

| OBJECTIVE  |     |         |        |          | INVESTMENT GUIDELINES |                 |
|--|-----|---------|--------|----------|-----------------------|-----------------|
| This portfolio aims to deliver long term capital growth to SA domiciled investors. It does so through an equity focus, both local and offshore. The portfolio will at times aim to manage risk through investment in other asset classes , but will typically be majority invested in equities. It aims for an aggressive return target, and as such may experience periods of high volatility. The portfolio invests in Sharia compliant investments. |     |         |        |          | Reg 28                | No              |
|  |     |         |        |          | Expected Max Equity   | 100.00%         |
|  |     |         |        |          | Expected Max Offshore | 65.00%          |
|  |     |         |        |          | Real Return Target    | CPI+6%          |
|  |     |         |        |          | Income                | Low             |
|  |     |         |        |          | Drawdown              | High            |
|  |     |         |        |          | Investment Horizon    | 7yrs+           |
| RISK PROFILE   | LOW | LOW-MED | MEDIUM | MED-HIGH | HIGH                  |                 |
| MODEL ASSET ALLOCATION   |     |         |        |          |                       | 31 January 2024 |

