OASIS CRESCENT



INSURANCE LIMITED

KEY INVESTOR INFORMATION

OASIS CRESCENT PROPERTY ENDOWMENT POLICY

3RD QUARTER 2026

Investment Company	Oasis Crescent Capital (Pty) Ltd.	Risk Profile	Medium
Launch Date	3 December 2015	Minimum Initial Lump-Sum Investment	R 50,000
Administrator	Oasis Crescent Wealth (Pty) Ltd.	Benchmark	CPI Rate +1%

Product Description

The Oasis Crescent Property Endowment policy is a savings investment policy, purchased from the Insurer in the name of the Policyholder, within the framework of the Act, with maturity terms of 10 or 15 years or perpetually. The product is designed to enable an investor to gain exposure to Shari'ah compliant property (listed and/or unlisted) and cash.

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 of the Shari'ah compliant funds that Oasis manages.

The Policy is a pure investment policy with no life cover and contains no risk cover or guarantees of any nature.

This document constitutes the minimum disclosure document for this policy.

Cumulative Returns

Cumulative Performance	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD SEPT 2026	Return Since Inception	
												Cum	Ann
Oasis Crescent Property Endowment*	1.2	2.9	2.7	5.2	0.9	(0.4)	(7.1)	9.9	5.6	10.1	29.6	73.9	5.5
CPI rate**	2.3	4.6	5.2	3.6	3.2	5.5	7.4	5.5	2.9	3.5	4.2	59.5	4.7

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Property Endowment Policy
(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 Performance	% Growth 1 Year	% Growth 3 Years	% Growth 5 Years	% Growth 7 Years	Return Since Inception
					Annualised
Oasis Crescent Property Endowment Fund	37.5	16.0	8.5	6.7	5.5
CPI rate**	4.4	4.0	4.9	4.6	4.7

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

Investment Objective & Policy

The Oasis Crescent Property Endowment Policy follows an investment strategy designed to provide investors with the opportunity to invest in Shari'ah compliant property (listed and/or unlisted). It maintains an actively managed portfolio that relies on independent research that is conducted by the investment manager. To reduce the level of portfolio risk and meet the objectives of the Policy, it is diversified across a range of different property types with a focus on premium quality properties in higher barrier to entry markets.

Sectoral Analysis

Sector	OCPEP%
Retail	33
Industrial	31
Office	19
Diversified and other	11
Healthcare	6
TOTAL	100

Sectoral Analysis of the Oasis Crescent Property Endowment Policy
(30 September 2026)
(Source: Oasis Research)

Geographical Analysis

Region	OCPEP%
South Africa	69
US	16
UK	6
Europe	5
ROW	4
Total	100

Geographical Analysis of the Oasis Crescent Property Endowment Policy
(30 September 2026)
(Source: Oasis Research)

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

Product Provider:
Oasis Crescent Insurance Ltd.
Oasis House, 96 Upper Roodebloem Road, University Estate,
Cape Town 7925, South Africa
Tel : +27 21 413 7860, Fax : +27 21 413 7940
Oasis Share Call Helpline : 0860 100 786
Email : oci@za.oasiscrescent.com
www.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

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

The Long Term Insurance Ombudsman:
Private Bag X45, Claremont 7735
Tel : (021) 657 5000
Share Call : 0860 662 837
Email : info@ombud.co.za

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