OASIS CRESCENT



INSURANCE LIMITED

KEY INVESTOR INFORMATION

OASIS PENSION ANNUITY

3RD QUARTER 2026

Investment Company	Oasis Asset Management Ltd.	Minimum Investment	R 165,000
Launch Date	1 April 2010	Administrator	Oasis Crescent Wealth (Pty) Ltd.

Investment Objective and Policy

The Oasis Pension Annuity is a living annuity purchased from Oasis Crescent Insurance Ltd., in the name of the Policyholder for the sole purpose of providing an annuity income after reaching retirement age. The Oasis Pension Annuity provides the Policyholder with the flexibility to receive a periodic income subject to regulatory parameters. The Policyholder is provided with an opportunity to select an income level which matches the income requirements of the Policyholder.

The Policy is an investment linked policy with no life cover.

This document constitutes the minimum disclosure document for this fund.

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.

Cumulative 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 Pension Annuity Progressive Fund*	9.3	6.3	18.5	19.0	10.5	5.0	0.3	5.0	(1.7)	8.2	(0.2)	21.6	(2.4)	9.9	9.2	21.8	2.3	277.3	8.5
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

*Performance (% returns) in Rand, net of fees of the Oasis Pension Annuity Progressive Portfolio
(Since inception date to 30 September 2026)
(Source: Oasis Research; IRESS)

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

Annualised Returns

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 Pension Annuity Progressive Fund*	8.1	13.2	9.6	8.9	7.0	8.5	8.5
CPI Rate**	4.4	4.0	4.9	4.6	4.6	5.0	5.0

*Performance (% returns) in Rand, net of fees of the Oasis Pension Annuity Progressive Portfolio
(Since inception date to 30 September 2026)
(Source: Oasis Research; IRESS)

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

Asset Allocation Split

Asset Class	Weight %
Equity Global	30
Equity SA	29
Income	25
Property	16
Total	100

Asset Allocation of the
Oasis Pension Annuity Progressive Portfolio
(30 September 2026)
(Source: Oasis Research)

Stable Portfolio

Benchmark	CPI Rate+1%**	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 to low volatility asset classes.

Cumulative 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 Pension Annuity Stable Fund*	8.1	8.0	15.6	15.8	9.3	5.1	2.0	4.4	(0.8)	8.0	(0.7)	20.4	(4.5)	9.9	9.1	19.2	4.1	248.3	8.0
CPI Rate**	1.2	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	120.1	5.0

*Performance (% returns) in Rand, net of fees of the Oasis Pension Annuity Stable Portfolio
(Since inception date to 30 September 2026)
(Source: Oasis Research; IRESS)

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

Annualised Returns

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 Pension Annuity Stable Fund*	9.4	13.0	8.9	8.1	6.6	7.9	8.0
CPI Rate**	4.4	4.0	4.9	4.6	4.6	5.0	5.0

*Performance (% returns) in Rand, net of fees of the Oasis Pension Annuity Stable Portfolio
(Since inception date to 30 September 2026)
(Source: Oasis Research; IRESS)

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

Asset Allocation Split

Asset Class	Weight %
Income	43
Equity Global	29
Property	17
Equity SA	11
Total	100

Asset Allocation of the
Oasis Pension Annuity Stable Portfolio
(30 September 2026)
(Source: Oasis Research)

Note: From the 4th quarter of 2016 the disclosure of all of the above performance changed from “gross of fees” to “net of fees”.

Fees and Charges*

Fee Type	Financial Advisor	Administrator	Investment Manager
Initial	Maximum 1.5% deducted prior to each investment being made.	No charge	No charge
Ongoing	Maximum 0.5% per annum of the investment account.	0.4%	1% to 3% Based on portfolio performance relative to benchmark

* Excluding VAT.

Disclaimer

Insurance policies are generally 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. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. Investors into insurance products are subject to the latest Terms and Conditions (Policy Documents) and all relevant legislation. An initial advisor's fee of up to a maximum of 1.5% (excl VAT) for the Pension Annuity of the investment amount may be charged. This fee is not compulsory and is negotiated independently between the investor and the financial advisor. 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. 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. Consult the latest detailed Terms and Conditions, and discuss these products with your financial advisor. To view the latest Terms and Conditions please visit www.oasiscrescent.com. All amounts and percentages quoted are exclusive of VAT. Oasis Asset Management Company (Pty) Ltd. is an authorised Financial Services Provider. Oasis Crescent Insurance Ltd. is a registered long-term insurance company. Data are sourced from Oasis Research; IRESS (30 September 2026).

GIPS compliant & verified

PROTECTING AND GROWING YOUR WEALTH

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