

Personal Wealth Equity Prescient Fund of Funds - Class A

Minimum Disclosure Document & General Investor Report



31 August 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	231 550 550.6
Fund Size	R236 467 059
Launch Date	30 January 2026
Month End NAV	102,12
Valuation Time	15:00 - Priced the same day
Distribution of Income	Annually, 31 March
Management Fee	0.65% p.a. (Ex Vat)
Issue Date	17 September 2026
Risk Profile	High

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.

ANNUAL DISTRIBUTIONS
Not Available - New Fund
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CIS COMPLIANCE & RECENT CHANGES

The portfolio has adhered to its policy objective.

*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*

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.

INVESTMENT OBJECTIVE

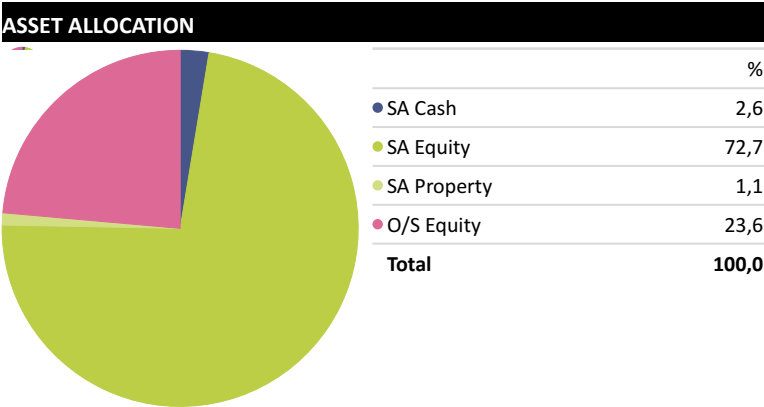
The portfolio aims to provide long term capital growth in line with local and global equity markets, with the portfolio's emphasis being local equity markets. The portfolio's aim is to outperform the peer group average of the ASISA Equity General benchmark over any rolling 3-year period.

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.



TOP HOLDINGS (LOOKTHROUGH)	Weight %	TOP 5 HOLDINGS	Weight %
Gold Fields Ltd	4,9	Satrix MSCI World Feeder ETF	24,9
Firststrand Ltd	4,8	Satrix 40 ETF	23,0
Naspers Ltd Class N	4,7	36ONE BCI SA Equity F	16,6
Prosus NV Ordinary Shares - Class A	4,1	STANLIB Enhanced Multi Style Er	15,0
Anglogold Ashanti PLC	3,8	Fairtree SA Equity Prescient A2	10,1
Valterra Platinum Ltd	2,9		
Standard Bank Group Ltd	2,8		
MTN Group Ltd	2,6		
Capitec Bank Holdings Ltd	2,3		
Northam Platinum Holdings Ltd	2,3		

STATEMENTS OF CHANGES

No material changes to the asset and manager allocation in the last quarter.

PERFORMANCE

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

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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

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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 MANAGER: PERSONAL WEALTH MANAGEMENT (PTY) LTD
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SUB-INVESTMENT MANAGER: GRAPHITE ASSET ADVISORY PTY (LTD)
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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.