

Pre-Retirement Product Portfolio List as of 7 December 2021

| GENERAL INFORMATION | | OVERVIEW | | | | | FEES (Excl. VAT) | | | | |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------|--------------|---------------------|---------------|------------------|-------------|-----------------------------|------------------------------------|----------------------------------------------|
| Fund Name | Objective | Fund Manager Benchmark | ASISA Classification | Risk Rating | Income Distribution | Regulation 28 | Fund Class | Initial Fee | Annual Management Fee Range | Annual Management Fee at Benchmark | Total Investment Charge (TIC) (30 June 2021) |
| Hollard Prime Money Market Fund | Maximise interest income, preserve the fund's capital and provide immediate liquidity by investing in money market instruments with a residual maturity of less than 13 months. | Median of the South African Interest Bearing Money Market sector | SA Interest Bearing Money Market | Conservative | Monthly | Compliant | B | 0.00% | 0.30% | 0.30% | 0.36% |
| Hollard Prime Yield Plus Fund | Regular and high level of income with lower volatility and relative capital stability, through investments in bonds, fixed deposits and other interest earning securities. | Median of the South African Interest Bearing Short Term sector | SA Interest Bearing Short Term | Conservative | Quarterly | Compliant | B | 0.00% | 0.50% | 0.50% | 0.61% |
| Hollard Prime Dynamic Income Fund | Maximising income through investments in a spectrum of equity, bonds, money market or real estate markets. | Median of the South Africa Multi Asset Income Sector | SA Multi Asset Income | Conservative | Quarterly | Compliant | B | 0.00% | 0.70% | 0.70% | 0.84% |
| Hollard Prime Strategic Defensive FoF* | To assist investors to reach a return after fees of CPI + 2% p.a. over rolling 3 year periods, through a spectrum of investments in the equity, bond, money or property markets and participatory interests in related collective investment schemes. | Median of the South African Multi Asset Low Equity sector | SA Multi Asset Low Equity | Moderate | Bi-Annually | Compliant | B | 0.00% | 1.20% | 1.20% | 1.47% |

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| Hollard Prime Strategic Balanced FoF* | To assist investors to reach a return after fees of CPI + 4% p.a. over rolling 5 year periods, through a spectrum of investments in the equity, bond, money or property markets and participatory interests in related collective investment schemes. | Median of the South African Multi Asset Medium Equity sector | SA Multi Asset Medium Equity | Moderate | Bi-Annually | Compliant | B | 0.00% | 1.20% | 1.20% | 1.50% |
| Hollard Prime Strategic Assertive FoF* | To assist investors to reach a return after fees of CPI + 6% p.a. over rolling 7 year periods, through a spectrum of investments in the equity, bond, money or property markets and participatory interests in related collective investment schemes. | Median of the South African Multi Asset High Equity sector | SA Multi Asset High Equity | Aggressive | Bi-Annually | Compliant | B | 0.00% | 1.20% | 1.20% | 1.68% |
| Allan Gray Balanced Fund | To create long-term wealth for investors within the constraints governing retirement funds. It aims to outperform the average return of similar funds without assuming any more risk. | Market value weighted average return of funds in the South African Multi Asset High Equity category, excl. the Allan Gray Balanced Fund | SA Multi Asset High Equity | Moderate | Bi-Annually | Compliant | C | 0.00% | 0.30% - 1.30% | 0.80% | 0.93% |
| Allan Gray Stable Fund | The Fund aims to provide a high degree of capital stability and to minimise the risk of loss over any two-year period, while producing long-term returns that are superior to bank deposits. The Fund's benchmark is the daily interest rate as supplied by FirstRand Bank Limited plus 2%. | Daily interest rate as supplied by FirstRand Limited plus 2% | SA Multi Asset Low Equity | Conservative | Quarterly | Compliant | C | 0.00% | 0.30% - 1.30% | 0.80% | 0.79% |

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| Coronation Balanced Defensive Fund | The fund aims to provide a reasonable level of current income and seeks to preserve capital in real terms, with lower volatility over the medium to long-term. | Alexander Forbes 3month (STeFI) Index + 3% | SA Multi Asset Low Equity | Conservative | Quarterly | Compliant | P | 0.00% | 0.35% - 1.00% | 1.00% | 1.15% |
| Coronation Balanced Plus Fund | To achieve the highest possible long-term return achievable within the constraints of the statutory investment restrictions for retirement savings | Composite of 52.50% equities, 22.50% bonds, 14.5% foreign equities, 3.50% foreign bonds, 2% foreign cash. | SA Multi Asset High Equity | Moderate | Bi-Annually | Compliant | P | 0.00% | 0.85% | 0.85% | 1.36% |
| Coronation Capital Plus Fund | Focused on the preservation of capital over all rolling 12-month periods. Over the medium term, the objective is to produce real growth of at least 4% per annum. | CPI + 4% | SA Multi Asset Medium Equity | Moderate | Quarterly | Compliant | P | 0.00% | 0.35% - 1.00% | 1.00% | 1.21% |
| Coronation Strategic Income Fund | To provide a higher total return than a traditional money market or pure income fund. The fund's objective is to produce a return of at least 110% of the 3-month STeFI index. | 110% of the 3-month SteFI Index | SA Multi Asset Income | Conservative | Quarterly | Compliant | P | 0.00% | 0.45% | 0.45% | 0.53% |
| Foord Balanced Fund | To achieve steady growth of income and capital as well as the preservation of real capital (capital as adjusted for inflation). | 10% international, 5% cash | SA Multi Asset High Equity | Moderate | Bi-Annually | Compliant | B2 | 0.00% | 0.10% - uncapped | 0.60% | 1.15% |

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| M&G Balanced Fund | To achieve steady long term growth of capital and income by investing in a diversified combination of domestic and international assets, where the asset allocation is tactically managed. | Alexander Forbes Global Large Manager Watch Median | SA Multi Asset High Equity | Moderate | Bi-Annually | Compliant | B | 0.00% | 0.60% + (0.95% - 1.05%) on foreign assets | 0.60% | 1.06% |
| M&G Inflation Plus Fund | The primary objective is to outperform CPI by 5% (before fees) over a rolling 3 year period. The secondary objective is to reduce the risk of capital loss over any rolling 12 month period. | The primary objective is to outperform CPI by 5% (before fees) over a rolling 3 year period | SA Multi Asset Low Equity | Conservative | Bi-Annually | Compliant | B | 0.00% | 0.60% + (0.95%- 1.05%) on foreign assets | 0.60% | 1.03% |
| STANLIB Balanced Fund | To generate a reasonable level of current income and capital growth. The Fund invests in a diversified spread of cash, bonds, property, equity and offshore assets with a maximum of 75% in equities. | FTSE/JSE Shareholders Weighted All Share Index 60%; BEASSA All Bond Index 25%; MSCI World Index 9%,Barclays Global Aggregate Bond Index 6% | SA Multi Asset High Equity | Moderate | Bi-Annually | Compliant | C3 | 0.00% | 0.85% | 0.85% | 1.37% |

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| STANLIB Extra Income Fund | To provide a reasonable level of current income and maximum stability for capital invested. The Weighted Average Duration of the portfolio is a maximum of 2 years. Investments will include a flexible mix of non-equity securities, including, but not limited to money market instruments, bonds, fixed deposits, listed debentures and other high yielding securities. The portfolio may have direct and/or indirect foreign exposure. | STeFI Composite Index | SA Multi Asset Income | Conservative | Quarterly | Compliant | R | 0.00% | 0.75% | 0.75% | 0.86% |

Notes:

1. This Pre-Retirement Product Portfolio List is applicable to investments made into the Hollard Pension Preservation Plan, Hollard Provident Preservation Plan and Hollard Retirement Annuity Plan.
2. Annual Management Fee at Benchmark: The fee charged within an Investment Portfolio when the Investment Portfolio performance is equal to the performance of its benchmark
3. TIC: Reflects the total investment charge of the Investment Portfolio. This is the global standard used to measure the impact that the deduction of management and operating costs has on an Investment Portfolios value. It gives you an indication of the effects that these costs have on the growth of your investment portfolio.
4. *FoF: Fund of Funds