OASIS CRESCENT



INSURANCE LIMITED

KEY INVESTOR INFORMATION

OASIS CRESCENT ENDOWMENT POLICY

3RD QUARTER 2026

Investment Company	Oasis Crescent Capital (Pty) Ltd.	Minimum Monthly Debit Order	R500
Launch Date	1 April 2010	Minimum Lump-Sum Investment	R5,000
Administrator	Oasis Crescent Wealth (Pty) Ltd.		

Investment Objective and Policy

The Oasis Crescent Endowment Policy is a tax efficient savings investment policy, purchased from Oasis Crescent Insurance Ltd. in the name of the Policyholder, within the framework of the Long-term Insurance Act, with maturity terms of 5, 10 and 15 years as well as a perpetual term option. At the end of the specified term the investment may continue, indefinitely and does not have to be surrendered, should the Policyholder so decide.

The Product is managed in accordance with the guidelines that have been established by the independent Shari'ah Advisory Board of Oasis. These guidelines stipulate the exclusion of securities, the primary business activities of which are non-permissible according to Shari'ah law, from the investment portfolios of the Oasis Crescent range of products.

The Shari'ah Advisory Board has been appointed to advise Oasis on Shari'ah investment and ethical issues. In addition, this board is responsible for conducting an independent analysis of the Oasis Crescent range of products and investments as well as investment income to ensure that it is aligned with Shari'ah investment guidelines. Each year a certificate of compliance is issued by the Shari'ah Advisory Board for all the Shari'ah compliant funds that Oasis manages.

The Policy is a pure investment policy with no life cover.

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 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 Endowment High Equity Fund	6.2	4.6	14.3	16.3	7.3	0.1	4.9	3.2	(0.1)	6.9	2.1	18.5	(1.5)	8.7	6.6	19.4	6.5	222.5	7.4
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

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the
Oasis Crescent Endowment High Equity 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 + 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	Since Inception Annualised
Oasis Crescent Endowment High Equity Fund	10.1	11.9	9.3	8.9	6.9	7.7	7.4
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 Endowment High Equity 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 + 3%.

Asset Allocation Split

Asset Class	Weight %
Equity Global	34
Equity SA	32
Property	18
Income	16
Total	100

Asset Allocation of the
Oasis Crescent Endowment 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	30
Equity SA	28
Income	23
Property	19
Total	100

Asset Allocation of the Oasis Crescent Endowment 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 Endowment Progressive Fund*	5.7	4.6	13.1	15.3	6.7	1.4	2.7	3.0	0.2	9.3	3.4	17.2	(2.0)	8.5	8.3	18.6	7.2	220.7	7.4
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 Endowment Progressive Fund*	10.4	12.3	9.5	8.9	7.2	7.6	7.4
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 Endowment 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%.

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 to low volatility asset classes.

Asset Allocation

Asset Class	Weight %
Income	45
Equity Global	23
Equity SA	17
Property	15
Total	100

Asset Allocation of the Oasis Crescent Endowment Stable Portfolio (30 September 2026) (Source: Oasis Research)

Cumulative & Annualised Returns

Cumulative Returns (%) in ZAR	Apr - Dec 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 Endowment Stable Fund*	4.6	10.1	13.6	7.3	4.7	1.8	2.5	1.8	6.7	1.7	15.1	(0.1)	9.4	7.8	17.0	3.8	179.5	6.9
CPI Rate**	4.7	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	114.7	5.1

Annualised Returns (%) in ZAR	% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	% Growth 10 years	Return Since Inception
						Annualised
Oasis Crescent Endowment Stable Fund*	6.1	10.4	8.9	7.9	6.5	6.9
CPI Rate**	4.4	4.0	4.9	4.6	4.6	5.1

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Endowment 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.

Note: From the 4th quarter of 2016 the disclosure of all of the above 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%.	0.4%	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 3% (excl VAT) for the Endowment Policy 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 Crescent Capital (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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