OASIS CRESCENT



RETIREMENT SOLUTIONS (PTY) LTD.

KEY INVESTOR INFORMATION

OASIS CRESCENT RETIREMENT ANNUITY FUND

3RD QUARTER 2026

Investment Company	Oasis Crescent Capital (Pty) Ltd.	Min. Lump Sum	R 5,000
Launch Date	22 November 2001	Min. Debit Order	R 350
Fund Size	R 1.5 Billion		

Investment Objective and Policy

This is an essential savings product that allows individuals to provide for retirement by contributing single or recurring contributions in a tax efficient manner according to Islamic investment principles. Transfers from other approved pension, provident, and retirement annuity funds are also accepted.

The Oasis Crescent Retirement Annuity Fund has options in the high, medium, low risk and income profiles due to a diversified selection of asset classes. These diversified options allow the investor a choice according to their customised risk profile. It is managed in accordance with Regulation 28 of the Pension Funds Act 24 of 1956. This ensures that the Fund is invested according to prudential guidelines.

This document constitutes the minimum disclosure document for this fund.

High Equity Portfolio

Benchmark	CPI Rate + 3%**	Equity Exposure	High

The High Equity Portfolio has a higher risk profile due to its investment in a diversified selection of asset classes with a greater proportion in equity.

Cumulative Performance in ZAR	Jun-Dec 2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Oasis Crescent Retirement Annuity Fund (High Equity Portfolio)*	1.4	14.6	21.4	32.3	23.3	15.3	(16.1)	14.7	9.3	4.5	13.6	15.8	5.9	(1.3)	3.7	2.1
CPI Rate**	6.5	0.4	3.7	3.3	5.4	8.5	10.6	5.8	3.6	6.1	5.6	5.3	5.8	4.8	6.6	4.6

Cumulative Performance in ZAR	2018	2019	2020	2021	2022	2023	2024	2025	YTD SEPT 2026	Return Since Inception	
										Cum	Ann
Oasis Crescent Retirement Annuity Fund (High Equity Portfolio)*	(2.0)	6.9	0.7	20.5	(3.8)	6.5	6.0	18.8	4.7	630.1	8.5
CPI Rate**	5.2	3.6	3.2	5.5	7.4	5.5	2.9	3.5	4.2	245.6	5.2

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Annuity Fund (High Equity Portfolio) since inception to 30 September 2026 (Source : Oasis Research; IRESS)

**Note: CPI lags by 1 month. The Benchmark for this fund is CPI Rate + 3%

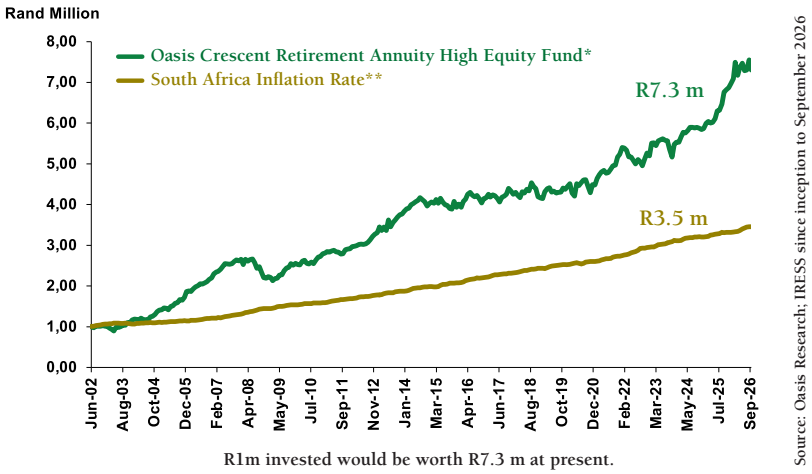
Annualised Returns

Annualised Returns in ZAR	% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	% Growth 10 years	% Growth 15 years	% Growth 20 years	Return Since Inception
								Annualised
Oasis Crescent Retirement Annuity Fund (High Equity Portfolio)*	8.0	10.9	8.0	7.8	5.8	6.6	6.4	8.5
CPI Rate**	4.4	4.0	4.9	4.6	4.6	5.0	5.4	5.2

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Annuity Fund (High Equity Portfolio) since inception to 30 September 2026 (Source : Oasis Research; IRESS)

**Note: CPI lags by 1 month. The Benchmark for this fund is CPI Rate + 3%

Investment Performance



Source: Oasis Research; IRESS since inception to September 2026

R1m invested would be worth R7.3 m at present.

Asset Allocation Split

Asset Class	Weight %
EQUITY SA	36
EQUITY GLOBAL	35
PROPERTY	16
INCOME	13
Total	100

Asset Allocation Split of the Oasis Crescent Retirement Annuity Fund (High Equity Portfolio) 30 September 2026 (Source : Oasis Research)

Progressive Portfolio

Benchmark	CPI Rate + 1%**	Equity Exposure	Medium

The Progressive Portfolio has a moderate risk profile due to its investment in a diversified selection of asset classes.

Asset Allocation

Asset Class	Weight %
EQUITY GLOBAL	31
EQUITY SA	31
INCOME	19
PROPERTY	19
TOTAL	100

Asset Allocation Split of the
Oasis Crescent Retirement Annuity Fund
(Progressive Portfolio)
30 September 2026
(Source : Oasis Research)

Cumulative & Annualised Returns

Cumulative Returns (%) in ZAR	May-Dec 2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD SEPT 2026	Return Since Inception	
																		Cum	Ann
Oasis Crescent Retirement Annuity Fund (Progressive Portfolio)*	4.0	4.5	12.7	14.7	7.0	1.2	3.0	2.8	(0.5)	7.4	1.7	18.7	(3.4)	7.0	6.3	16.6	5.2	180.1	6.5
CPI Rate**	1.5	6.1	5.6	5.3	5.8	4.8	6.6	4.6	5.2	3.6	3.2	5.5	7.4	5.5	2.9	3.5	4.2	120.9	4.9

Annualised Returns (%) in ZAR	% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	% Growth 10 years	% Growth 15 years	Return Since Inception
							Annualised
Oasis Crescent Retirement Annuity Fund (Progressive Portfolio)*	8.0	10.4	7.7	7.7	6.0	6.8	6.5
CPI Rate**	4.4	4.0	4.9	4.6	4.6	5.0	4.9

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the
Oasis Crescent Retirement Annuity Fund (Progressive Portfolio)
since inception to 30 September 2026
(Source : Oasis Research; IRESS)
**Note: CPI lags by 1 month. The Benchmark for this fund is CPI Rate + 1%.

Stable Portfolio

Benchmark	CPI Rate**	Equity Exposure	Low

The Stable Portfolio has a low risk profile due to its investment in a diversified selection of asset classes with a greater allocation in low volatility asset classes.

Asset Allocation

Asset Class	Weight %
INCOME	39
EQUITY GLOBAL	22
EQUITY SA	20
PROPERTY	19
Total	100

Asset Allocation Split of the
Oasis Crescent Retirement Annuity Fund
(Stable Portfolio)
30 September 2026
(Source : Oasis Research)

Cumulative & Annualised Returns

Cumulative Returns (%) in ZAR	Jun-Dec 2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD SEPT 2026	Return Since Inception	
																		Cum	Ann
Oasis Crescent Retirement Annuity Fund (Stable Portfolio)*	6.6	5.3	9.4	12.5	7.2	3.9	2.1	2.3	1.0	6.8	1.2	15.4	(4.8)	8.3	5.6	10.8	4.0	154.2	5.9
CPI Rate**	1.3	6.1	5.6	5.3	5.8	4.8	6.6	4.6	5.2	3.6	3.2	5.5	7.4	5.5	2.9	3.5	4.2	120.5	5.0

Annualised Returns (%) in ZAR	% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	% Growth 10 years	% Growth 15 years	Return Since Inception
							Annualised
Oasis Crescent Retirement Annuity Fund (Stable Portfolio)*	5.6	8.1	6.0	5.9	4.9	5.8	5.9
CPI Rate**	4.4	4.0	4.9	4.6	4.6	5.0	5.0

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the
Oasis Crescent Retirement Annuity Fund (Stable Portfolio) since inception to 30 September 2026
(Source : Oasis Research; IRESS)
**Note: CPI benchmark lags by 1 month.

Note: From the 4th quarter of 2016 the calculation of performance changed from "gross of fees", "gross of non permissible income" to "net of fees", "gross of non permissible income.

Fees and Charges*

Fee Type	Financial Advisor	Administrator	Investment Manager
Initial	Maximum 3% deducted prior to each investment being made. Where ongoing fee is greater than 0.5% then initial fee is limited to 1.5%.	No charge	No charge
Ongoing	Maximum 1% per annum of the investment account. Where the initial fee is more than 1.5% then the maximum ongoing fee is 0.5%.	0.5%	1% to 3% Based on portfolio performance relative to benchmark

* Excluding VAT. No exit fees are payable.

Disclaimer

Retirement Funds are long term investments. The value of investments may go down as well as up and past performance is not necessarily a guide to future performance. A schedule of fees and charges and maximum commissions is available from the administration company on request. Commission and incentives may be paid and if so, would be included in the overall costs. Figures quoted are for the period ending 30 June 2026. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. Annualised return represent the compound growth rate of the fund over the resepctive period and calculated in accordance with Global Investment Performance Standards. The Fund does not provide any guarantee with respect to capital or the return of a portfolio. Performance is calculated for the portfolio, individual investor performance may differ as a result of initial fees, the actual investment date, the date of reinvestment and DWT. Investment performance is for illustrative purposes only, is calculated by taking the actual initial fees and all ongoing fees into account for the amount shown. Income is reinvested on the reinvestment date. For a full disclosure on performance fees FAQs visit www.oasiscrescent.com. The investment performance is for illustrative purposes only. All information and opinions provided are of a general nature and the document contains no implied or express recommendation, guidance, advice or proposal that the product is appropriate to the investment objectives, financial situation or needs of any particular individual or entity. Oasis Crescent Capital (Pty) Ltd. is an Authorised Financial Services Provider. Oasis Crescent Retirement Solutions (Pty) Ltd. and Oasis Crescent Capital (Pty) Ltd. are registered Administrators' by the Financial Services Board. A copy of the fund rules are available from the administrator. Data are sourced from Oasis Research; IRESS (30 September 2026). To view the latest Terms and Conditions please visit www.oasiscrescent.com.

GIPS compliant & verified

PROTECTING AND GROWING YOUR WEALTH

Product Provider:
Oasis Crescent Retirement Solutions (Pty) Ltd.
Oasis House, 96 Upper Roodebloem Road
University Estate, Cape Town 7925
South Africa
Tel: +27 21 413 7860
Fax: +27 21 413 7900
Oasis Share Call Helpline: 0860 100 786
Email : ors.oasiscrescent.com
www.oasiscrescent.com

Custodian:
The Standard Bank of South Africa Limited
Standard Bank Trustee Services
Corporate and Investment Banking
20th Floor, Main Tower
Standard Bank Centre
Heerengracht
Cape Town
8000

Complaints:
Oasis Ombudsman
Postal Address : PO Box 1217
Cape Town
8000
Telephone : 021 413 7860
Email : ombudsman.oasiscrescent.com

Investment Company:
Oasis Crescent Capital (Pty) Ltd.
Oasis House, 96 Upper Roodebloem Road
University Estate, Cape Town 7925
South Africa
Tel: +27 21 413 7860 Fax: +27 21 413 7900
Oasis Share Call Helpline: 0860 100 786
Email : info@oasiscrescent.com
www.oasiscrescent.com

The Pensions Fund Adjudicator:
Ground & 1st Floor
Corporate Place
Cnr Fredman Drive & Sandown Valley
Crescent
Sandton
2196
Telephon : 087 942 2700
Email : enquiries-jhb@pfa.org.za

The Financial Services Providers Ombudsman:
Postal Address : PO Box 74571
Lynnwood Ridge
0040
Toll Free : 0860 324 766
Email : info@faisombud.co.za