

OASIS CRESCENT



RETIREMENT SOLUTIONS (PTY) LTD.

KEY INVESTOR INFORMATION

OASIS CRESCENT RETIREMENT ANNUITY FUND

2ND QUARTER 2024

| | | | |
|--------------------|-----------------------------------|------------------|---------|
| 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 1.2 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 | YTD JUN 2024 | 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 | 6.5 | 489.4 | 8.4 |
| CPI Rate** | 5.2 | 3.6 | 3.2 | 5.5 | 7.4 | 5.5 | 2.3 | 218.7 | 5.4 |

*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 June 2024
(Source : Oasis Research; I-Net Bridge)

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

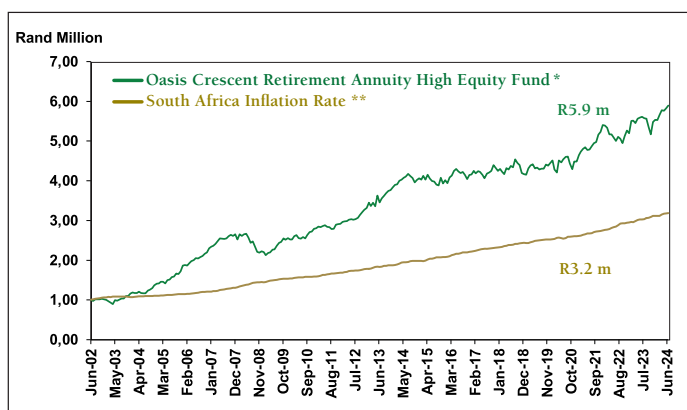
Annualised Returns

| 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)* | 5.0 | 7.2 | 6.4 | 5.5 | 3.7 | 6.6 | 8.4 | 8.4 |
| CPI Rate** | 5.2 | 6.0 | 5.0 | 4.9 | 5.0 | 5.1 | 5.5 | 5.4 |

*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 June 2024
(Source : Oasis Research; I-Net Bridge)

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

Investment Performance



R1m invested would be worth R5.9 m at present.

(Source: Oasis Research; I-Net Bridge)

Asset Allocation Split

| Asset Class | Weight % |
|---------------|----------|
| Equity SA | 40 |
| Equity Global | 32 |
| Property | 13 |
| Income | 15 |
| Total | 100 |

Asset Allocation Split of the Oasis Crescent Retirement Annuity Fund (High Equity Portfolio) 30 June 2024
(Source : Oasis Research)

Progressive Portfolio

| Asset Allocation | Cumulative & Annualised Returns |
|------------------|---------------------------------|
|------------------|---------------------------------|

Stable Portfolio

| | |
|------------------|---------------------------------|
| Asset Allocation | Cumulative & Annualised Returns |
|------------------|---------------------------------|

Fees and Charges*

| Fee Type | Financial Advisor | Administrator | Investment Manager |
|----------|-------------------|---------------|--------------------|
|----------|-------------------|---------------|--------------------|

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 31 December 2023. 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 respective 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.oasiscrest.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; I-Net Bridge (30 June 2024). To view the latest Terms and Conditions please visit www.oasiscrest.com.

GIPS compliant & verified

PROTECTING AND GROWING YOUR WEALTH

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