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

TFSA SECURITAS CAUTIOUS PORTFOLIO

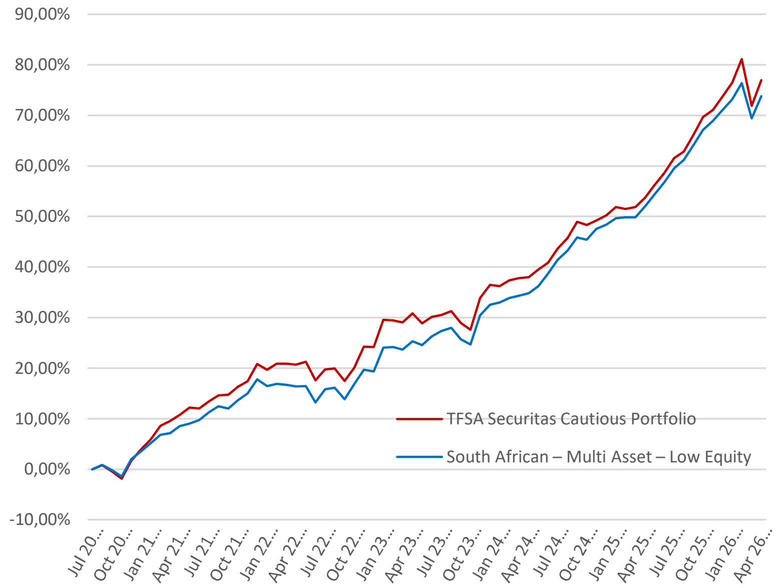
MODEL PORTFOLIO INFORMATION DOCUMENT

30 April 2026

INVESTMENT OBJECTIVES

The Portfolio aims to provide a high degree of capital stability and minimize the risk of loss over any rolling 2 year period. The portfolio aims to outperform the average return of the sector and achieve a return of CPI + 2% over a 2 to 3 year period. The Portfolio assumes some risk which includes market fluctuations. The Portfolio may have a potential drawdown of 10% over any given period. The portfolio is suitable for an investment horizon between 2 to 3 years. The Portfolio invests in a mix of shares, bonds, property, commodities and cash. The Portfolio may buy foreign assets up to a maximum of 45%. The maximum net equity exposure of the Portfolio is 40% which includes the 45% foreign exposure.

PERFORMANCE (Net of Management Fees)



Cumulative (%)	1 Year	3 Years	5 Years	Since Inception
Fund	15,11%	35,28%	59,80%	76,94%
Fund Benchmark	14,32%	38,70%	60,10%	73,78%

Annualised (%)	1 Year	3 Years	5 Years	Since Inception
Fund	15,11%	10,60%	9,83%	10,44%
Fund Benchmark	14,32%	11,52%	9,87%	10,09%

PORTFOLIO HOLDINGS

Amplify SCI Wealth Protector Fund	25,00%
Nedgroup Investments Core Guarded Fund	25,00%
Satrix Low Equity Balanced Index Fund	25,00%
M&G Inflation Plus Fund	25,00%

FUND INFORMATION

Portfolio Managers:	4D Wealth Management
Launch Date:	01 August 2020
Regulation 28:	Compliant
Benchmark:	South African – Multi Asset – Low Equity

PLATFORM AVAILABILTY

Allan Gray

Ninety One

RISK PROFILE

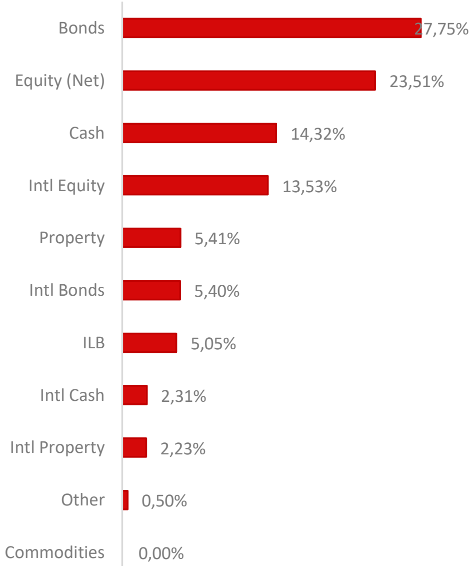
Low - Moderate Risk

- The portfolio is exposed to default and interest rate risks.
- Therefore, it is suitable for medium term investment horizons.
- Where the asset allocation contained in this document reflects offshore exposure, the portfolio is exposed to currency risks.
- The expected potential long-term investment returns are lower but less volatile over the medium to long term than
- Suitable for those investors who wish to invest in a tax-

FEES

- The portfolio management fee for this portfolio is 0.25% per annum.
- 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	1,54%	2,67%	-5,10%	2,94%									1,85%
SECTOR	2026	1,21%	1,86%	-3,92%	2,56%									1,59%
FUND	2025	1,11%	-0,25%	0,25%	1,22%	1,62%	1,52%	1,89%	0,78%	2,00%	2,13%	0,85%	1,56%	15,68%
SECTOR	2025	0,87%	0,10%	0,03%	1,44%	1,56%	1,53%	1,79%	1,01%	1,82%	1,83%	1,06%	1,29%	15,30%
FUND	2024	-0,19%	0,85%	0,31%	0,15%	1,12%	0,95%	1,96%	1,45%	2,25%	-0,44%	0,58%	0,67%	10,06%
SECTOR	2024	0,34%	0,66%	0,36%	0,35%	1,04%	1,83%	1,96%	1,30%	1,79%	-0,32%	1,50%	0,55%	11,95%
FUND	2023	4,30%	-0,06%	-0,32%	1,35%	-1,48%	0,97%	0,30%	0,57%	-1,77%	-1,04%	4,96%	1,92%	9,87%
SECTOR	2023	3,90%	0,13%	-0,43%	1,33%	-0,56%	1,37%	0,81%	0,50%	-1,75%	-0,82%	4,65%	1,56%	11,02%
FUND	2022	-0,93%	0,96%	0,04%	-0,19%	0,48%	-3,01%	1,81%	0,19%	-2,05%	2,21%	3,45%	-0,02%	2,79%
SECTOR	2022	-1,12%	0,41%	-0,16%	-0,31%	0,06%	-2,74%	2,25%	0,31%	-2,00%	2,63%	2,43%	-0,25%	1,36%
FUND	2021	1,98%	2,52%	0,83%	1,11%	1,34%	-0,16%	1,23%	1,05%	0,12%	1,40%	0,92%	2,90%	16,32%
SECTOR	2021	1,60%	1,60%	0,28%	1,32%	0,45%	0,67%	1,38%	1,06%	-0,39%	1,44%	1,19%	2,41%	13,79%
FUND	2020								0,81%	-1,19%	-1,46%	3,62%	2,13%	3,88%
SECTOR	2020								0,86%	-1,01%	-1,25%	3,46%	1,46%	3,49%

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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