

ATON FR INCOME FUND A

Minimum Disclosure Document (Fund Factsheet)



As of 2026/06/30

ISSUE DATE: 2026/07/13

OBJECTIVE AND INVESTMENT POLICY SUMMARY

The ATON FR Income Fund is an income generating portfolio with the objective of delivering a high level of sustainable income and stability of capital invested. The portfolio will be managed in compliance with prudential investment guidelines for retirement funds in South Africa to the extent allowed for by the Act, subject to a maximum equity exposure of 10% of the portfolio's net asset value. Investments to be acquired for the portfolio may include equity securities, property securities, property related securities, interest bearing securities and instruments, non-equity securities, bonds, money market instruments, preference shares, notes and assets in liquid form. The portfolio may also invest in participatory interests and other forms of participation in portfolios of collective investment schemes, registered in South Africa and 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. The portfolio may from time to time invest in listed and unlisted financial instruments, in accordance with the provisions of the Act, and the Regulations thereto, as amended from time to time, in order to achieve the portfolio's investment objective. The Trustee shall ensure that the investment policy set out in this Supplemental Deed is carried out. For the purpose of this portfolio, the manager shall reserve the right to close the portfolio to new investors on a date determined by the manager. This will be done in order to be able to manage the portfolio in accordance with its mandate. The manager may, once a portfolio has been closed, open that portfolio again to new investors on a date determined by the manager.

FUND INFORMATION

Portfolio Manager	ATON Wealth Navigation
Fund Classification	SA Multi Asset Income
Currency	Rand
Domicile	South Africa
Fund size	R 304 130 466.10
Reg 28	Yes
Income declaration	31 March, 30 June, 30 September, 31 December
Inception date	13-Jun-25
Benchmark	SteFI
Minimum investment	R 1 000.00
Price (NAV)	R1.05
Latest distribution:	N/A
Previous distribution	N/A
Distribution Frequency	Quarterly
Total Expense Ratio	14:00
Transaction time	15:00
Valuation time	
ISIN	ZAE000345815
Highest rolling	N/A
Lowest rolling	N/A

INVESTMENT GROWTH

Performance will be displayed 12 months after launch date

MONTHLY FUND PERFORMANCE

Performance will be displayed 12 months after launch date

RISK PROFILE RANGE

Risk Profile: Less than 1 year, Conservative

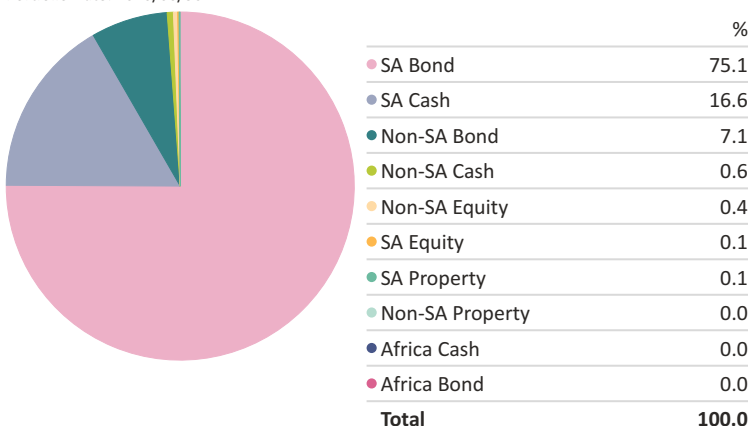
This portfolio may have up to 10% equity exposure, resulting in low-risk, stable investment returns. Where the asset allocation contained in this MDD reflects offshore exposure, the portfolio is exposed to currency risks. The portfolio is exposed to default and interest rate risks. The portfolio is suitable for shorter term investment horizons.

UNDERLYING HOLDINGS %

	Portfolio Weighting %
Anchor FR Core Income A	24.57
Fairtree FR Income Plus F	20.16
PortfolioMetrix FR Income Fund B1	20.12
Methodical FR Income B1	20.03
Prescient Income Provider A2	10.41

ASSET ALLOCATION

Portfolio Date: 2026/06/30



INVESTMENT RETURNS

Performance will be displayed 12 months after launch date

Annualised return is the weighted average compound growth rate over the period measured

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DISCLAIMER

Fundrock Collective Investments (RF) (Pty) Ltd ("FR") is part of the Apex Group Ltd. FR is a registered Manager of the Fundrock Collective Investments Scheme, approved in terms of the Collective Investments Schemes Control Act, No 45 of 2002 and is a full member of ASISA. Collective Investment Schemes in securities are generally medium to long term investments. The value of participatory interests may go up or down and past performance is not necessarily an indication of future performance. FR does not guarantee the capital or the return of a portfolio. Collective Investments are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees, charges and maximum commissions is available on request. FR reserves the right to close the portfolio to new investors and reopen certain portfolios from time to time in order to manage them more efficiently. Additional information, including application forms, annual or quarterly reports can be obtained from FR, free of charge. Performance fees are calculated and accrued on a daily basis based upon the daily outperformance, in excess of the benchmark, multiplied by the share rate and paid over to the manager monthly. Performance figures quoted for the portfolio are from Morningstar, as at the date of this minimum disclosure document for a lump sum investment, using NAV-NAV with income reinvested and do not take any upfront manager's charge into account. Income distributions are declared on the ex-dividend date. Actual investment performance will differ based on the initial fees charge applicable, the actual investment date, the date of reinvestment and dividend withholding tax. FR retains full legal responsibility for the third party named portfolio. Although reasonable steps have been taken to ensure the validity and accuracy of the information in this document, FR does not accept any responsibility for any claim, damages, loss or expense, however it arises, out of or in connection with the information in this document, whether by a client, investor or intermediary. This document should not be seen as an offer to purchase any specific product and is not to be construed as advice or guidance in any form whatsoever. Investors are encouraged to obtain independent professional investment and taxation advice before investing with or in any of FR's products. Income funds derive their income from interest-bearing instruments in accordance with Section 100(2) of the Act. The yield and is calculated daily.

Access the FR Privacy Policy and the FR Terms and Conditions on the FR website (www.fundrock.co.za).

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 LSP 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.

INFORMATION AND DISCLOSURES

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.

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.

Fee Structure:

Service Fee: 0.52% incl. VAT

Management fee: 0.45% excl. VAT

INVESTMENT MANAGER

ATON Wealth Solutions (Pty) Ltd
FSP No: 48449

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CUSTODIAN/TRUSTEE INFORMATION

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