Fund Facts

Fund Name	EasyETFs CPI + 3 Actively Managed ETF
Exchange	JSE
Base Currency	ZAR
JSE Code	EASY3
Bloomberg Ticker	EASY3 SJ
ISIN Code	ZAE000356580
ASISA Category	South Africa - Multi Asset - Low Equity
ETF Launch Date	20 May 2026
Portfolio Manager(s)	Duane Gilbert
Investment Manager	EasyRetire (FSP#49323)
Management Company	EasyETFs (RF) (Pty) Ltd
Regulation 28 Compliant	Yes
TFSA Compliant	Yes
Fund Size at Month End	R 34,062,835.63
Number of Unit Holders*	769
Fund Benchmark	Consumer Price Index (CPI) +3% on a rolling 3 year basis
Unit Price (NAV) at Inception	R 10.00
Unit Price (NAV) at Month End	R 10.10
Participatory Interest in Issue at Month End	3,373,717
Income Distribution	Annual
Financial Year End	31 August
Valuation Frequency	Daily
Management Fee	0.65% p.a. (excluding VAT)
TER	Accurate figures published 12 months post launch
TIC	Accurate figures published 12 months post launch
Performance Fee	Not Applicable
Initial Fee	Not Applicable
Advisor Fee	Not Applicable

Who This Fund Is For

- Investors seeking inflation-beating returns of CPI + 3% over rolling three-year periods with a capital-preservation and income focus.
- Investors with a lower risk tolerance who want limited equity exposure (maximum 40%) alongside bonds, property and cash.
- Investors who can remain invested for at least three years.
- Regulation 28 compliant - suitable for retirement portfolios.

About the Fund

The portfolio aims to deliver real returns of CPI + 3% over rolling three-year periods, while maintaining a low-risk, capital-preservation focus. It invests in a diversified mix of local and offshore asset classes, including equities, bonds, property, cash, and collective investment schemes, in line with Regulation 28 and ASISA low equity guidelines. The strategy emphasizes income generation, low volatility, and stable long-term growth through careful, research-driven asset selection.

Performance is not yet reported for this portfolio

Performance information is not yet available for disclosure, as the portfolio has been in operation for less than twelve months. Performance figures will be published once a sufficient performance history is available, in accordance with the applicable reporting requirements.

Listed on
20 May 2026

Risk Profile and Investment Horizon

RISK CLASSIFICATION

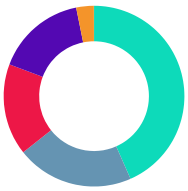
Conservative	Conservative-Moderate	Moderate	Moderate-Aggressive	Aggressive

MINIMUM RECOMMENDED INVESTMENT TERM

1 year+	**3 years+**	5 years+	7 years+

* Number of unit holders per the STRATE register as at 25 September 2026.

Asset Allocation



SA Cash	43.39%
SA Bonds	20.95%
Foreign Equity	16.38%
SA Equity	16.11%
SA Property	3.15%
Commodities	0.03%
Total	**100.00%**

Sector Exposure

	Domestic	International	Total
Equities	**16.1%**	**16.4%**	**32.5%**
Technology	2.3%	5.7%	**8.0%**
Basic Materials	5.8%	0.4%	**6.2%**
Financials	3.9%	2.2%	**6.1%**
Real Estate	3.5%	0.3%	**3.8%**
Consumer Discretionary	1.6%	1.5%	**3.1%**
Industrials	0.4%	1.6%	**2.1%**
Telecommunications	0.5%	1.4%	**1.9%**
Consumer Staples	1.0%	0.8%	**1.8%**
Health Care	0.2%	1.5%	**1.7%**
Energy	0.1%	0.6%	**0.6%**
Utilities	0.0%	0.4%	**0.4%**

Sector exposure is shown as a percentage of the portfolio's equity holdings. Where the portfolio invests into other equity CIS portfolios, a look through classification is applied as at the last quarter end.

Dealing

Fund Valuation Time	23:00
Direct Transaction Cut-off Time	11:00

Income Distribution (Last Distribution)

Date of distribution	Cents per unit
16 September 2026	7.33

Top 10 Holdings

	Holding	% of Fund
1	SATRIX S&P 500 FEEDER	9.84%
2	Umthombo BCI SA Active Bond Fund B	9.49%
3	SATRIX MSCI WORLD ETF	6.54%
4	Taquanta BCI SA Equity Fund T4	5.26%
5	Taquanta BCI Bond Fund T4	4.48%
6	Fairtree SA Equity Prescient Fund- B3	4.35%
7	Taquanta BCI Stable Income Fund I5	3.70%
8	STANLIB Income Fund - B1	3.28%
9	Nepi Rockcastle N.V.	0.54%
10	GROWTHPOINT PROPERTIES LTD	0.47%
	Total	**47.94%**

Holdings are shown as a percentage of the fund's net asset value at month end and may change without notice. A full schedule of holdings is available on the EasyETFs website.

Fees and Charges

Management Fee (Excl. VAT)	0.65%
Other Charges (Excl. VAT)	Accurate figures published 12 months post launch
VAT	Accurate figures published 12 months post launch
Total Expense Ratio (TER)	**Accurate figures published 12 months post launch**
Transaction Costs (TC)	Accurate figures published 12 months post launch
Total Investment Charges (TIC = TER + TC)	**Accurate figures published 12 months post launch**

Management fees are quoted excluding VAT. TER, TC and TIC figures are inclusive of VAT, where applicable.

Glossary of Terms

Annualised return — The return an investment would haveearned each year, on average, over the stated period.

Benchmark — The index against which the fund's performance is measured.

Beta — A measure of how much the fund moves relative to its benchmark.

Jensen's Alpha — Return earned above what the fund's level of market risk would predict.

Sharpe ratio — Return earned above the risk-free rate per unit of total risk.

Sortino ratio — A risk-adjusted return measure similar to the Sharpe ratio, but which penalises only downside volatility - returns falling below a minimum acceptable return - rather than total volatility.

NAV — Net asset value: the total value of the portfolio less permissible deductions, divided by units in issue.

TER — Total expense ratio: reflects the expenses incurred in the administration and management of the portfolio, expressed as a percentage of its average net asset value.

TC — Transaction costs: the cost of buying and selling the underlying investments, as a percentage of the portfolio.

TIC — Total investment charges: represents the combined TER and TC.

Participatory interest — A unit in a collective investment scheme, representing a share of the portfolio.

Rolling return — The fund's rolling 12-month (1-year) return, measured from every possible starting point in the period, as required by Board Notice 92 of 2014.

Forward pricing — Units are priced at the next valuation point after an instruction is received, not the last known price.

Regulation 28 — The Pension Funds Act limits on retirement fund investments. A non-compliant fund may not be the sole holding in a retirement product.

Past performance does not guarantee future results, and different types of investments involve varying risk. Capital is not guaranteed and investments can lose value as well as gain. Take time to do your own research on your investments in order to make informed decisions.

Risk Disclosures

Certain investments — including futures, options, equity swaps and other derivatives — may give rise to substantial risk and might not be suitable for all investors. Foreign securities held in the portfolio carry additional risks, including constraints on liquidity and the repatriation of funds, macroeconomic, political, foreign exchange, tax and settlement risk, and possible limitations on the availability of market information.

Market risk — The value of the fund's investments, including equities, is exposed to price movements across the markets in which it invests and may fall as well as rise. Shares in particular are volatile and can lose value quickly.

Currency risk — Where a portfolio invests offshore or holds exposure to foreign currency, movements in the rand against those currencies will affect returns, positively or negatively.

Liquidity risk — Where foreign securities are held there may be constraints on liquidity and on the repatriation of funds.

Political and country risk — Foreign holdings carry macroeconomic, political, tax and settlement risks that differ by jurisdiction.

Credit risk — Where a portfolio invests in bonds or other credit instruments, the issuer may fail to meet its payment obligations, causing a loss to the fund.

Capital risk — There is no guarantee in respect of capital or returns. Investors may get back less than they invested.

Disclaimers

Collective investment schemes in securities (CIS) are generally medium to long-term investments. The value of the participatory interests may go down as well as up and past performance is not necessarily a guide to future performance. CISs are traded at the ruling prices and can engage in scrip lending and borrowing. The CIS 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 EasyETFs (RF) (Pty) Ltd. There is no guarantee in respect of capital or returns in the portfolio. The portfolio 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 in issue. Forward pricing is used.

The Total Expense Ratio (TER) reflects the expenses incurred in the administration and management of the portfolio, expressed as a percentage of its average net asset value. Transaction Costs (TC) reflect the costs incurred in buying and selling the portfolio's underlying investments. Total Investment Charges (TIC) represent the combined TER and TC. 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 TERs.

Exchange traded funds (ETFs) are collective investment schemes listed on a securities exchange and may be bought and sold during exchange trading hours, unlike traditional unit trusts, which are generally transacted at the applicable net asset value (NAV). ETFs trade at market prices that may differ from their NAV, and investors may incur additional costs, including brokerage and other trading charges. This portfolio is actively managed and does not seek to track an index. Its benchmark is used to measure investment performance. The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees.

Where performance is disclosed, it is calculated on a NAV-to-NAV basis, with income reinvested.

ETFs vs unit trusts: Whilst both unit trusts and ETFs are regulated and registered under the Collective Investment Schemes Control Act, 2002 (CISCA), ETFs trade on stock exchanges just like any other listed, tradable security. Unlike a unit trust, which can be bought or sold only at the end of the trading day, an ETF can be traded intraday, during exchange trading hours.

This Minimum Disclosure Document should be read together with the deed of the collective investment scheme and the fund's supplemental deed, which are available from EasyETFs (RF) (Pty) Ltd on request. Additional information, including a schedule of fees and charges and maximum commissions, application forms and the annual report, is available free of charge from EasyETFs (RF) (Pty) Ltd.

EasyETFs (RF) (Pty) Ltd is committed to Treating Customers Fairly. A copy of the conflicts of interest management policy and the complaints resolution policy is available on request. Complaints may be lodged with EasyETFs (RF) (Pty) Ltd in writing at the address below, and thereafter with the FAIS Ombud.

For any additional information such as fund prices or brochures, please go to https://etfs.easyequities.co.za/

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EasyETFs (RF) (Pty) Ltd is a registered collective investment scheme manager (FSCA CIS Manager Registration No. 1043).

EasyRetire (Pty) Ltd (FSP 49323), is an authorised Financial Services Provider, and has been appointed by EasyETFs (RF) (Pty) Ltd under an FSCA-approved delegation arrangement to manage the portfolio's investments.

Trustee / Custodian

FirstRand Bank Limited (acting through its RMB Trustee Services Division) · Registration number: 1929/001225/06

Physical address: 3 Merchant Place, Cnr Fredman Drive and Bute Lane, Sandton, 2196, South Africa · Postal address: PO Box 786273, Sandton, 2146, South Africa

Telephone: +27 11 282 8000 · Website: www.rmb.co.za

The trustee/custodian is registered as a trustee of collective investment schemes, in terms of the Collective Investment Schemes Control Act.

Portfolio Manager

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FSP#49323

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Management Company

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