

| Income          |                |     |      |    |     |                   |                                      |               |              |
|-----------------|----------------|-----|------|----|-----|-------------------|--------------------------------------|---------------|--------------|
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | ZAR,TFSA       | •   | •    |    |     | Emperor           | Core Income                          | 10,18%        | Income       |
|                 | ZAR            | •   |      |    |     | #Invest           | Conservative Income                  | 7,66%         | Income       |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>8,92%</b>  |              |
| Conservative    |                |     |      |    |     |                   |                                      |               |              |
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | ZAR,RA         | •   |      | •  |     | Emperor           | Enhanced Conservative                | 14,27%        | Conservative |
|                 | ZAR,TFSA,RA    | •   | •    | •  |     | Emperor           | Core Conservative                    | 12,25%        | Conservative |
|                 | ZAR            | •   |      |    |     | #Invest           | Growth and Income                    | 7,36%         | Conservative |
|                 | ZAR            | •   |      | •  |     | IPM               | Stable Bundle                        | 8,12%         | Conservative |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>10,50%</b> |              |
| Moderate        |                |     |      |    |     |                   |                                      |               |              |
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | ZAR,RA         | •   |      | •  |     | Emperor           | Enhanced Moderate                    | 16,06%        | Moderate     |
|                 | ZAR,TFSA,RA    | •   | •    | •  |     | Emperor           | Core Moderate                        | 12,85%        | Moderate     |
|                 | ZAR            | •   |      | •  |     | IPM               | Moderate Bundle                      | 8,33%         | Moderate     |
|                 | ZAR,TFSA,RA    | •   | •    | •  |     | Cannon            | Capital preservation                 | 5,33%         | Moderate     |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>10,64%</b> |              |
| Balanced        |                |     |      |    |     |                   |                                      |               |              |
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | ZAR            | •   |      |    |     | OSA               | Growth and Income                    | 17,77%        | Balanced     |
|                 | ZAR,RA         | •   |      | •  |     | Emperor           | Enhanced Balanced                    | 16,75%        | Balanced     |
|                 | ZAR,TFSA,RA    | •   | •    | •  |     | Emperor           | Core Balanced                        | 12,22%        | Balanced     |
|                 | TFSA           |     | •    |    |     | Unum Capital      | Unum TFSA Portfolio                  | 11,96%        | Balanced     |
|                 | ZAR,TFSA       | •   | •    |    |     | Cannon            | Assertive Growth                     | 11,28%        | Balanced     |
|                 | ZAR,RA         | •   |      | •  |     | Cannon            | Balanced Growth                      | 9,23%         | Balanced     |
|                 | TFSA           |     | •    |    |     | Cannon            | Balanced Fund TFSA                   | 9,23%         | Balanced     |
|                 | ZAR            | •   |      | •  |     | IPM               | Growth Bundle                        | 8,87%         | Balanced     |
|                 | ZAR            | •   |      |    |     | #Invest           | Growth                               | 6,59%         | Balanced     |
|                 | ZAR            | •   |      |    |     | Unum Capital      | Unum 60                              | 8,10%         | Balanced     |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>11,20%</b> |              |
| Equity          |                |     |      |    |     |                   |                                      |               |              |
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | ZAR            | •   |      |    |     | Emperor           | Enhanced Flexible Equity             | 21,41%        | Equity       |
|                 | ZAR,TFSA       | •   | •    |    |     | Emperor           | Core Flexible Equity                 | 15,61%        | Equity       |
|                 | ZAR            | •   |      |    |     | #Invest           | Aggressive Growth                    | 12,70%        | Equity       |
|                 | ZAR            | •   |      |    |     | SA Asset Managers | Maximum Growth Portfolio             | 6,60%         | Equity       |
|                 | ZAR            | •   |      |    |     | BizNews           | SA Champions                         | 3,13%         | Equity       |
|                 | ZAR            | •   |      |    |     | Validea           | <b>Warren Buffett Bundle</b>         | <b>-5,94%</b> | Equity       |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>8,92%</b>  |              |
| Global ZAR      |                |     |      |    |     |                   |                                      |               |              |
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | ZAR,TFSA       | •   | •    |    |     | Emperor           | Core International                   | 30,07%        | Global ZAR   |
|                 | ZAR,TFSA       | •   | •    |    |     | OSA               | Global ETF Bundle                    | 29,81%        | Global ZAR   |
|                 | TFSA           |     | •    |    |     | Cannon            | Global Growth TFSA                   | 20,45%        | Global ZAR   |
|                 | ZAR            | •   |      |    |     | Cannon            | Bidvest Growth                       | 19,98%        | Global ZAR   |
|                 | ZAR            | •   |      |    |     | Cannon            | Bidvest Stable Bundle                | 14,11%        | Global ZAR   |
|                 | ZAR            | •   |      |    |     | Cannon            | Global Growth                        | 18,77%        | Global ZAR   |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>22,20%</b> |              |
| Global USD      |                |     |      |    |     |                   |                                      |               |              |
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | USD            |     |      |    | •   | EasyEquities      | EasyEquities Crypto                  | 79,00%        | Global USD   |
|                 | USD            |     |      |    | •   | EasyEquities      | US Exponential                       | 39,29%        | Global USD   |
|                 | USD            |     |      |    | •   | EasyEquities      | Top Stocks 2019                      | 33,94%        | Global USD   |
|                 | USD            |     |      |    | •   | Emperor           | International Equity                 | 32,83%        | Global USD   |
|                 | USD            |     |      |    | •   | Validea           | US Warren Buffet                     | 28,48%        | Global USD   |
|                 | USD            |     |      |    | •   | Galileo Capital   | Next World Portfolio                 | 26,42%        | Global USD   |
|                 | USD            |     |      |    | •   | Validea           | US Growth Stocks                     | 25,51%        | Global USD   |
|                 | USD            |     |      |    | •   | Validea           | US Value Stocks                      | 18,57%        | Global USD   |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>35,51%</b> |              |
| Building Blocks |                |     |      |    |     |                   |                                      |               |              |
|                 | Platform       | ZAR | TFSA | RA | USD | Manager           | Name                                 | 2019 return   | Risk Profile |
|                 | ZAR            |     |      |    |     | Building Blocks   | concentrated Momentum Building Block | 55,47%        |              |
|                 | ZAR            |     |      |    |     | Building Blocks   | Momentum Building Block              | 39,74%        |              |
|                 | ZAR            |     |      |    |     | Building Blocks   | Equity Building Block                | 20,55%        |              |
|                 | ZAR            |     |      |    |     | Building Blocks   | Quality Building Block               | 15,97%        |              |
|                 | ZAR            |     |      |    |     | Building Blocks   | Value Building Block                 | 5,03%         |              |
|                 | ZAR            |     |      |    |     | Building Blocks   | Stability Building Block             | 3,78%         |              |
|                 | <b>Average</b> |     |      |    |     |                   |                                      | <b>23,42%</b> |              |

Bundle data is sourced from the EasyEquities Platform from January 2019 to 31 December 2019. Only bundles with 12 months or more of past performance data have been included. The value of a financial product can go down, as well as up, due to changes in the value of the underlying investments. An investor may not recoup the full amount invested. Past performance is not necessarily an indication of future performance. These products are not guaranteed. Examples are for illustrative purposes only.