STRATEGIQ FR BALANCED FUND OF FUNDS (A)

MINIMUM DISCLOSURE DOCUMENT 31 JULY 2026
MANAGED BY: STRATEGIQ – AUTHORISED FSP 46624

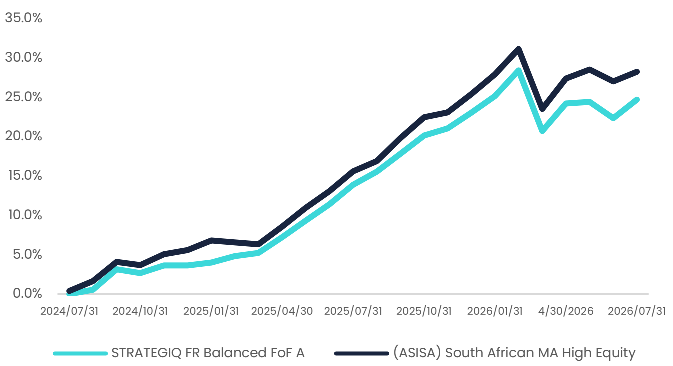
Investment Objective

The STRATEGIQ FR Balanced Fund of Funds aims to deliver a moderate to high long term total return with a focus on investment growth by investing across asset classes.

Investment Policy

The portfolio's net equity exposure will range between 0% and 75% of the portfolio's net asset value. Investments to be included in the portfolio will, apart from assets in liquid form, consist of participatory interests and other forms of participation of local and global collective investment schemes, or other similar schemes operated in territories with a regulatory environment which is to the satisfaction of the manager and trustee of a sufficient standard to provide investor protection at least equivalent to that in South Africa and which is consistent with the portfolio's primary objective, investing in equity securities, property and property related securities, non-equity securities, money market instruments, bonds and other interest bearing instruments and securities.

Performance (Net of fees)



Cumulative (%)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	9.49	-	-	-	24.69
Fund Benchmark	10.93	-	-	-	27.73
Annualised (%)					
Fund	9.49	-	-	-	11.67
Fund Benchmark	10.93	-	-	-	13.02

Inception date: 30 Jul 2024
Annualised return is the weighted average compound growth rate over the period measured.

Highest and Lowest:

Fund	1 Year	3 Years
Standard Deviation	8,49%	%
Maximum Drawdown	-5,98%	%

Highest and Lowest:

Calendar year performance since inception	
High	2,87%
Low	-5,98%

Monthly Returns (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
2026	1,72	2,62	-5,98	2,87	0,17	-1,66	1,93						**1,37**
2025	0,37	0,77	0,40	1,87	1,97	1,92	2,22	1,45	1,99	1,96	0,73	1,64	**18,70**
2024	-	-	-	-	-	-	-	0,56	2,57	-0,45	0,92	0,01	**3,63**

FUND INFORMATION

Portfolio Manager:	STRATEGIQ Capital (Pty) Ltd
Launch date:	30 Jul 2024
Portfolio Value:	R 529 151 126
NAV Price (Fund Inception):	100,00 cents
NAV Price as at month end:	119,68 cents
JSE Code:	SCBCIF
ISIN Number:	ZAE000336533
ASISA Category:	SA Multi Asset High Equity
Fund Benchmark:	ASISA SA Multi Asset High Equity
Minimum Investment Amount:	None
#Monthly Fixed Admin Fee:	Refer page 2 notes
Valuation:	Daily
Valuation time:	08:00 (T+1)
Transaction time:	14:00
Regulation 28:	Yes

Fee Structure

Annual Service Fee:	0.75% (Incl. VAT)
Performance Fee:	None
*Total Expense Ratio (TER):	Mar 26: 1.37%-TER (PY:1.51%)
Performance fees incl in TER:	Mar 26: N/A (PY:N/A)
Portfolio Transaction Cost:	Mar 26: 0.03% (PY:0.03%)
Total Investment Charge:	Mar 26: 1.40% (PY:1.54%)

(All percentages include VAT, where applicable)

Income Distribution (cpu)

Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
-	-	-	-	1.36	-
Feb-26	**Mar-26**	**Apr-26**	**May-26**	**Jun-26**	**July-26**
-	-	-	-	1.75	-

Date of Income Declaration: 30 June/31 December
Date of Income Payment: 2nd working day of Jul/Jan

Risk Profile

Moderate - High Risk

- This portfolio holds more equity exposure than a medium risk portfolio but less than a high-risk portfolio. In turn the expected volatility is higher than a medium risk portfolio, but less than a high-risk portfolio. The probability of losses is higher than that of a medium risk portfolio, but less than a high-risk portfolio and the expected potential long-term investment returns could therefore be higher than a medium risk portfolio.
- Where the asset allocation contained in this MDD reflects offshore exposure, the portfolio is exposed to currency risks.
- The portfolio is exposed to equity as well as default and interest rate risks.
- Therefore, it is suitable for medium to long-term investment horizons.

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INFORMATION AND DISCLOSURES

Risks

Certain investments - including those involving futures, options, equity swaps, and other derivatives may give rise to substantial risk and might not be suitable for all investors. Where foreign securities are included in the portfolio there may be additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information.

Total Expense Ratio (TER)

Please note: A higher TER ratio does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. Transaction Costs are 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. The prior year ("PY") TER and Transaction cost calculations are based upon the portfolio's direct costs for the financial year ended 31 December 2025, whilst the underlying portfolios' ratio and cost calculations are based upon their most recent published figures, being 31 March 2026.

Total Investment Charges

* Total Expense Ratio (TER)	Transactional Cost (TC)	Total Investment Charge (TER & TC)
1.37%	0.03%	1.40%
Of the value of the Fund was incurred as expenses relating to the administration of the Fund.	Of the value of the Fund was incurred as costs relating to the buying and selling of the assets underlying the Fund.	Of the value of the Fund was incurred as costs relating to the investment of the Fund.

Investment Manager

STRATEGIQ Capital (Pty) Ltd is an authorised Financial Service Provider FSP 46624.

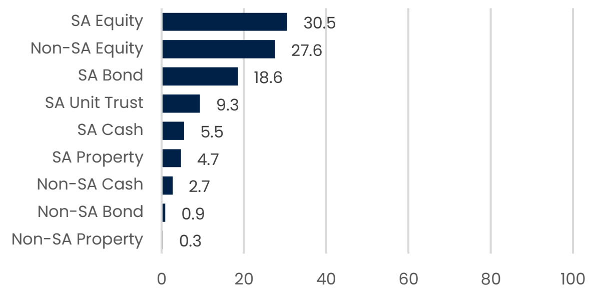
- Additional information, including application forms, annual or quarterly reports can be obtained from FR, free of charge or can be accessed on our website www.fundrock.co.za.
- Valuation takes place daily and prices can be viewed on our website (www.fundrock.co.za) or in the daily newspaper.
- Actual annual performance figures are available to existing investors on request.
- Upon request the Manager will provide the investor with portfolio quarterly investment holdings reports.

Management Company Information

Fundrock Collective Investments (RF) (Pty) Ltd
Catnia Building,
Bella Rosa Village, Bella Rosa Street,
Bellville, 7530
Tel: +27 (0)21 007 1500/1/2
+ Email: sa-clientsupport@fundrock.com + www.fundrock.co.za

Portfolio Holdings

Effective Exposure (%)	As at 31 July 2026



May not add up to 100% due to rounding

Top Holdings (%)	As at 31 July 2026
Satrix Capped All Share Index B1	18.89
FR Ranmore Global Value Equity FF B	12.63
Nedgroup Inv Core Bond C	10.19
STANLIB Global Select FF B2	10.09
Prescient Core Capped Equity A2	8.07

Effective Annual Cost:

Fundrock Collective Investments adopted the ASISA Standard on Effective Annual Cost ("EAC"). The EAC measure allows you to compare charges on your investments as well as their impact on your investment returns prior to investing. For further information regarding the ASISA Standard on Effective Annual Cost and access to the EAC calculator please visit our website at www.fundrock.co.za. FR calculates the EAC as per the ASISA standard for a period of 3 years up till the most recent TER reporting period.

Monthly Fixed Admin Fee: R15 excl. VAT which will apply to all direct investor accounts with balances of less than R100 000 at month end, unless an investor transacts online, in which case no such fee will be levied.

FAIS Conflict of Interest Disclosure

Please note that your financial advisor may be a related party to the co-naming partner and/or FR. It is your financial advisor's responsibility to disclose all fees he/she receives from any related party. The portfolio's TER includes all fees paid by portfolio to FR, the trustees, the auditors, banks, the co-naming partner, underlying portfolios, and any other investment consultants/managers as well as distribution fees and LISP rebates, if applicable. The portfolio's performance numbers are calculated net of the TER expenses. The investment manager earns a portion of the service charge and performance fees where applicable. In some instances, portfolios invest in other portfolios which form part of the FR Scheme. These investments will be detailed in this document, as applicable.

Custodian / Trustee Information

The Standard Bank of South Africa Limited
Tel: 021 441 4100

APEX | FUNDROCK

STRATEGIQ Capital | Discretionary Fund Management

At STRATEGIQ we are committed to long-term investing which is why we value lasting partnerships built on shared trust and a deep understanding of our client's needs.

Our strategic investing approach is driven by independent thinking and guided by thoughtful research. All our services are underpinned by a disciplined and rigorous investment process.

Our purpose is to provide our clients with a trusted partner in discretionary fund management services focused on providing bespoke and scalable investment solutions.

Our portfolio solutions span across the risk spectrum helping clients achieve their unique investment goals.

CITYWIRE SOUTH AFRICA DFM AWARDS 2025 WINNER – BEST TECHNOLOGY – STRATEGIQ CAPITAL

CITYWIRE SOUTH AFRICA DFM AWARDS 2024 WINNER – SERVICE – BEST SERVICING: STRATEGIQ CAPITAL

CITYWIRE WINNER DFM AWARDS 2023 SOUTH AFRICA – SERVICE – INVESTMENT SOLUTIONS – STRATEGIQ CAPITAL

CITYWIRE WINNER DFM AWARDS 2023 SOUTH AFRICA – SERVICE – PRACTICE MANAGEMENT – STRATEGIQ CAPITAL

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