# Personal Wealth Equity Prescient Fund of Funds - Class A

Minimum Disclosure Document & General Investor Report

30 September 2026

## FUND FACTS

| | |
|---|---|
| Legal Structure | Collective Investment Scheme |
| Domicile | South Africa |
| Regulator | Financial Sector Conduct Authority |
| Classification | South African - Equity - General |
| Investment Manager | Personal Wealth Management (Pty) Ltd |
| Custodian | Nedbank Investor Services |
| Benchmark | SA - Equity - General Cat Ave over any rolling 3yr |
| JSE Code | PWEPFA |
| ISIN | ZAE000356630 |
| Min Investment | R10 000 |
| Min Additional Inv | NA |
| Regulation 28 | Not Compliant |
| Pricing Frequency | Daily |
| Units in Issue | 232 853 443.57 |
| Fund Size | R230 642 639.70 |
| Launch Date | 30 January 2026 |
| Month End NAV | 97,80 |
| Valuation Time | 15:00 - Priced the same day |
| Distribution of Income | Annually, 31 March |
| Management Fee | 0.65% p.a. (Ex Vat) |
| Issue Date | 12 October 2026 |
| Risk Profile | High |

## INVESTMENT OBJECTIVE

The portfolio aims to provide long term capital growth in line with local and global equity markets, with the portfolio's emphasis being local equity markets. The portfolio's aim is to outperform the peer group average of the ASISA Equity General benchmark over any rolling 3-year period.

## INVESTMENT POLICY

Investments to be included in the portfolio will, apart from exchange rate swaps and assets in liquid form, consists of participatory interests or any other form of participation in portfolios of collective investment schemes, exchange traded funds or other similar schemes that primarily focuses on local and global equities.

## WHO SHOULD BE INVESTING?

Portfolios of this nature generally exhibit high levels of volatility and risk of capital losses due to their greater exposure to risk assets and offshore markets, where currency fluctuations can impact value. They typically aim to achieve returns of approximately 6% to 7% above inflation over the long term. For this reason, clients with a high risk tolerance are suitable candidates for this type of investment.

## RISK PROFILE

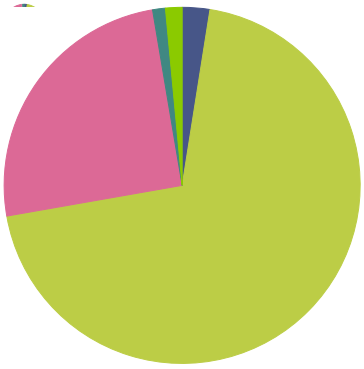
Typically lower rewards, lower risk

Typically higher rewards, higher risk

| Low | Low-Medium | Medium | Medium - High | High |
|---|---|---|---|---|

A high-risk investment profile refers to an investor who is willing to accept a relatively high level of risk in exchange for potentially higher returns. Investors with this profile usually have a long investment horizon and can tolerate market fluctuations and temporary losses in pursuit of capital growth.

## ASSET ALLOCATION



| | % |
|---|---|
| SA Cash | 2,5 |
| SA Equity | 69,7 |
| O/S Equity | 25,1 |
| Other | 1,2 |
| Other | 1,5 |
| **Total** | **100,0** |

## ANNUAL DISTRIBUTIONS

Not Available - New Fund

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## CIS COMPLIANCE & RECENT CHANGES

The portfolio has adhered to its policy objective.

## TOP HOLDINGS (LOOKTHROUGH)

| | Weight % |
|---|---|
| Gold Fields Ltd | 5,0 |
| Naspers Ltd Class N | 4,9 |
| Firstrand Ltd | 4,7 |
| Prosus NV Ordinary Shares - Clas | 4,0 |
| Anglogold Ashanti PLC | 3,9 |
| Valterra Platinum Ltd | 2,7 |
| Standard Bank Group Ltd | 2,7 |
| MTN Group Ltd | 2,5 |
| Northam Platinum Holdings Ltd | 2,5 |
| Capitec Bank Holdings Ltd | 2,3 |

## TOP 5 HOLDINGS

| | Weight % |
|---|---|
| Satrix MSCI World Feeder ETF | 24,9 |
| Satrix 40 ETF | 23,0 |
| 36ONE BCI SA Equity F | 16,6 |
| STANLIB Enhanced Multi Style E( | 15,0 |
| Fairtree SA Equity Prescient A2 | 10,1 |

## *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

While the overall net equity exposure the same as the last quarter, the offshore equity exposure increased to 25% and the local equity exposure decreased to 70%.

## 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.*

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## 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**
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Physical address: 2nd Floor, 16 Constantia Boulevard, Constantia Kloof, Roodepoort, 1709
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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.

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