



**JURGENS GROUP**  
Wealth & Risk Managers

# M Jurgens Cautious Prescient Fund of Funds

Minimum Disclosure Document & General Investor Report

As of 31/08/2026

## Investment Objective

The objective of this multi asset portfolio is to provide investors with conservative capital growth by generating returns of CPI + 3% per annum over any rolling 3 - 5-year period.

## Investment Policy

The **M Jurgens Cautious Prescient Fund of Funds** aims to provide investors with conservative capital growth over the long-term, while maintaining a low probability of capital loss over the short to medium term. The portfolio targets a real return in line with the South African - Multi-Asset - Low Equity Category Average and is limited to a maximum effective equity exposure (with the inclusion of international equity) of up to 40% of the portfolio's net asset value.

The portfolio is subject to the Prudential Investment Guidelines for South African Retirement Funds, being Regulation 28 of the Pension Funds Act, or such other legislation published from time to time.

## Risk Profile



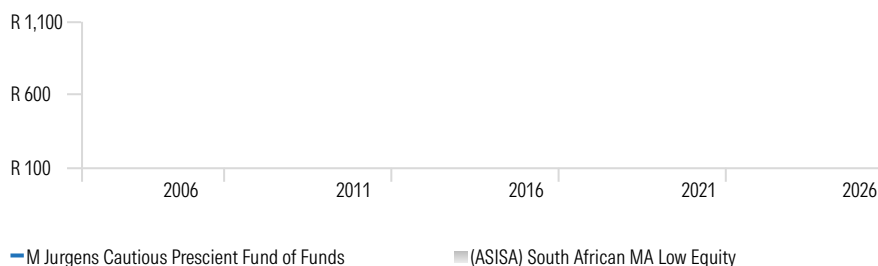
## Annualised Returns (Fund performance will be available after 1 year)

|                                            | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years |
|--------------------------------------------|--------|---------|---------|---------|---------|
| M Jurgens Cautious Prescient Fund of Funds |        |         |         |         |         |
| (ASISA) South African MA Low Equity        | 10.53  | 11.54   | 11.80   | 11.38   | 9.69    |

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

|                               |   |
|-------------------------------|---|
| Highest rolling 1 year return | — |
| Lowest rolling 1 year return  | — |

## Illustrative Performance (Fund performance will be available after 1 year)



## Monthly Returns (Fund performance will be available after 1 year)

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Year |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|
| 2026 |     |     |     |     |     |     |     |     |     |     |     |     |      |

## Risk Statistics Since Inception (Fund performance will be available after 1 year)

|                                            | Return | Standard Deviation | Best Month | Worst Month | Max Drawdown | Drawdown # days | Recovery # days |
|--------------------------------------------|--------|--------------------|------------|-------------|--------------|-----------------|-----------------|
| M Jurgens Cautious Prescient Fund of Funds |        |                    |            |             |              |                 |                 |
| (ASISA) South African MA Low Equity        | 9.25   | 4.28               | 5.57       | -6.27       | -13.39       | 33.00           | 133.00          |

## Fund Information

|                         |                                                           |
|-------------------------|-----------------------------------------------------------|
| Portfolio Manager       | M Jurgens Finance (Pty) Ltd                               |
| Fund Classification     | South African MA Low Equity                               |
| Benchmark               | South African - Multi Asset - Low Equity Category Average |
| Time Horizon            | 3-5 years                                                 |
| Regulation 28 Compliant | Yes                                                       |
| Inception Date          | 31 July 2026                                              |
| Fund Size               | R197,022,541.80                                           |
| ISIN                    | ZA000364659                                               |
| Ticker                  | MJCFFA                                                    |

## Income Distributions

|                                      |                         |
|--------------------------------------|-------------------------|
| Distribution Frequency               | Semi-Annually           |
| Distribution Dates                   | 31 March & 30 September |
| Latest Distribution (cents per unit) | New Fund                |

## Fee Breakdown (A Class)

|                                       |          |
|---------------------------------------|----------|
| Management Fee (Excl. VAT)            | 0.39%    |
| Total Expense Ratio (TER)             | —        |
| Transaction Costs (TC)                | —        |
| <b>Total Investment Charges (TIC)</b> | <b>—</b> |

**TER, TC and TIC figures cannot be determined accurately due to the short lifespan of the financial product. Accurate figures will be available a year after the fund's inception date.**

## Manager Allocation

|                                                |   |
|------------------------------------------------|---|
| Portfolio Date: 31/08/2026                     |   |
|                                                | % |
| Data will be available in the next publication |   |



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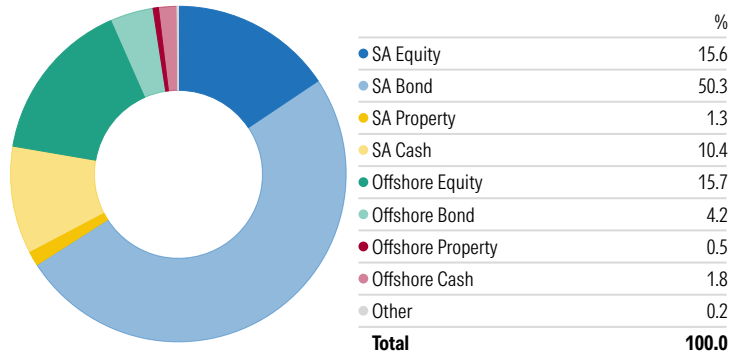
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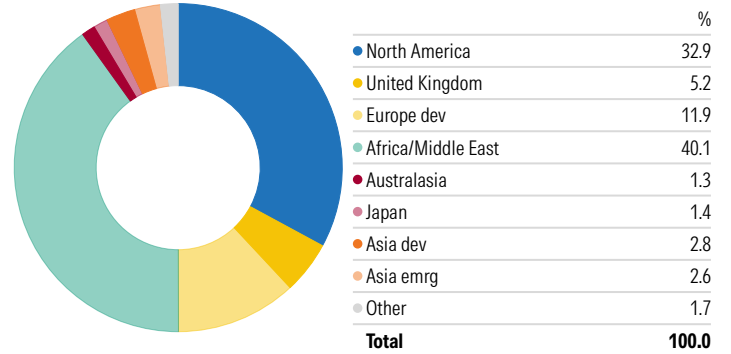
## Asset Allocation

Portfolio Date: 31/08/2026



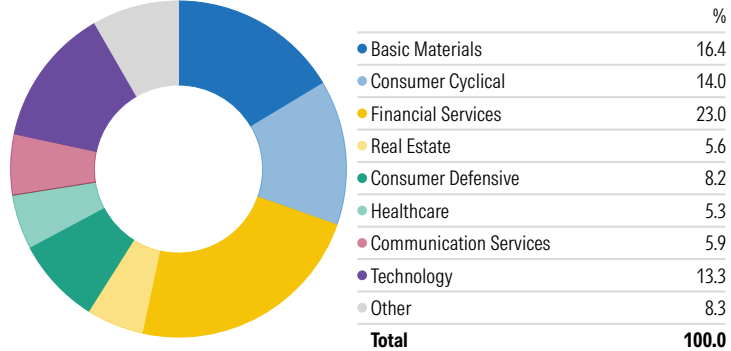
## Equity Regional Exposure

Portfolio Date: 31/08/2026



## Equity Sector Exposure

Portfolio Date: 31/08/2026



## Top 10 Underlying Holdings

Portfolio Date: 31/08/2026

|                           | %     |
|---------------------------|-------|
| Naspers Ltd Class N       | 1.03% |
| Firststrand Ltd           | 0.98% |
| Gold Fields Ltd           | 0.86% |
| Standard Bank Group Ltd   | 0.78% |
| Anglogold Ashanti PLC     | 0.76% |
| Glencore PLC              | 0.70% |
| MTN Group Ltd             | 0.66% |
| Microsoft Corp            | 0.66% |
| Capitec Bank Holdings Ltd | 0.64% |
| Visa Inc Class A          | 0.63% |

## Quarterly Fund Commentary

Commentary will be available in the next quarter end publication

### Fund Details

|                  |                |
|------------------|----------------|
| Number of Units  | 193,891,197.16 |
| Unit Price       | 1.02           |
| Valuation Time   | 13:00          |
| Transaction Time | 17:00          |
| Currency         | Rand           |

### Investment Minimums

|                             |          |
|-----------------------------|----------|
| Minimum Lump Sum            | R 10 000 |
| Minimum Monthly Debit Order | R1,000   |

### Glossary Summary

**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 (e.g. bonds) may not be able to meet interest payments nor repay the money they have borrowed. The issuer's 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 rise.

**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 varied 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 may lead to larger financial losses than expected.

**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.

### 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](mailto:info@prescient.co.za) **Website:** [www.prescient.co.za](http://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](http://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:** M Jurgens (Pty) Ltd, Registration number: 2012/138938/07 is an authorised Financial Services Provider (FSP 732) 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:** 17 Bradford Road, Building 2, 2nd floor, Bedfordview, 2007 **Telephone number:** +27 (011) 622 2061 **Website:** [www.jurgensgroup.co.za](http://www.jurgensgroup.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](http://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.