

OASIS CRESCENT



RETIREMENT SOLUTIONS (PTY) LTD.

KEY INVESTOR INFORMATION

OASIS CRESCENT RETIREMENT ANNUITY FUND

3RD QUARTER 2023

| | | | |
|--------------------|-----------------------------------|------------------|---------|
| 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 | YTD Sept 2023 | Return Since Inception | |
|---|-------|------|------|------|-------|---------------|------------------------|-----|
| | | | | | | | Cum | Ann |
| Oasis Crescent Retirement Annuity Fund (High Equity Portfolio)* | (2.0) | 6.9 | 0.7 | 20.5 | (3.8) | 3.0 | 435.5 | 8.2 |
| CPI Rate** | 5.2 | 3.6 | 3.2 | 5.5 | 7.4 | 4.0 | 207.1 | 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 September 2023
(Source : Oasis Research; I-Net Bridge)

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

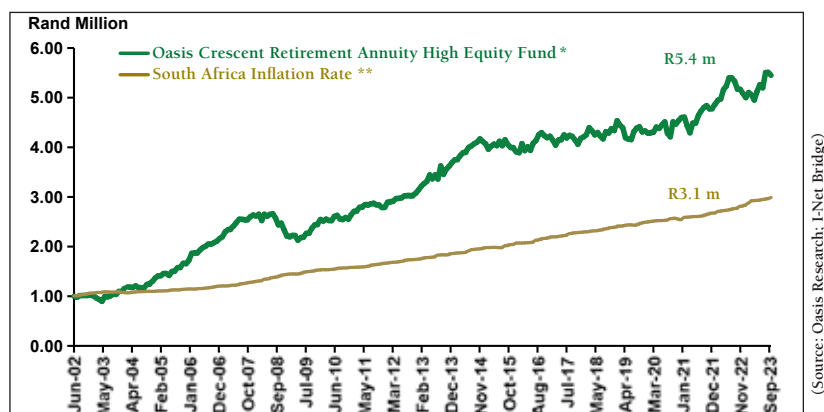
Annualised Returns

| 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)* | 8.2 | 6.5 | 3.8 | 3.7 | 3.8 | 5.7 | 8.6 | 8.2 |
| CPI Rate** | 4.8 | 5.8 | 4.9 | 4.9 | 5.1 | 5.2 | 5.3 | 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 September 2023
(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 R5.4 m at present.

Asset Allocation Split

| Asset Class | Weight % |
|---------------|------------|
| Equity SA | 41 |
| Equity Global | 30 |
| Property | 15 |
| Income | 14 |
| Total | 100 |

Asset Allocation Split of the Oasis Crescent Retirement Annuity Fund (High Equity Portfolio) 30 September 2023
(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 | | 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 | YTD Sept 2023 | Return Since Inception | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | Cum | Ann | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Income | 31 | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #4a7c59; color: white;">Oasis Crescent Retirement Annuity Fund (Progressive Portfolio)*</td> <td>4.0</td><td>4.5</td><td>12.7</td><td>14.7</td><td>7.0</td><td>1.2</td><td>3.0</td><td>2.8</td><td>(0.5)</td><td>7.4</td><td>1.7</td><td>18.7</td><td>(3.4)</td><td>3.6</td><td>107.9</td><td>5.6</td> </tr> <tr> <td style="background-color: #4a7c59; color: white;">CPI Rate**</td> <td>1.5</td><td>6.1</td><td>5.6</td><td>5.3</td><td>5.8</td><td>4.8</td><td>6.6</td><td>4.6</td><td>5.2</td><td>3.6</td><td>3.2</td><td>5.5</td><td>7.4</td><td>4.0</td><td>96.2</td><td>5.2</td> </tr> </table> | | | | | | | | | | | | | | | | 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) | 3.6 | 107.9 | 5.6 | 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 | 4.0 | 96.2 | 5.2 |
| 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) | 3.6 | 107.9 | 5.6 | | | | | | | | | | | | | | | | | | | |
| 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 | 4.0 | 96.2 | 5.2 | | | | | | | | | | | | | | | | | | | |
| Equity SA | 30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity Global | 24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Property | 15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Asset Allocation Split of the Oasis Crescent Retirement Annuity Fund (Progressive Portfolio) 30 September 2023

(Source : Oasis Research)

| 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 Retirement Annuity Fund (Progressive Portfolio)* | 8.1 | 6.2 | 4.2 | 4.2 | 4.4 | 5.6 |
| CPI Rate** | 4.8 | 5.8 | 4.9 | 4.9 | 5.1 | 5.2 |

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Annuity Fund (Progressive Portfolio) since inception to 30 September 2023
(Source : Oasis Research; I-Net Bridge)

**Note: CPI 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 in low volatility asset classes.

| 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 | YTD Sept 2023 | Return Since Inception | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | Cum | Ann | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Income | 42 | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #4a7c59; color: white;">Oasis Crescent Retirement Annuity Fund (Stable Portfolio)*</td> <td>6.6</td><td>5.3</td><td>9.4</td><td>12.5</td><td>7.2</td><td>3.9</td><td>2.1</td><td>2.3</td><td>1.0</td><td>6.8</td><td>1.2</td><td>15.4</td><td>(4.8)</td><td>4.4</td><td>101.4</td><td>5.4</td> </tr> <tr> <td style="background-color: #4a7c59; color: white;">CPI Rate**</td> <td>1.3</td><td>6.1</td><td>5.6</td><td>5.3</td><td>5.8</td><td>4.8</td><td>6.6</td><td>4.6</td><td>5.2</td><td>3.6</td><td>3.2</td><td>5.5</td><td>7.4</td><td>4.0</td><td>95.9</td><td>5.2</td> </tr> </table> | | | | | | | | | | | | | | | | 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) | 4.4 | 101.4 | 5.4 | 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 | 4.0 | 95.9 | 5.2 |
| 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) | 4.4 | 101.4 | 5.4 | | | | | | | | | | | | | | | | | | | |
| 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 | 4.0 | 95.9 | 5.2 | | | | | | | | | | | | | | | | | | | |
| Equity SA | 23 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Property | 16 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity Global | 19 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Asset Allocation Split of the Oasis Crescent Retirement Annuity Fund (Stable Portfolio) 30 September 2023

(Source : Oasis Research)

| 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 Retirement Annuity Fund (Stable Portfolio)* | 7.6 | 4.8 | 3.6 | 3.6 | 4.2 | 5.4 |
| CPI Rate** | 4.8 | 5.8 | 4.9 | 4.9 | 5.1 | 5.2 |

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Annuity Fund (Stable Portfolio) since inception to 30 September 2023
(Source : Oasis Research; I-Net Bridge)

**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%. | 1.0% | 1% to 3% Based on portfolio performance relative to benchmark |

* Excluding VAT. No exit fees are payable.

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 30 September 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 September 2023). To view the latest Terms and Conditions please visit www.oasiscrest.com.

GIPS compliant & verified

PROTECTING AND GROWING YOUR WEALTH

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