

O A S I S   C R E S C E N T



R E T I R E M E N T   S O L U T I O N S   ( P T Y )   L T D .

## KEY INVESTOR INFORMATION

### OASIS CRESCENT RETIREMENT ANNUITY FUND

4TH QUARTER 2025

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 1.4 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			
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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	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	597.1	8.6
CPI Rate**	5.2	3.6	3.2	5.5	7.4	5.5	2.9	3.5	231.8	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 31 December 2025  
(Source : Oasis Research; IRESS)

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

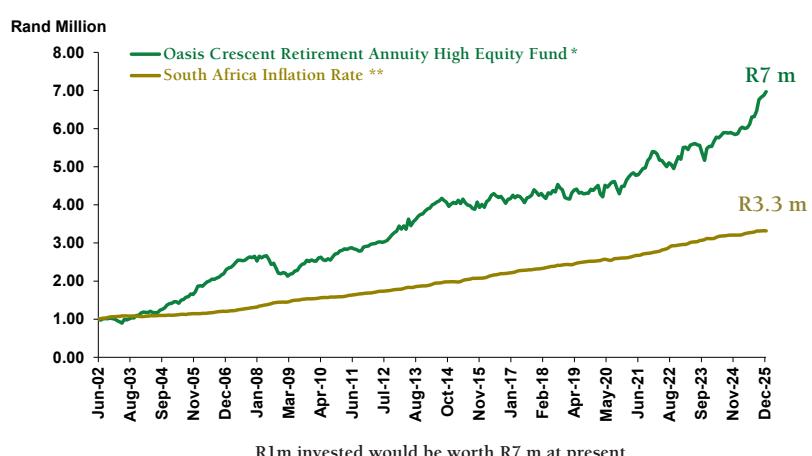
## Annualised Returns

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)*	18.8	10.3	9.2	7.6	5.7	6.3	6.8	8.6	
CPI Rate**	3.5	4.0	5.0	4.5	4.8	5.0	5.5	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 31 December 2025  
(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 December 2025

## Asset Allocation Split

Asset Class	Weight %
EQUITY SA	40
EQUITY GLOBAL	33
INCOME	14
PROPERTY	13
Total	100

Asset Allocation Split of the Oasis Crescent Retirement Annuity Fund (High Equity Portfolio) 31 December 2025  
(Source : Oasis Research)

## Progressive Portfolio

Benchmark	CPI Rate + 1%**	Equity Exposure	Medium
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The Progressive Portfolio has a moderate risk profile due to its investment in a diversified selection of asset classes.

Asset Allocation		Cumulative & Annualised Returns																								
Asset Class	Weight %	Cumulative Returns (%) in ZAR	May-Dec 2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Return Since Inception	Cum	Ann					
EQUITY SA	34	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	166.3	6.5						
EQUITY GLOBAL	30	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	112.0	4.9						
INCOME	21	Annualised Returns (%) in ZAR																								
PROPERTY	15	% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	% Growth 10 years	% Growth 15 years	Return Since Inception																		
TOTAL	100	Oasis Crescent Retirement Annuity Fund (Progressive Portfolio)*	16.6	9.9	8.7	7.5	5.8	6.5	Annualised																	

Asset Allocation Split of the  
Oasis Crescent Retirement Annuity Fund  
(Progressive Portfolio)  
31 December 2025

(Source : Oasis Research)

\*Performance (% returns) in Rand, net of fees, gross of non permissible income of the  
Oasis Crescent Retirement Annuity Fund (Progressive Portfolio)  
since inception to 31 December 2025

(Source : Oasis Research; IRESS)

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

Asset Allocation		Cumulative & Annualised Returns																								
Asset Class	Weight %	Cumulative Returns (%) in ZAR	Jun-Dec 2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Return Since Inception	Cum	Ann					
INCOME	40	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	144.4	5.9						
EQUITY SA	22	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	111.7	4.9						
EQUITY GLOBAL	21	Annualised Returns (%) in ZAR																								
PROPERTY	17	% Growth 1 year	% Growth 3 years	% Growth 5 years	% Growth 7 years	% Growth 10 years	% Growth 15 years	Return Since Inception																		
Total	100	Oasis Crescent Retirement Annuity Fund (Stable Portfolio)*	10.8	8.2	6.8	6.0	4.7	5.7	Annualised																	

(Source : Oasis Research)

\*Performance (% returns) in Rand, net of fees, gross of non permissible income of the  
Oasis Crescent Retirement Annuity Fund (Stable Portfolio) since inception to 31 December 2025

(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%									

## 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 2025. 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 resepective 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.oasicrescent.com](http://www.oasicrescent.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 (31 December 2025). To view the latest Terms and Conditions please visit [www.oasicrescent.com](http://www.oasicrescent.com).

GIPS compliant & verified

## PROTECTING AND GROWING YOUR WEALTH

### Product Provider:

#### **Oasis Crescent Retirement Solutions (Pty) Ltd.**

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University Estate, Cape Town 7925  
South Africa  
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Fax: +27 21 413 7900  
Oasis Share Call Helpline: 0860 100 786  
Email : [ors.oasicrescent.com](mailto:ors.oasicrescent.com)  
[www.oasicrescent.com](http://www.oasicrescent.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.oasicrescent.com](mailto:ombudsman.oasicrescent.com)

### Investment Company:

#### **Oasis Crescent Capital (Pty) Ltd.**

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Email : [info@oasicrescent.com](mailto:info@oasicrescent.com)  
[www.oasicrescent.com](http://www.oasicrescent.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](mailto:enquiries-jhb@pfa.org.za)

### The Financial Services Providers Ombudsman:

Postal Address : PO Box 74571  
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0040  
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Email : [info@faisombud.co.za](mailto:info@faisombud.co.za)