SECURITAS® FINANCIAL GROUP (PTY) LTD
An Authorised Financial Services Provider (FSP 6536)

4D FLEXIBLE INCOME PORTFOLIO

MODEL PORTFOLIO INFORMATION DOCUMENT

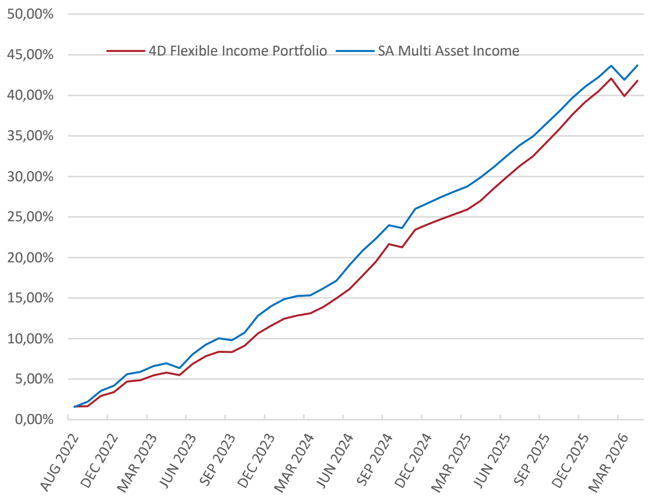
30 April 2026

INVESTMENT OBJECTIVES

The Portfolio aims to provide enhanced money market returns over any rolling 1-year period. The portfolio aims to outperform the average return of the sectors and achieve a return of Money Market + 1% over a 1-year period. The Portfolio may have a potential drawdown of 5% over any given period. The portfolio is suitable for an investment horison between 1 to 2 years. The Portfolio invests in a broad range of fixed-income instruments.

ASISA unit trust category: SA Multi Asset Income

PERFORMANCE (Net of Management Fees)



Cumulative (%)	1 Year	3 Years	5 Years	Since Inception
Fund	11,65%	34,02%	-	41,80%
Fund Benchmark	10,64%	34,33%	-	43,68%

Annualised (%)	1 Year	3 Years	5 Years	Since Inception
Fund	11,65%	-	-	9,54%
Fund Benchmark	10,64%	10,34%	-	9,92%

PORTFOLIO HOLDINGS

Allan Gray Income Fund	20,00%
Amplify SCI Income Fund	20,00%
Coronation Strategic Income Fund	20,00%
Granate BCI Multi Income Fund	20,00%
Ninety One Diversified Income Fund	20,00%

FUND INFORMATION

Portfolio Managers:	4D Wealth Management
Launch Date:	01 July 2022
Regulation 28:	Compliant
Benchmark:	SA Multi Asset Income

PLATFORM AVAILABILTY

Allan Gray

RISK PROFILE

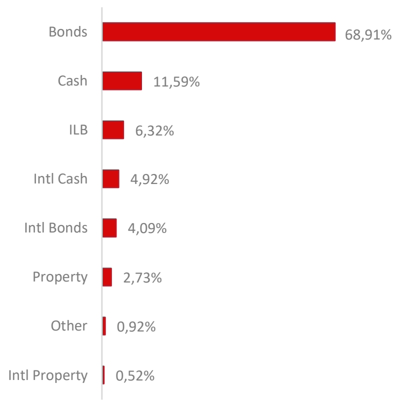
Low - Moderate Risk

- The portfolio is exposed to default and interest rate risks.
- Therefore, it is suitable for medium to short term investment horizons.
- Where the asset allocation contained in this document reflects offshore exposure, the portfolio is exposed to
- The expected potential investment returns are lower but less volatile over the medium and short term than higher

FEES

- The portfolio management fee for this portfolio 0.15% ex
- Platform fees, underlying fund fees and advice fee will be dependent on platforms and advice.

ASSET ALLOCATION



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MONTHLY RETURNS

	YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD/Year
FUND	2026	0,94%	1,11%	-1,52%	1,36%									1,87%
SECTOR	2026	0,81%	0,99%	-1,23%	1,25%									1,83%
FUND	2025	0,49%	0,49%	0,46%	0,87%	1,17%	1,10%	1,06%	0,92%	1,25%	1,23%	1,34%	1,15%	12,15%
SECTOR	2025	0,57%	0,53%	0,51%	0,84%	0,98%	1,06%	1,02%	0,79%	1,16%	1,11%	1,19%	1,04%	11,35%
FUND	2024	0,78%	0,36%	0,22%	0,72%	0,91%	1,00%	1,46%	1,42%	1,82%	-0,31%	1,79%	0,54%	11,24%
SECTOR	2024	0,74%	0,34%	0,08%	0,77%	0,80%	1,67%	1,49%	1,22%	1,33%	-0,26%	1,92%	0,56%	11,16%
FUND	2023	1,23%	0,17%	0,54%	0,36%	-0,32%	1,31%	0,89%	0,51%	-0,02%	0,73%	1,36%	0,87%	7,90%
SECTOR	2023	1,38%	0,24%	0,69%	0,35%	-0,58%	1,62%	1,07%	0,74%	-0,21%	0,87%	1,86%	1,06%	9,43%
FUND	2022							1,10%	0,51%	-0,55%	0,58%	1,25%	0,48%	3,41%
SECTOR	2022							0,93%	0,63%	-0,34%	0,99%	1,30%	0,61%	4,18%

Managed by: **4D WEALTH MANAGEMENT**. Authorised Financial Service Provider, FSP Number 40794.

The fund allocation (above) indicates the holdings of the model portfolio, also referred to as wrap portfolios. The portfolio holdings are quantitatively and qualitatively assessed on a monthly basis by the independent investment committee. Where any of the above funds are not available on any particular Linked Investment Service Provider (LISP) platform, an appropriately comparable replacement fund is selected by the investment committee. Due to the possible fund composition variations resulting from such comparable replacements, the actual overall asset allocation, fees and returns may differ across platforms. Periodic portfolio rebalancing is initiated by the investment committee to realign strategic allocations whilst taking specific account of the intended risk and return profiles of the portfolios. Past performance is not indicative of future performance. The capital or the return of a portfolio is not guaranteed. A wrap fund is a portfolio consisting of a number of underlying investments wrapped into a single product. Wrap funds are not legal CIS funds of funds as the wrap fund itself is not a collective investment portfolio but is simply a collection of separate collective investment portfolios and money market accounts. With a wrap fund the investor has direct ownership of the underlying investments. Wrap funds are not regulated by the Collective Investment Schemes Control Act and do not have a separate legal status. They are regulated by the same legislation that applies to Linked Investment Services Providers (LISPs), namely the Stock Exchanges Control Act and the Financial Markets Control Act. Investors should take note that any changes made within a wrap fund can trigger capital gains tax. The portfolio's performance numbers are based on a master portfolio. These performance numbers are net of all underlying managers TER's, but gross of the portfolio management, LISP and advice fees.

FAIS CONFLICT OF INTEREST DISCLOSURE
Please note that your financial advisor has to disclose any conflict of interest as well as all fees received relating to your investment in writing to you.

PORTFOLIO MANAGERS
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