

STERLING INVEST ETHICAL BALANCED FUND

31 July 2025

OBJECTIVE

This is a moderate risk portfolio for clients who have medium to long term investment horizons and are looking to grow capital through a diversified portfolio. This is a Regulation 28 compliant portfolio suited to the average retirement fund investor. The portfolio can invest up to 45% offshore and a maximum of 75% in local and offshore equities. The portfolio uses a combination of funds which complement each other to deliver a diversified return profile with underlying risk management.

INVESTMENT GUIDELINES

Reg 28	Yes
Expected Max Equity	75.00%
Expected Max Offshore	45.00%
Real Return Target	CPI+5%
Income	Low
Drawdown	Moderate
In a star and I I amine a	Exercise 1

RISK PROFILE

LOW

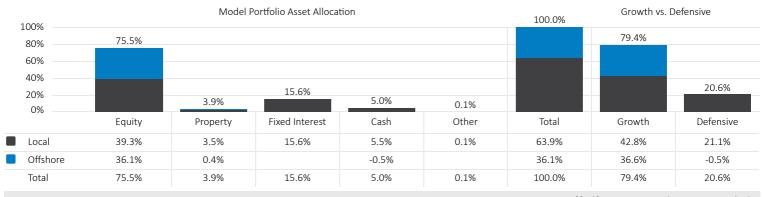
LOW-MED

MEDIUM MED-HIGH HIGH

Investment Horizon 5vrs+

MODEL ASSET ALLOCATION

30 June 2025



FUND RETURNS

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns.

Fund Returns	Model %	Rating	3m	6m	YTD	1yr	3yr	5yr	7yr	10yr	SI *	Vol 5y	Draw **
Sterling Invest Alpha Worldwide Prescient Fund	13.5%		7.4%	3.1%	2.9%	19.8%	17.9%						
Camissa Islamic Equity Fund	20.0%	Tier 1	11.2%	8.1%	10.5%	15.0%	8.5%	14.0%	10.0%	9.9%	9.9%	11.2%	-22.8%
Camissa Islamic Global Equity Feeder Fund	15.0%	Tier 3	8.9%	7.8%	12.5%	10.6%	10.1%	7.3%			5.8%	14.6%	
Sentio SCI Hikma Shariah General Equity Fund	14.0%	Tier 3	9.6%	9.1%	12.8%	18.9%	11.9%	12.9%	8.7%		11.0%	11.2%	-22.4%
Sesfikile BCI Property Fund	2.5%	Tier 1	7.5%	14.0%	10.6%	26.8%	18.6%	17.9%	6.2%	5.2%	17.6%	19.0%	-48.0%
Visio BCI Shariah Equity Fund	15.0%	Tier 3	10.1%	2.6%	5.1%	7.7%	11.6%	12.1%	9.6%		9.7%	11.6%	-16.4%
Camissa Islamic High Yield Fund	10.0%	Tier 2	3.9%	6.1%	6.8%	12.6%	9.8%	9.3%			9.0%	2.4%	
Old Mutual Albaraka Income Fund	10.0%	Tier 2	2.6%	3.7%	4.6%	7.9%	6.9%	7.3%			7.0%	1.4%	
Sterling Invest Ethical Balanced Fund			8.2%	6.2%	8.3%	13.3%	11.2%				10.8%		
SA Balanced Sharia Sector			6.5%	8.3%	9.6%	15.3%	13.1%	11.8%	9.3%	7.7%	10.8%	7.2%	-13.7%
SA CPI+5%			2.0%	4.9%	5.4%	8.0%	9.5%	10.1%	9.6%	9.9%	10.3%		

Sterling Invest Ethical Balanced Fund inception date: 01 February 2021 | * Since inception is calculated from the month following the model's inception date Returns shown may represent a fee class different to the actual return received by the investor

Sources: FE Analytics and Fund Manager ** Drawdown is a 7 year calculation (if available)

MODEL FEES	
Base Fee (excl VAT): Performance Fee and other costs (excl VAT): VAT: Model Total Expense Ratio (incl VAT):	0.72% 0.09% 0.12% 0.93%
Transaction costs:	0.13%
Model Total Investment Charge (incl VAT):	1.05%
Discretionary Management Fee (excl VAT):	0.35%

These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes and rebates.

TERs for the underlying funds are calculated on the average annualised costs incurred over the last 3 years, as per ASISA reporting standards, and are therefore not necessarily reflective of the current costs to investors.

Sterling Invest

Portfolio Managers: Ebrahim Moola and Faheem Paruk Email: info@sterlinginvest.co.za Web: www.sterlinginvest.co.za Phone: +27 31 309 7861 For more information:

www.sterlinginvest.co.za/sterling-invest-modelportfolios

This factsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchase, sell or otherwise deal with an Inis Tactsheet is not an advertisement, but is provided exclusively for information purposes and should not be regarded as an offer or solicitation to purchase, sell or otherwise deal with any particular investment. A model portfolio is not a unit trust, it is a collection of Collective Investment Schollective Profile a single account with an administrative FSP. Model portfolios are only available to clients of authorised FSPs. There are risks associated with the underlying investments and past performance is not necessarily an indication of future performance. Performance is not guaranteed and therefore an investor may not get back the initial amount invested. A model management fee will be charged by Fundhouse, in addition the underlying Collective Investment Schemes will levy their own charges. No commission or incentives may be paid to Fundhouse. This document is protected by copyright and may not be copied, reproduced, sold or distributed without prior written consent.

