

RISK PROFILE



GENERAL INFORMATION

Launch Date	01 October 2020
Reporting Currency	ZAR
Minimum Investment	R 1 000 000
Investment Time Horizon	7 years or more
Investment Manager	Efficient Private Clients (Pty) Ltd
Annual Management Fee <sup>1</sup>	1.00% Excl. VAT

<sup>1</sup>Please note that both ETF and ETN fees may be subject to change over the investment term depending on the weights of the individual instruments within the portfolio. These weights may change due to both market movement as well as portfolio rebalancing.

EFPC DYNAMIC EQUITY BLEND

Portfolio Fact Sheet - 30 September 2025

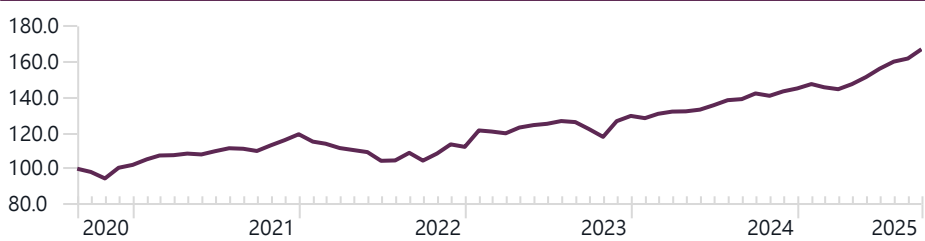
INVESTMENT OBJECTIVES AND STRATEGY

The EFPC Dynamic Equity Blend Portfolio is a diversified multi-asset portfolio that employs a tactical, strategic, and dynamic asset allocation strategy by using cost-efficient, diversified instruments. The EFPC Dynamic Equity Blend Portfolio is built in a local stockbroking account that provides investors with exposure to both developed and emerging markets. This portfolio is ideally suited for post-retirement or discretionary funds.

INVESTOR PROFILE

The EFPC Dynamic Equity Blend Portfolio is suitable for investors seeking actively-managed and strategically-diversified exposure to local and global equities. Since the EFPC Dynamic Equity Blend Portfolio has exposure to local and international equities, it is exposed to various risks which include, but are not limited to: currency risk, market volatility, as well as economic and political risk.

PERFORMANCE AND STATISTICS



— EFPC Dynamic Equity Blend

Disclaimer: The above is purely for illustrative purposes. Actual investment performance will differ based on the initial fees applicable and the actual investment date. Past performance is not an indication of future performance.

RETURNS (ZAR)

1 Month	3.23
3 Months	7.01
6 Months	15.54
12 Months	17.46
YTD	15.18
3 Years	16.93
5 Years	11.23
Since Inception	10.64

MAJOR HOLDINGS

Portfolio Date: 2025/09/30	
EFPC Local Equity Note	24.30%
EFPC Global Equity Note	19.40%
Satrix MSCI Emerging Markets ETF	18.75%
Satrix SA Bond ETF	12.51%
Satrix Capped All Share ETF	11.08%

RETURNS (ZAR)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2025	1.68	-1.22	-0.75	1.97	2.70	3.10	2.55	1.09	3.23				15.18
2024	-0.97	1.90	0.96	0.11	0.72	1.86	2.10	0.43	2.30	-0.95	1.78	1.15	11.92
2023	8.23	-0.52	-0.82	2.70	1.12	0.58	1.23	-0.46	-3.10	-3.59	7.49	2.32	15.49
2022	-3.47	-1.02	-2.14	-1.01	-1.04	-4.47	0.20	4.09	-4.02	3.81	4.74	-1.24	-5.95
2021	3.05	2.04	0.18	0.83	-0.45	1.68	1.52	-0.27	-1.12	2.92	2.54	2.86	16.85

Disclaimer: All returns data and risk characteristics contains back tested data

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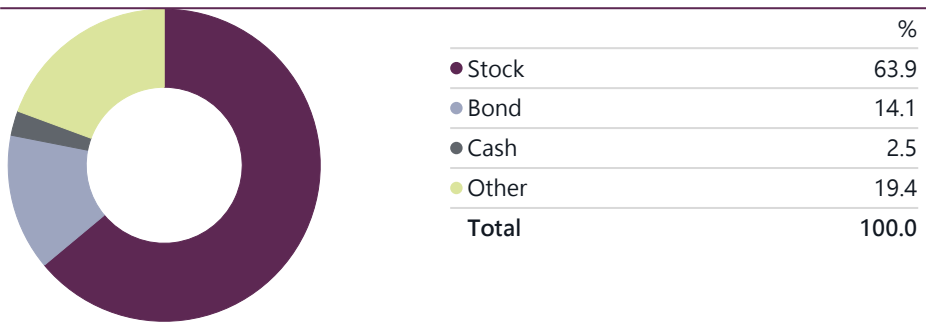
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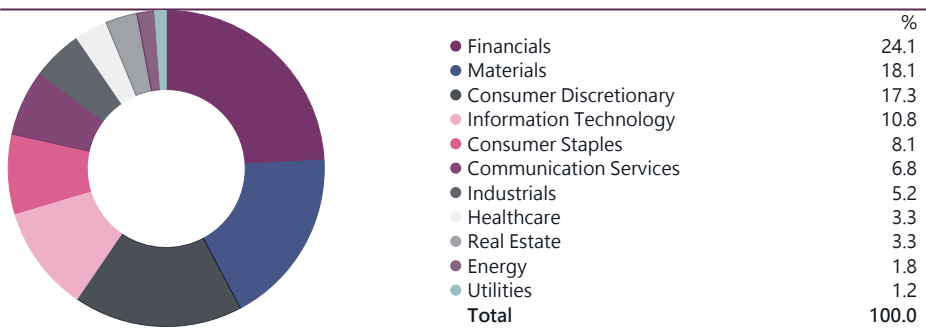
EFPC DYNAMIC EQUITY BLEND

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ASSET CLASSES



SECTOR ALLOCATION



RISK CHARACTERISTICS

Return	10.64%
Std Dev	8.94
Sharpe Ratio	0.40
Sortino Ratio	0.61
Max Drawdown	-12.51
Relative Risk	0.69
Up Capture Ratio	47.66
Down Percent Ratio	0.71