OPTIMUM FR WORLDWIDE FLEXIBLE FUND OF FUNDS A

31 August 2026

MINIMUM DISCLOSURE DOCUMENT | Issued: 2/Sep/2026

FUND INFORMATION

Portfolio size
R316 377 061.10

NAV cents per participatory interest
164.87

Number of participatory interests
1918948.63

Portfolio inception date
2015/12/01

Fee class inception date
2015/12/01

Portfolio classification
Worldwide - Multi-Asset Flexible

Benchmark
CPI for all urban areas + 3% p.a.

Minimum investment amount
None

Legal structure
CIS in Securities

Scheme name
Fundrock Collective investment Scheme

JSE Code
OBWFFA

ISIN Number
ZAE000210407

Distribution frequency
Semi-Annually

Income declaration date
30 June | 31 December

Distributions (12 months)

Jun-26	0.00	|	Dec-25	0.00

Risk profile
Medium - high

Investment horizon
5 Years+

INVESTMENT OBJECTIVE

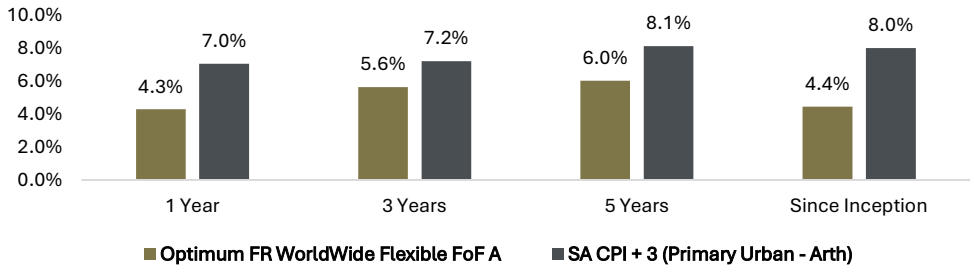
The Optimum FR Worldwide Flexible Fund of Funds is a worldwide flexible portfolio with the objective of providing investors with medium to high long term total returns.

INVESTMENT POLICY

Investments to be included in the portfolio will, apart from assets in liquid form, consists 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 securities, non-equity securities, money market instruments, preference shares, listed and unlisted financial instruments, bonds and other interest bearing instruments and securities. To the extent that the assets in the portfolio are exposed to exchange rate risk, the manager may enter into financial transactions for the exclusive purpose of hedging such exchange rate risk subject to the conditions and limits as stipulated by the Act.

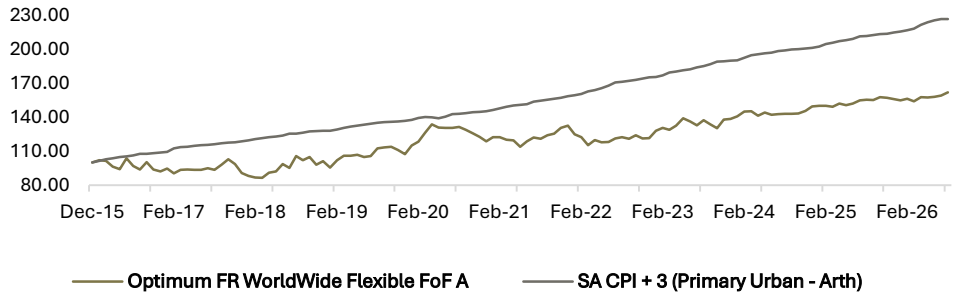
The manager shall have maximum flexibility to vary assets between the various markets, asset classes and countries to reflect the changing economic and market conditions.

ANNUALISED PERFORMANCE



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

GROWTH OF R100



* The graph above depicts the cumulative performance/growth of a R100 lumpsum invested since inception. The performance is calculated by taking the actual initial fees and all ongoing fees into account.

EFFECTIVE EXPOSURE

	Local	Foreign
Equity	9.37%	44.82%
Bonds	7.20%	27.99%
Property	0.37%	0.01%
Cash and Fixed Income	8.45%	1.69%
Other	0.00%	0.00%

*May not add up to 100% due to rounding

*As at 31 July 2026

TOP FIVE DIRECT HOLDINGS

Guernsey Global Cautious B	31.82%
Prescient Umbra Bal Ucits Fd B	23.83%
Optimum Fr Eq Fd C	13.70%
Guernsey Global Growth B	11.36%
Optimum Fr Inc Fd B	11.26%

RISK STATISTICS

Maximum rolling 1 year	26.02%
Minimum rolling 1 year	-13.21%
Maximum Drawdown	5.17%
Standard Deviation	5.93%
Sharpe Ratio	-0.30
Sortino Ratio	-0.42

*** Risk statistics based on the past 3 years, as at 31 August 2026 Source: Morningstar

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MONTHLY PERFORMANCE

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Year
2026	-0.67%	1.14%	-1.64%	2.38%	-0.11%	0.41%	0.60%	1.78%					3.88%
2025	0.53%	0.10%	-0.90%	2.08%	-0.86%	0.80%	1.81%	0.35%	-0.11%	1.66%	-0.34%	-0.82%	4.33%
2024	1.57%	3.02%	0.34%	-2.79%	1.97%	-1.36%	0.54%	0.17%	-0.03%	0.21%	1.45%	2.65%	7.86%
2023	5.32%	2.14%	-1.37%	3.00%	4.82%	-1.88%	-2.54%	3.38%	-2.74%	-2.49%	5.88%	0.36%	14.12%
2022	-5.71%	-2.15%	-5.86%	4.04%	-1.57%	0.24%	2.67%	0.84%	-1.08%	2.63%	-2.33%	0.07%	-8.41%
2021	2.94%	0.07%	-1.69%	-0.53%	-4.87%	4.28%	2.87%	-0.82%	2.52%	1.27%	4.07%	1.36%	11.65%
2020	6.95%	3.21%	6.63%	5.61%	-1.85%	-0.39%	0.19%	0.55%	-2.14%	-2.23%	-2.44%	-3.31%	10.50%
2019	-5.28%	6.59%	4.02%	-0.07%	0.85%	-1.83%	0.66%	6.64%	0.72%	0.48%	-2.43%	-3.39%	6.39%
2018	-2.86%	-1.55%	-0.39%	5.30%	1.26%	7.10%	-3.61%	11.09%	-3.22%	2.71%	-6.64%	2.99%	11.34%
2017	-1.69%	-1.06%	3.43%	0.21%	-0.23%	-0.12%	1.39%	-1.30%	4.95%	4.82%	-4.02%	-8.18%	-2.52%
2016	2.11%	-0.91%	-4.91%	-2.53%	10.49%	-6.58%	-3.36%	7.18%	-6.54%	-1.73%	2.44%	-1.51%	-7.08%

FEES

Fee class A

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 30 June 2026.

Annual Management Fee (Incl. VAT)	1.15%	1.15% (PY)
Performance fee	0.00%	0.00% (PY)
Total Expense Ratio (TER) Incl. VAT	1.94%	2.12% (PY)
Transaction Costs (TC) Incl. VAT	0.04%	0.10% (PY)
Total Investment Charge (TIC = TER + TC)	1.98%	2.22% (PY)

TOTAL EXPENSE RATIO (TER)

TER is the percentage of the value of the portfolio that was incurred as expenses to the administration (charges, levies and fees) of the portfolio. TER is calculated over a rolling three-year period (or since inception, where applicable) and annualised to the most recent calendar quarter. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER may not necessarily be an accurate indication of future TERs.

TOTAL INVESTMENT CHARGE (TIC)

TIC is the percentage of the portfolio that was incurred as costs relating to the investment of the portfolio. It is the sum of the total expense ratio (TER) and transaction costs (TC), including VAT.

ANNUAL SERVICE CHARGE

The current annual management fee is 1.15% p.a. (Incl. VAT).

PERFORMANCE FEE

Performance fees are not levied on the portfolio.

TRANSACTIONS

Redemption notice period: 14h00 each business day
Portfolio valuation : 15h00 each business day
Pricing date: 08:00 (T+1)

The daily cut-off for receipt of instructions is 14h00. No instruction will be processed unless all requirements have been met and supporting documentation has been provided. Instructions received before the cut-off will be processed the same day and will receive the same day's price. Instructions received after cut-off will be processed the next business day. Redemptions are paid out within five business days.

TRANSACTION COSTS (TC)

TC is the percentage of the value of the portfolio that was incurred as costs relating to the buying and selling of the assets underlying to the portfolio. Transaction costs are a necessary cost in administering the Fund and impacts 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 financial product, the investment decisions of the investment manager and the TER.

EFFECTIVE ANNUAL COST ("EAC"):

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.

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.

Advisory Fee (Max): 3.45%

ADDITIONAL INFORMATION

Additional information, including application forms, annual or quarterly reports: www.fundrock.co.za.
Valuation takes place daily and prices can be viewed on 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.

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RISK DISCLOSURE

Low | Med-Low | Medium | Med-high ▼ | High

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.

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 instance portfolios invest in other portfolios which forms part of the FR Schemes. These investments will be detailed in this document, as applicable.

Regulation 28 compliance No

INVESTMENT MANAGERS

Optimum Investment Group (Pty) Ltd

Registration number: 2009/001832/07

Unit 210-211, 2nd Floor, The Cliffs Office Block 2, Niagara Way, Tyger Falls, Carl Cronje Drive, Bellville, 7530

Email: info@oig-invest.com
Web: https://oig-invest.com
Tel: 021 879 3630

The investment manager is an authorised Financial Services Provider (FSP), as an investment manager, in terms of Section 8 of the Financial Advisory and Intermediary Services Act (FAIS). This information is not advice, as defined in FAIS. Please be advised that there may be representatives acting under supervision.

MANAGER INFORMATION

Fundrock Collective Investments (RF) (Pty) Limited

Registration number: 2003/0204082/07

Catnia Building, Bella Rosa Village, Bella Rosa Street, Bellville, 7530

Email: sa-clientsupport@fundrock.com
Web: www.fundrock.co.za
Tel: 021 007 1500/1/2

The manager is registered as a manager of collective investment schemes, in terms of the Collective Investment Schemes Control Act. The manager is a member of the Association for Savings and Investment South Africa (ASISA).

CUSTODIAN INFORMATION

The Standard Bank of South Africa Limited – Trustee Services

Tel: 021 441 4100

The trustee/custodian is registered as a trustee of collective investment schemes, in terms of the Collective Investment Schemes Control Act.

ADMINISTRATOR INFORMATION

Apex Group

Registration number: 1981/009543/06
Apex House, 1 River Park, Gloucester Road, Mowbray, Cape Town, 7700, South Africa

Tel: 021 681 8000

DISCLAIMER

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