BEACON WEALTH SOLUTIONS BALANCED PORTFOLIO

AUGUST 2026

INCEPTION DATE: 06 October 2017

INVESTMENT OBJECTIVE

The Beacon Wealth Solutions Balanced Portfolio represents a model investment strategy that seeks to grow capital and income at a moderate to high pace for investors with an investment horizon beyond seven years. It invests in a range of unit trust funds diversified across various asset classes and asset managers utilizing specialist mandates. The local equity mandates target a 85% / 15% split between active and passive managed funds and a 60% / 40% split between active and passive for global equity funds.This strategy aims to achieve high capital growth over a long-term horizon and therefore has a high exposure to growth assets such as equities and minimum exposure to income-generating asset classes.

RETURN OBJECTIVE / PERFORMANCE TARGET

The investment strategy targets returns of CPI + 6% over rolling seven year periods.

BENCHMARK

The Beacon Wealth Solutions Balanced Portfolio is measured against Headline CPI (urban) plus 6%.

REGULATION 28

This model portfolio is not compliant with Regulation 28.

PORTFOLIO FEES

Discretionary Management Fee (incl. VAT): 0.12% p.a.

Unit Trust Fund Fees: Weighted Average Total Investment Charge (TIC): 1.00%

The fees quoted on the factsheet are based on the funds available on the Old Mutual Wealth platform and could differ slightly, depending on the LISP used. The fees quoted exclude any Fund Access Fees charged by the platform

PERFORMANCE DATA*

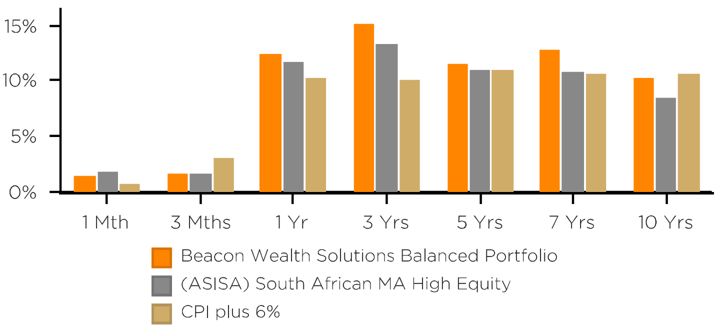
	Performance **						
	1 Mth	3 Mths	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Portfolio	1.36%	1.65%	12.40%	15.04%	11.49%	12.72%	10.29%
(ASISA) South African MA High Equity	1.85%	1.65%	11.72%	13.30%	10.89%	10.87%	8.44%
CPI plus 6%	0.66%	3.00%	10.27%	10.12%	10.99%	10.69%	10.65%

** Returns for periods greater than 1 year are annualised

RISK STATISTICS*

Measure	Portfolio
Maximum Drawdown	-14.51%
Sharpe Ratio	0.57
Standard Deviation	9.59%

PERFORMANCE SUMMARY



* For model portfolio performance returns, both include reinvested income. All returns are calculated in ZAR net of underlying portfolio fees but gross of any discretionary fund management and investment vehicle administration fees. Client specific net returns are provided in the reports of the chosen Linked Investment Service Provider (LISP). Where life funds are held, performance is calculated based on holding of the untaxed class. In the table above, all returns prior to the inception date is based on simulated returns.

RISK PROFILE

Low	Low to Moderate	Moderate	**Moderate to High**	High

RECOMMENDED MINIMUM INVESTMENT TERM

1 year +	3 year +	**5 year +**

ASSET ALLOCATION

Asset Class	Active/ Passive Split	Strategic / Long Term (%)	Tactical / Short Term (%)
SA Equity	85/15	40.00	32.00
SA Fixed Income	50/50	7.50	16.00
SA Multi-Asset Income	Active	7.50	16.00
SA Property	Passive	3.00	3.00
Global Equity	60/40	34.00	24.00
Global Fixed Income	30/70	5.00	6.00
Global Property	70/30	3.00	3.00

ASSET MANAGERS IN SOLUTION

Asset Class	Managers
SA Equity	36ONE, All Weather, Coronation, M&G Investments, Old Mutual, Truffle Asset Management
SA Fixed Income	Aluwani Capital Partners, Coronation, M&G Investments, Old Mutual
SA Multi-Asset Income	Granate Asset Management, Matrix Fund Managers, Portfolio Metrix, Prescient Investment Management, PSG Asset Management
SA Property	Satrix
Global Equity	Jupiter Asset Management, Man numeric, Montrusco Bolton, Old Mutual, Pzena Investment Management, Russell Investments, Sanders Capital, Wellington Management
Global Fixed Income	Amundi Asset Management, Morgan Stanley, Newfleet Asset Management
Global Property	BlackRock, Catalyst Fund Managers, Resolution Capital

IN PARTNERSHIP WITH SYMMETRY

BEACON WEALTH SOLUTIONS BALANCED PORTFOLIO

AUGUST 2026

PORTFOLIO MANAGER INFORMATION

Kim Rassou has over 20 years of experience in financial services, spanning portfolio management and analysis, investment solutions, manager research, asset allocation, distribution as well as strategic initiatives. Kim holds a BCom Honours degree in Finance from the University of the Western Cape and a MBA in Finance from Stellenbosch Business School.

DIVERSIFICATION AND MANAGEMENT

As the Discretionary Fund Manager of Symmetry, our role is to carefully select and blend fund managers to build well-diversified portfolios designed to perform through changing market conditions. Each fund manager applies their expertise and judgement within their mandate, while we oversee the overall portfolio to ensure balance and alignment to your goals.

Our portfolios bring together a dynamic mix of asset classes – thoughtfully combined to create the right balance of growth and stability.

All portfolios are managed under our Category II Discretionary Fund Manager licence (held by OMLACSA). We follow Symmetry's rigorous and disciplined research process to select managers, allocate assets and construct portfolios.

As your investment partner, we continuously monitor and adjust the portfolios to stay aligned with your needs and the evolving market landscape.

PORTFOLIO COMMENTARY

Global equities were positive in August, with the MSCI All Country World Index returning 2.7% in the month. The year-to-date return was 14% at the end of August. Despite the considerable geopolitical turmoil and rising bond yields, the 12-month return in US dollars was a solid 22%.

Bond yields moved higher across developed markets during the month. The benchmark 10-year US Treasury yield increased from 4.71% to 4.79% during the month. The policy sensitive 2-year yield rose by even more, from 4.27% to 4.39%, after a hawkish speech by the Federal Reserve Chair. The Japanese 10-year yield crossed 3% for the first time since September 1996, while the UK equivalent closed the month at 5.15%, the highest level since July 2007.

Emerging market equities were also positive in August, largely due to a reversal of the semi-conductor sell-off, lifting Korea and Taiwan. The MSCI Emerging Markets Index returned 3.4% in August. Its 12-month dollar return of 38% remains well ahead of developed markets.

South African equities posted strong gains in August, led by mining shares. The FTSE/JSE All Share Index returned 4.6% in the month, pushing the 2026 return into positive territory. South African equities have enjoyed a strong run over the past year, returning 19.4%.

The resources sector gained a remarkable 26% in August as precious metals prices rebounded. The year-to-date return of 11% is somewhat more subdued. Financial shares lost 1% in the month, lowering the 2026 return to 7.2%. Industrials continue to lag, with 5.8% loss in August, dragging returns for the first eight months of the year down to 10.3%.

South African government bonds were resilient in the face of global bond weakness. The FTSE/JSE All Bond Index returned 0.7% in August, but the year-to-date return of 3.5% lags cash. The 12-month return of 16% remains well ahead of the 7% return from cash (Stefi) and inflation, however.

Local listed property was negative in August, with the FTSE/JSE All Property Index losing 4%. This means the asset class returned 2.5% in the first eight months of 2026. The 12-month return of 18.5% was largely generated in the last few months of 2025.

The rand gained 2.6% against the US dollar in August, closing at R16.14. It was 9% stronger over 12 months, detracting from global returns from the point of view of South African investors over this period.

CONTACT DETAILS

BUSINESS CONTACT AND DFM QUERIES: Email dfm@symmetry.co.za
SERVICE CONTACT: Tel 0860 999 199 | Email service@omwealth.co.za
Old Mutual Life Assurance Company (SA) Limited
Licensed Financial Services Provider
Mutualpark, Jan Smuts Drive, Pinelands, Cape Town, 7405