

Investment Objective

This portfolio is suitable for Muslim investors requiring a Sharia-compliant investment portfolio. The portfolio will be invested in a variety of domestic and international asset classes. The underlying investments will comply with Shari'ah requirements as prescribed by the Auditing Organisation for Islamic Financial Institutions. The portfolio targets capital growth over the long-term while limiting short term market fluctuations.

Risk Objective

Medium risk profile - members should expect some negative monthly returns and short term volatility.

Returns - Various Periods

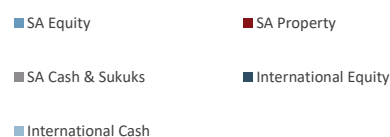
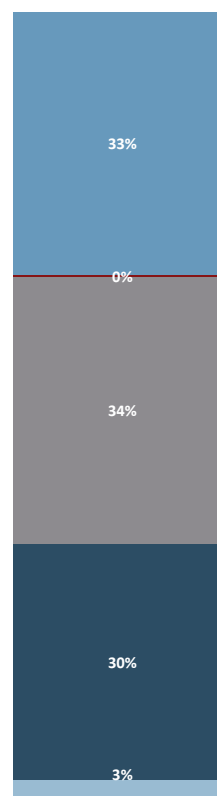
Total Expense Ratio (TER): 1.50%

| | Portfolio Return | Strategic Benchmark |
|-------------------|------------------|---------------------|
| Since Inception * | 8.27% | 9.62% |
| Last 10 years | 9.19% | 8.44% |
| Last 5 years | 11.00% | 12.69% |
| Last 3 years | 10.37% | 14.79% |
| 1 year | 19.26% | 18.77% |
| Last 3 months | 5.53% | 4.66% |
| Last month | 2.50% | 1.87% |

*September 2012

Manager and Asset Class Exposure**Asset Allocation**

| | |
|----------------------|-------|
| SA Equity | 33.2% |
| SA Property | 0.3% |
| SA Cash & Sukuks | 33.7% |
| International Equity | 29.9% |
| International Cash | 2.9% |



| | |
|-----------------|------|
| Total Exposures | 100% |
|-----------------|------|

Member Returns - Last 10 years

| Financial Year | July | Aug | Sept | Oct | Nov | Dec | Jan | Feb | March | April | May | June | Fin Year |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|
| 2025 / 2026 | 1.81% | 1.63% | 2.46% | 2.52% | 0.43% | 2.50% | | | | | | | 11.88% |
| 2024 / 2025 | 2.21% | -0.01% | 1.96% | -0.36% | 0.21% | 1.37% | 1.87% | -1.77% | 0.64% | -0.26% | 3.25% | 2.79% | 12.43% |
| 2023 / 2024 | 0.83% | -1.39% | -0.49% | -4.14% | 5.28% | 3.98% | -2.25% | -1.13% | 1.82% | 0.50% | 1.82% | -0.50% | 4.04% |
| 2022 / 2023 | 2.39% | -0.82% | -1.51% | 3.35% | 3.08% | -2.02% | 4.46% | -1.34% | -1.46% | 2.48% | -0.07% | -1.22% | 7.26% |
| 2021 / 2022 | 2.10% | 0.98% | 1.50% | 3.84% | 1.57% | 1.86% | -0.98% | 2.48% | 0.69% | -1.05% | -0.06% | -6.20% | 6.54% |
| 2020 / 2021 | 1.51% | 1.02% | -0.16% | -0.98% | 7.81% | 2.87% | 3.47% | 4.91% | 3.49% | 0.78% | 0.10% | -0.55% | 26.72% |
| 2019 / 2020 | -0.75% | -0.01% | 0.84% | 2.95% | -0.06% | 0.93% | -0.85% | -5.64% | -9.32% | 7.48% | 1.15% | 3.97% | -0.34% |
| 2018 / 2019 | 0.53% | 3.53% | -1.29% | -2.45% | -2.20% | 0.77% | 0.61% | 2.66% | 1.33% | 1.86% | -2.56% | 2.01% | 4.66% |
| 2017 / 2018 | 2.60% | 1.43% | 1.79% | 3.99% | -1.13% | -2.03% | 0.96% | -1.37% | -2.00% | 3.01% | -0.47% | 1.85% | 8.73% |
| 2016 / 2017 | 2.32% | 2.08% | -1.19% | -2.09% | 1.86% | 0.66% | 1.88% | -0.58% | 1.52% | 1.22% | -1.40% | -0.61% | 5.68% |