OASIS CRESCENT

RETIREMENT SOLUTIONS (PTY) LTD.

KEY INVESTOR INFORMATION

OASIS CRESCENT RETIREMENT FUND

2ND QUARTER 2026

Investment Company	Oasis Crescent Capital (Pty) Ltd.	Fund Size	R 211.6 million
Launch Date	1 July 2000		

Investment Objective and Policy

The Oasis Crescent Retirement Fund is ideally suited to smaller companies, institutions or schools, and is an investment vehicle that can provide for member retirement needs whilst satisfying their ethical concerns by holding investments that are in accordance with Islamic investment principles.

The Oasis Crescent Retirement Fund has a number of risk profiles, due to its investment in a diversified selection of asset classes, and 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	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Oasis Crescent Retirement Fund (High Equity Portfolio)*	2.7	15.8	22.1	32.7	23.3	15.6	(16.8)	16.1	9.9	3.8	13.5	15.5	5.4	(1.0)	4.1	2.1
CPI Rate**	12.8	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	YTD JUNE 2026	Return Since Inception	
										Cum	Ann
Oasis Crescent Retirement Fund (High Equity Portfolio)*	(1.8)	6.9	0.6	20.6	(4.0)	6.7	6.0	18.2	5.2	827.6	9.3
CPI Rate**	5.2	3.6	3.2	5.5	7.4	5.5	2.9	3.5	3.2	269.4	5.3

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Fund (High Equity Portfolio) since inception to 30 June 2026 (Source: Oasis Research; IRESS)

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

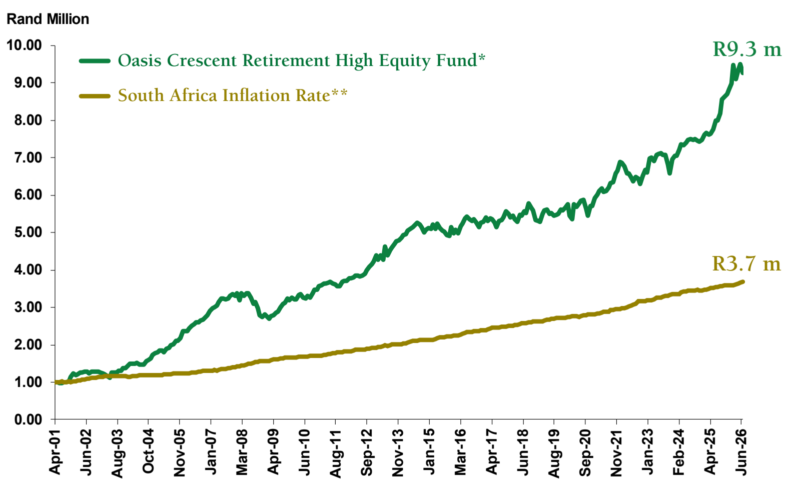
Annualised Returns

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 Fund (High Equity Portfolio)*	16.1	9.2	8.7	7.7	5.6	6.4	6.6	9.3
CPI Rate**	4.5	4.2	5.1	4.6	4.7	5.0	5.5	5.3

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Fund (High Equity Portfolio) since inception to 30 June 2026 (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 June 2026

R1m invested at inception would be worth R9.3 m at present.

Asset Allocation Split

Asset Class	Weight %
EQUITY GLOBAL	34
EQUITY SA	34
PROPERTY	18
INCOME	14
TOTAL	100

Asset Allocation Split of the Oasis Crescent Retirement Fund (High Equity Portfolio) 30 June 2026 (Source: Oasis Research)

Progressive Portfolio

Benchmark	CPI Rate**	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 SA	28
INCOME	27
EQUITY GLOBAL	26
PROPERTY	19
TOTAL	100

Asset Allocation Split of the
Oasis Crescent Retirement Fund
(Progressive Portfolio)
30 June 2026

(Source: Oasis Research)

Cumulative & Annualised Returns

Cumulative Returns (%) in ZAR	Dec 2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD JUNE 2026	Return Since Inception	
																Cum	Ann
Oasis Crescent Retirement Fund (Progressive Portfolio)*	1.5	15.3	6.7	3.9	3.4	3.7	(0.4)	7.4	1.8	16.4	(3.6)	7.1	6.3	15.4	5.2	135.3	6.5
CPI Rate**	0.2	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	3.2	92.8	5.0

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 Fund (Progressive Portfolio)*	14.3	8.9	8.1	7.2	5.7	6.5
CPI Rate**	4.5	4.2	5.1	4.6	4.7	5.0

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Fund (Progressive Portfolio) since inception to 30 June 2026
(Source: Oasis Research; IRESS)
**Note: CPI benchmark lags by 1 month.

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

Asset Class	Weight %
INCOME	49
EQUITY GLOBAL	20
EQUITY SA	17
PROPERTY	14
TOTAL	100

Asset Allocation Split of the
Oasis Crescent Retirement Fund
(Stable Portfolio)
(30 June 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 JUNE 2026	Return Since Inception	
																	Cum	Ann
Oasis Crescent Retirement Fund (Stable Portfolio)*	3.7	9.4	12.4	7.4	4.5	1.1	2.0	2.7	7.3	2.4	13.8	(2.9)	7.7	5.5	11.2	5.4	145.1	6.1
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	3.2	112.7	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 Retirement Fund (Stable Portfolio)*	12.3	7.7	7.1	6.5	5.3	6.1
CPI Rate**	4.5	4.2	5.1	4.6	4.7	5.1

*Performance (% returns) in Rand, net of fees, gross of non permissible income of the Oasis Crescent Retirement Fund (Stable Portfolio) since inception to 30 June 2026
(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	Administrator	Investment Manager
Initial	The initial fee of 1%+VAT is calculated on the payroll of the participating employer. The 1%+VAT is split in the following manner: 0.70%+VAT = Admin 0.30%+VAT = Broker	No charge	No charge
Ongoing	The maximum ongoing fee is 0.5%.	0.5%	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 June 2026. 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 resepctive 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.oasiscrescent.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 (30 June 2026). To view the latest Terms and Conditions please visit www.oasiscrescent.com.

GIPS compliant & verified

PROTECTING AND GROWING YOUR WEALTH

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