



# TRANSCENDING INVESTMENT OLD MUTUAL GIFT OF THE GIVERS LIFE FUND

APRIL 2026

PRODUCT AVAILABILITY	Old Mutual Wealth	MAX
Investment Plan (LIFE)	•	
Investment Plan (LISP)		
Retirement Annuity		
Preservation Fund		
Living Annuity		

## FUND INFORMATION

### RISK PROFILE



### RECOMMENDED MINIMUM INVESTMENT TERM



### FUND OBJECTIVE

This life Fund invests into the Old Mutual Albaraka Balanced Fund, the objective of which is to offer investors an ethical investment while providing steady, long-term capital growth via a portfolio that diversifies across asset classes and regional exposure. Any permissible income earned will not accrue to investors in the life Fund but will be donated by Old Mutual to Public Benefit Organisations such as the Gift of the Givers Foundation\*. Capital movements will be retained in the life Fund for investors.

\* The Gift of the Givers has been selected as the qualifying Public Benefit organisation for this fund. Old Mutual may at its sole discretion substitute any other qualifying Public Benefit Organisation.

### WHO IS THIS FUND FOR?

This life Fund is open to all Old Mutual Wealth investors seeking to manage their wealth in a consciously ethical manner. It is aimed at investors seeking a moderate to high risk investment with capital growth while simultaneously donating income to a good cause.

### GIFT OF THE GIVERS FOUNDATION

The Gift of the Givers Foundation is the largest disaster response, non-governmental organisation of African origin on the African continent. It was established to offer disaster relief and response, together with other humanitarian work, with the aim to reach people worldwide. The organisation relies on funding by donations from corporates and the general public.

Gift of the Givers Foundation is a Non-profit Organization (NPO: 032-031) and Public Benefit Organisation (PBO: 930018993), registered in terms of section 18A of the Income Tax Act.

### TAX BENEFITS

The donation of income paid by Old Mutual is a tax-deductible donation for Old Mutual on receipt of a section 18A certificate.

Income is donated to qualifying Public Benefit Organisations such as the Gift of the Givers Foundation on a quarterly basis (this will result in a minor drop in fund price on every distribution date in line with the donated amount). Every six months active policyholders will receive a pro rata portion of any tax benefit that arises to ensure capital appreciation.

### OLD MUTUAL ALBARAKA BALANCED FUND'S INVESTMENT STRATEGY

The Old Mutual Albaraka Balanced Fund is a Shari'ah compliant multi-asset allocation fund that offers investors access to local and international asset classes including equity, liquid assets and non-equity securities, such as sukuks (Islamic bonds) and equity conduits. The combination of Shari'ah and ethical investing results in an approach that is moral, sustainable, and socially conscious. Ethical investing is an investment strategy that seeks to bring about positive change through considered investment decisions.

The Shari'ah Supervisory board oversees adherence to the applicable Shari'ah principles. This fund specifically adheres to the standards of the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) as guided by the Shari'ah Supervisory Board.

<b>BENCHMARK:</b>	SA Inflation (CPI)
<b>FUND MANAGER(S):</b>	Maahir Jakoet & Fawaz Fakier (Old Mutual Investment Group)
<b>LAUNCH DATE:</b>	01/10/2023
<b>SIZE OF FUND:</b>	R6m

Funds are available via:

Old Mutual Wealth: Tel +27 (0)860 999 199 | Fax +27 (0)860 999 197 | Email [service@omwealth.co.za](mailto:service@omwealth.co.za) | Internet [www.omwealth.co.za](http://www.omwealth.co.za)

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## FUND PERFORMANCE AS AT 30/04/2026

	% PERF.		% PERF. (P.A.)						Since Inception
	3-Mth	6-Mth	1-Yr	3-Yr	5-Yr	7-Yr	10-Yr		
Private Investor	-0.5%	0.0%	0.6%	-	-	-	-	-	-0.3%
Corporate Investor	-0.3%	0.4%	1.3%	-	-	-	-	-	0.4%
Benchmark	1.2%	1.4%	3.1%	3.7%	4.8%	4.5%	4.6%		3.6%

Performance measurements over periods shorter than the recommended investment term may not be appropriate.

Past performance is no indication of future performance. Fund returns are net of fees.

Sources: Old Mutual as at 30/04/2026

Rolling 12-Month Return	Highest	Average	Lowest
Fund (Since Inception)	0.8%	-0.5%	-1.5%

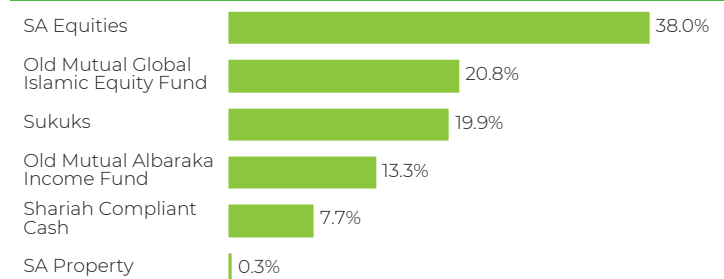
### Risk Statistics (Since Inception)

Maximum Drawdown	-3.6%
Months to Recover	N/A
% Positive Months	64.5%
Annual Standard Deviation	3.0%

Risk statistics are calculated based on monthly performance data from inception of the fund.

## FUND COMPOSITION

### ASSET & PERCENTAGE ALLOCATION



## PRINCIPAL HOLDINGS AS AT 31/03/2026

HOLDING	% OF FUND
BHP Group Ltd	4.7%
Gold Fields Ltd	3.2%
Anglo American Plc	3.2%
Compagnie Financière Richemont	2.6%
Glencore Plc	2.5%
MTN Group Ltd	2.3%
South32 Ltd	2.2%
AngloGold Ashanti Plc	1.2%
Harmony Gold Mining Company Ltd	1.2%
Northam Platinum Holdings Ltd	1.0%

## OTHER INVESTMENT CONSIDERATIONS

### INITIAL CHARGES:

There is no initial administration charge on the fund.

### ONGOING

Annual service fee	0.519%
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### Total Expenses

Total Expense Ratio (TER)	0.537%
Transaction Cost (TC)	0.006%
Total Investment Charge	0.543%

TER is a historic measure of the impact the deduction of management and operating costs has on a fund's value. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER, which includes the annual service fee, may not necessarily be an accurate indication of future TERs. Transaction Cost (TC) is a necessary cost in administering the fund and impacts fund returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of fund, the investment decisions of the investment manager and the TER.

