7-year period
Time Horizon	7-10 Years
Regulation 28 Compliant	No
Inception Date	2026/03/26
Fund Size	R 3,351,825,559.16
ISIN	ZAE000359154
Ticker	WWWFFR

Investment Minimums

Minimum Lump Sum	R 10 000
Minimum Monthly Debit Order	R500

Fee Breakdown (R Class)

Management Fee	0.71% (Excl. VAT)
Performance Fee	—
Total Expense Ratio (TER)	—
Transaction Costs (TC)	—
Total Investment Charges (TIC)	**—**

TER, TC and TIC figures will be available after 1 year.

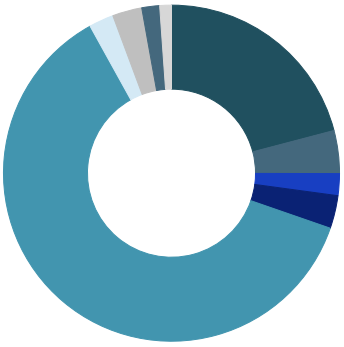
Manager Allocation

Portfolio Date: 2026/09/30

	%
Prescient Point Capital Global Eq S USD	20.49%
Dodge & Cox Worldwide Global Stk USD Acc	13.04%
Ninety One Global Franchise FF L	12.15%
Point Capital Global Core S USD Acc	11.71%
Nedgroup Inv Global EM Equity FF C	5.06%
PSG Equity D	4.89%
STANLIB Enhanced Multi Style Eq B1	4.76%
36ONE FR SA Equity F	4.67%
Baillie Gifford WW EM LdgComs B USD Acc	4.48%
Aylett Equity Prescient A5	3.31%
Ninety One Diversified Income L	3.07%
Fairtree SA Equity Prescient B5	2.98%

Asset Allocation

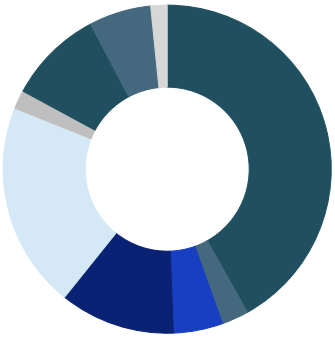
Portfolio Date: 2026/09/30



	%
SA Equity	20.9
SA Bond	4.1
SA Property	2.1
SA Cash	3.2
Offshore Equity	61.6
Offshore Bond	2.4
Offshore Cash	2.8
Offshore Unit Trust	1.7
Other	1.1
Total	**100.0**

Equity Regional Exposure

Portfolio Date: 2026/09/30



	%
North America	41.9
Latin America	2.6
United Kingdom	4.9
Europe dev	11.3
Africa/Middle East	20.3
Japan	1.8
Asia dev	9.4
Asia emrg	6.1
Other	1.6
Total	**100.0**

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Equity Sector Exposure

Portfolio Date: 30/09/2026



	%
Basic Materials	10.8
Consumer Cyclical	11.0
Financial Services	21.0
Consumer Defensive	6.5
Healthcare	8.1
Communication Services	6.2
Industrials	6.3
Technology	22.8
Other	7.4
Total	**100.0**

Top 10 Equity Holdings

Portfolio Date: 30/09/2026

	%
Taiwan Semiconductor Manufacturing Co Ltd	2.05%
Microsoft Corp	1.46%
Visa Inc Class A	1.28%
Firstrand Ltd	1.27%
SK Hynix Inc	1.13%
ASML Holding NV	1.12%
Samsung Electronics Co Ltd	1.06%
Gold Fields Ltd	0.95%
Prosus NV Ordinary Shares - Class N	0.93%
Naspers Ltd Class N	0.86%

Risk Statistics (Since Inception)

	Standard Deviation	Best Month	Worst Month	Max Drawdown	Drawdown # days	Recovery # days
WealthStrat Wldwd Flx Prescient FoF R						
(ASISA) Wwide MA Flexible Category Average	0.35	5.19	-2.01	-2.33	55.00	—

Quarterly Fund Commentary

Aggressive portfolios delivered relatively subdued performance in the third quarter of 2026, as markets produced lacklustre returns over the quarter. Global equity allocations generally supported portfolio performance, benefiting from gains in US equities. However, equity returns were uneven across regions and styles. Locally, equity allocations were mixed, as Resource stocks contributed positively, supported by stronger commodity prices, whereas exposure to Industrial and Financial stocks detracted from returns.

Asset Allocation

Global equity returns were uneven across regions and styles. In the US, the S&P 500 returned +2.3% over the quarter, while the NASDAQ 100 gained only +0.6%. Leadership between styles reversed from the previous quarter: US Value returned +2.0%, whereas US Growth declined -4.2%, a gap of about 6.3 percentage points. European equities lagged, with the EURO STOXX falling -2.1%, as concerns over the region's earnings momentum, the European Central Bank's (ECB) rate-hiking cycle and the impact of higher yields on growth and valuations weighed on sentiment. UK equities performed better, with the FTSE 100 gaining +1.9%, while Japan's Nikkei 225 declined -0.8%. Emerging markets were marginally lower, with the MSCI Emerging Markets Index falling -0.2% in US dollar terms following a global semiconductor sell-off in July.

South African equities were broadly flat over the quarter, with the FTSE/JSE All Share Index returning -0.3% in rand terms, a third consecutive quarterly decline, albeit a marginal one. Beneath the headline, sector leadership reversed. The Resources sector returned +15.2%, recovering from the sharp decline of the previous quarter as commodity prices rose globally. In contrast, Industrials declined -10.0% and Financials -3.7%, a gap of more than 15 percentage points to Resources. The weakness in domestically focused shares came against a backdrop of higher fuel prices, a 0.25% increase in the repo rate on 23 September, and a -0.2% contraction in second-quarter GDP, as noted by the South African Reserve Bank (SARB).

Local fixed income gave back some of the previous quarter's gains, with the FTSE/JSE All Bond Index returning -0.7% and SA Listed Property -1.1%, while cash, as measured by the STeFI Composite, returned +1.7%. The SARB raised the repo rate by 0.25% to 7.25% on 23 September, its second increase of the year following the May hike, after leaving rates unchanged in July. The SARB cited the fuel price shock stemming from the conflict in the Middle East and expects headline inflation to rise above 5% later this year and into early 2027 before easing as the shock subsides. Consumer inflation was 4.4% in August, while the SARB lowered its 2026 growth forecast to 1.2% from 1.4%. Higher global long-dated yields, including the US 30-year yield at its highest level since 2002, added to the pressure on local bond prices.

Global Bonds had a difficult quarter as resilient economic growth, persistent inflation, rising energy prices and increased government and corporate debt issuance pushed yields higher across the globe. Long-dated bonds underperformed, with US, UK and Japanese 30-year yields reaching multi-decade highs, subsequently pushing bond prices down. Investment-grade credit also posted negative returns as rising yields and wider spreads weighed on performance.

Fund Selection

Nedgroup Investments Global Emerging Markets Equity Feeder Fund delivered a fourth-quartile return of -5.0% in rand terms during the third quarter of 2026, lagging both the MSCI EM Index (-0.2%) and the category average (+1.8%). After a strong first half, the fund's large exposure to Korean memory chipmakers weighed on returns, as these stocks sold off sharply amid concerns that memory price increases would slow and that record AI spending may take longer to deliver returns. SK Hynix (-23.1%), Samsung Electronics (-8.0%), SK Square (-23.2%) and Accton Technology (-28.3%) were the largest detractors from performance. These losses were partly offset by strong gains from Chinese banks and Taiwanese technology hardware holdings, with China Construction Bank (+18.4%), MediaTek (+16.8%) and Asia Vital Components (+36.9%) among the top contributors.

Ninety One Global Franchise delivered fourth-quartile performance in the third quarter, underperforming both its MSCI ACWI benchmark and the peer group average. While long-time holdings in Microsoft (+37.8%) and Visa (+5.0%) contributed positively to performance over the quarter, on a relative basis quarterly fund performance was impacted by not being exposed to some of the stronger performing large index constituents. Additionally, the Fund's holdings in relative underperformers such as ASML (-7.7%), LVMH (-19.9%) and Booking Holdings (-8.3%) detracted from performance.

PSG Equity delivered strong performance in Q3 2026, outperforming its (ASISA) SA Equity General peer group and achieving a first-quartile ranking. Returns were supported by energy holdings Sasol (+41.8%) and Brazil's Petrobras (+30.6%), which benefited from elevated oil prices. Exposure to Resource companies, including Thungela Resources (+33.7%) and Valterra Platinum (+21.3%), also contributed positively. In addition, the fund's offshore equity allocation supported relative performance, as global equity holdings outperformed their domestic counterparts over the quarter.

Summary

Although the Portfolio produced subdued performance over Q3 2026, its strong longer-term track record remains intact. In volatile market conditions, maintaining a long-term perspective is essential, particularly as the Portfolio continues to outperform its peer group average over longer time horizons. We remain comfortable with the Portfolio's positioning, both in terms of asset allocation and manager selection, with diversified exposure to attractively valued local and global asset classes. We remain confident that this disciplined approach will support the Portfolio in achieving its long-term investment objectives. This fund ahered to its policy objectives.

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Fund Details

Number of Units (R Class)	10,756,613.9079
Unit Price (R Class)	1.62
Valuation Time	17:00
Transaction Time	13:00 South Africa Subscription and Redemption
Currency	Rand

Income Distributions

Distribution Frequency	Semi annually
Distribution Dates	31 March & 30 September
Latest Distribution (cents per unit) R Class	—

Glossary

Annualised performance: Annualised performance shows longer term performance rescaled to a 1-year period. Annualised performance is the average return per year over the period. Actual annual figures are available to the investor on request.

Highest & Lowest return: The highest and lowest returns for any 1 year over the period since inception have been shown.

NAV: The net asset value represents the assets of a Fund less its liabilities.

Standard Deviation: The deviation of the return stream relative to its own average.

Max Drawdown: The maximum peak to trough loss suffered by the Fund since inception.

Max Gain: Largest increase in any single month

Fund Specific Risks

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

Derivatives risk: The use of derivatives could increase overall risk by magnifying the effect of both gains and losses in a Fund. As such, large changes in value and potentially large financial losses could result.

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.

Derivative counterparty risk: A counterparty to a derivative transaction may experience a breakdown in meeting its obligations thereby leading to financial loss.

Liquidity risk: If there are insufficient buyers or sellers of particular investments, the result may lead to delays in trading and being able to make settlements, and/or large fluctuations in value. This may lead to larger financial losses than expected.

Equity investment risk: The 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.

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. **Telephone number:** 0800 111 899. **E-mail address**: info@prescient.co.za **Website:** www.prescient.co.za

Trustee: Nedbank Investor Services **Physical address:** 2nd Floor, 16 Constantia Boulevard, Constantia Kloof, Roodepoort, 1709 **Telephone number:** +27 11 534 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.

Investment Manager: WealthStrat (Pty) Ltd, **Registration number:** 2013/025893/07 is an authorised Financial Services Provider (FSP 44865) under the Financial Advisory and Intermediary Services Act (No.37 of 2002), to act in the capacity as investment manager. This information is not advice, as defined in the Financial Advisory and Intermediary Services Act (No.37 of 2002). Please be advised that there may be representatives acting under supervision.
Physical address: 2 North Road, Dunkeld West, Johannesburg, 2196 **Postal address:** PO Box 55560, Northlands, 2116 **Telephone number:** 011 502 2800 **Website:** www.wealthstrat.co.za

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Disclaimer

Collective Investment Schemes in Securities (CIS) should be considered as medium to long-term investments. The value may go up as well as down and past performance is not necessarily a guide to future performance. CIS's are traded at the ruling price and can engage in scrip lending and borrowing. The collective investment scheme may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. A schedule of fees, charges and maximum commissions is available on request from the Manager. There is no guarantee in respect of capital or returns in a portfolio. A CIS may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate. CIS prices are calculated on a net asset basis, which is the total value of all the assets in the portfolio including any income accruals and less any permissible deductions (brokerage, STT, VAT, auditor's fees, bank charges, trustee and custodian fees and the annual management fee) from the portfolio divided by the number of participatory interests (units) in issue. Forward pricing is used. The Fund's Total Expense Ratio (TER) reflects the percentage of the average Net Asset Value (NAV) of the portfolio that was incurred as charges, levies and fees related to the management of the portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. During the phase in period TER's do not include information gathered over a full year. Transaction Costs (TC) is the percentage of the value of the Fund incurred as costs relating to the buying and selling of the Fund's underlying assets. Transaction costs are 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, investment decisions of the investment manager and the TER.

A 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.

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 and the repatriation of funds, macroeconomic risks, political risks, foreign exchange risks, tax risks, settlement risks; and potential limitations on the availability of market information. The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees. Please note that all documents, notifications of deposit, investment, redemption and switch applications must be received by Prescient by or before 13:00 (SA), to be transacted at the net asset value price for that day. 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. Prices are published daily and are available on the Prescient website.

Performance has been calculated using net NAV to NAV numbers with income reinvested.

For any additional information such as fund prices, brochures and application forms please go to www.prescient.co.za

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Management:
Prescient Management Company (RF) (Pty) Ltd. This portfolio operates as a white label fund under the Prescient Unit Trust Scheme, which is governed by the Collective Investment Schemes Control Act.