Investment Manager:	Sub Investment Manager:	Administration:
Amity INVESTMENT SOLUTIONS	MATRIX FUND MANAGERS	APEX / FUNDROCK

Amity FR Diversified Income Fund Class A

Minimum Disclosure Document

As of 8/31/2026

What goal is this solution appropriate for?

This strategy is suitable for the short-term essential goals of private investors where a specific, more predictable outcome is required.
The private investor requires a high probability of achieving a specific capital amount at the end of a 12-month investment horizon or longer. The essential priority of the goal means the private investors' risk capacity for not achieving the outcome is low.

This solution is designed:

- to deliver a return more than the SteFI Composite Index
- to deliver a return of inflation or higher with a 90% probability over a rolling 12-month investment horizon
- not to lose capital over a rolling 12-month period

Key Information

Fund Objective	The fund aims to provide a high level of income from a diversified set of assets while preserving capital
Benchmark	SteFI Composite Index
ASISA Category	(ASISA) South African MA Income
Regulation 28 Compliant	Yes
Portfolio Manager	Lourens Pretorius & Sollie van der Linde
Inception Date	29/11/2021

Risk Profile

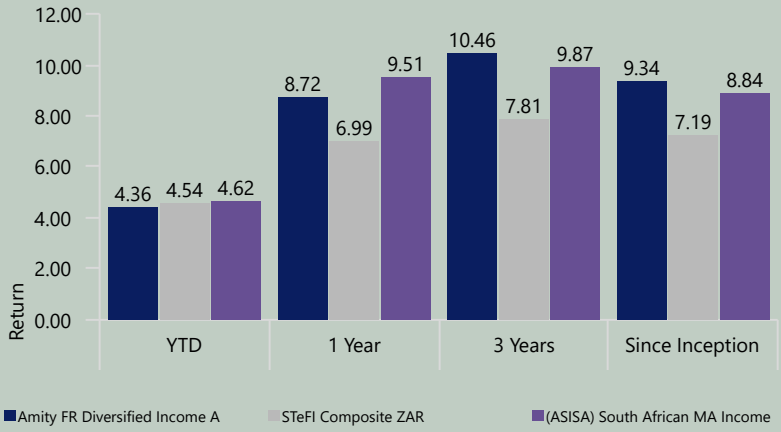
This portfolio has no equity exposure resulting in low risk, stable investment returns. Where the asset allocation contained in this MDD reflects offshore exposure, the portfolio is exposed to currency risks. The portfolio is exposed to default and interest rate risks. The portfolio is suitable for shorter term investment horizons.

Fund Description and Investment Policy

The Amity FR Diversified Income Fund's objective is to provide investors with a high level of income from a diversified range of assets whilst preserving capital. To achieve the objective, the portfolio will be actively managed and will continually reflect the portfolio manager's view of the relative attractiveness of the various asset classes. 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, non-equity securities, money market instruments, preference shares 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. 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, to achieve the portfolio's investment objective. The manager may only include the following unlisted financial instruments for efficient portfolio management purposes: forward currency, interest rate and exchange rate swap transactions. The Trustee shall ensure that the investment policy set out in this Supplemental Deed is carried out. The manager shall reserve the right to close the portfolio to new investors on a date determined by the manager. This will be done 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 Performance (net of fees)

As of Date: 8/31/2026

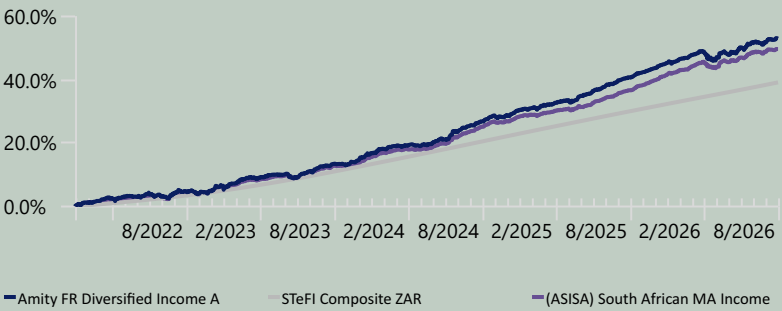


Annualised*	YTD	1 Year	3 Years	Since Inception
Amity FR Diversified Income A	4.36	8.72	10.46	9.34
STeFI Composite ZAR	4.54	6.99	7.81	7.19
(ASISA) South African MA Income	4.62	9.51	9.87	8.84

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

Since Inception Investment Growth

Time Period: Since Common Inception (11/30/2021) to 8/31/2026



Top Holdings

REPUBLIC OF SOUTH AFRICA 28/02/31 7%
REPUBLIC OF SOUTH AFRICA 31/03/38 10.88%
REPUBLIC OF SOUTH AFRICA 31/03/29 1.88%
REPUBLIC OF SOUTH AFRICA 31/03/32 8.46%
REPUBLIC OF SOUTH AFRICA 17/09/30 7.95%
ABSA BANK LTD 20/12/31
ABSA BANK LTD 31/01/30 8.79%
ABSA BANK LTD 20/06/31
NEDBANK LTD 31/01/30 8.63%
THE STANDARD BANK OF SOUTH AFRICA LTD 26/06/29 8.58%

Historic Best and Worst Performance

Best 1 year rolling return	13.69
Worst 1 year rolling return	4.97

Issue Date: 9/14/2026

Source: Morningstar Direct

Investment Manager:	Sub Investment Manager:	Administration:

Amity FR Diversified Income Fund Class A

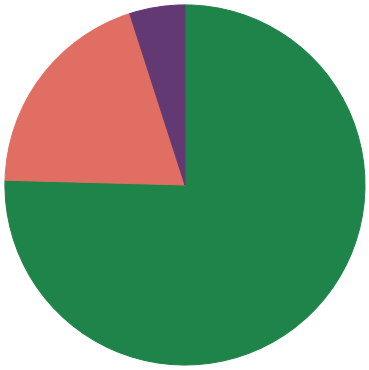
Minimum Disclosure Document

As of 8/31/2026

Fund Positioning and Distributions

Asset Allocation

Portfolio Date: 7/31/2026



	%
Local Bond	75.42
Local Cash	19.62
Foreign Cash	4.96
Total	**100.00**

Fund Distributions

Income Distribution	Quarterly
Dates of Income Declaration	31 Mar/ 30 Jun 30 Sep/ 31 Dec
Date of Income Payment	2nd working day of Apr/ Jul/ Oct/ Jan
2025 Distribution (CPU):	Mar 1.92, Jun 1.94, Sep 1.60, Dec 1.73
2026 Distribution(CPU):	Mar 1.74, Jun 1.91

Fee Structure and Technical Information

Annual Service Fee (incl VAT)	Initial Fee	Performance Fee
0.75%	0.00%	0.00%

Portfolio Ongoing Fees (all incl VAT)		Previous Year (PY)
Total Expense Ratio (incl VAT)	0.81	0.81
Transaction Costs (TC)	0.00	0.00
Total Investment Charge (TER + TC)	0.81	0.81

Technical

Porfolio Size (millions)	R 336,24 m	NAV (CPU)	110,41c
Minimum Investment	None	Valuation Time	15h00
Original Buying Price	100 cents	Transaction Time	14h00
JSE Ticker	ABDIFA	ISIN	ZAE000300950

Fee Disclosure

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 costs calculations are based upon the portfolio's direct costs for the financial year ended 31 March 2026, whilst the underlying portfolios' ratio and cost calculations are based upon their most recent published figures, being 30 June 2026.

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. Access the FR Privacy Policy and the FR Terms and Conditions on the FR website (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 Administration Fee: R15 excluding 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.

Disclosures

Investment Manager:
Amity Investment Solutions (Pty) Ltd Reg No: 1994/007885/07
Authorised Financial Service Provider FSP 29661
Appointed sub-manager:
Matrix Fund Managers (Pty) Ltd FSP 44663

Management Company Information
Fundrock Collective Investments (RF) (Pty) Limited.
Catnia Building, Bella Rosa Village,
Bella Rosa Street, Bellville, 7530
Tel: +27 (0)21 007 1500/1/2

Custodian/Trustee Information
The Standard Bank of South Africa Limited
Tel: 021 441 4100

Contact details:
Tel: 087 980 5321
Email: enquiries@amity.co.za
www.amity.co.za

Fundrock Collective Investments (RF) (Pty) ("FR") Ltd 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 closethe 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 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. Access the SCI Privacy Policy and the FR Terms and Conditions on the FR website (www.fundrock.co.za), A fund of funds is a portfolio that invests in portfolios of collective investment schemes that levy their own charges, which could result in a higher fee structure.

Issue Date: 9/14/2026

Source: Morningstar Direct