

FUND INFORMATION

PRIMARY BENCHMARK

(ASISA) South African MA Medium Equity

SECONDARY BENCHMARK

CPI + 4%

RETURN HORIZON

At Least 5 Year

RISK RATING



REG28 COMPLIANT

No

UNDERLYING TER: (EXCL.VAT)

0.70%

MAXIMUM EQUITY

60%

FUND STATISTICS

	Edify Moderate Tax Free	(ASISA) South African MA Medium Equity
Sharpe Ratio (5y)	0.84	0.56
Standard Deviation (5y)	6.90%	6.45%
Maximum Drawdown	-8.42%	-11.29%
% Positive Months	78.89%	72.22%
Best Month	7.68%	7.87%
Worst Month	-5.61%	-8.14%

* ANNUALISED FIGURES ARE BASED ON 5 YEAR ROLLING RETURNS
* SINCE 2019/01/01

PERFORMANCE

	Edify Moderate Tax Free	(ASISA) South African MA Medium Equity	CPI + 4%
3m	3.7%	3.1%	1.9%
6m	2.3%	1.8%	4.3%
YTD	2.3%	1.8%	4.3%
12m	11.8%	12.5%	7.7%
3yr	12.9%	12.2%	8.0%
5yr	12.6%	10.5%	9.1%

* PERFORMANCE FIGURES LONGER THAN 1 YEAR ARE ANNUALISED

EDIFY MODERATE TAX FREE

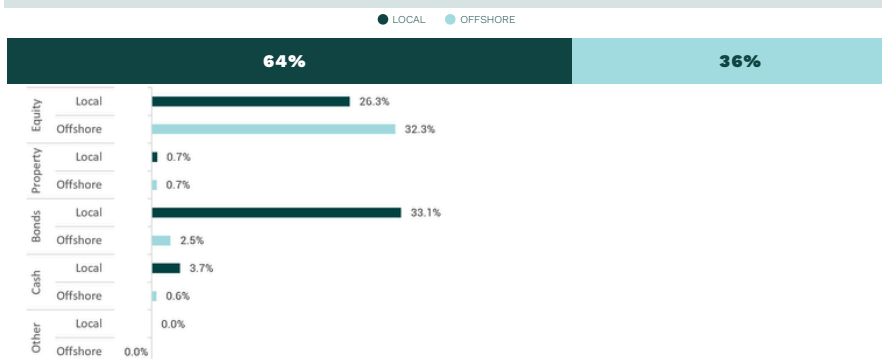
JUNE 2026

FACT SHEET

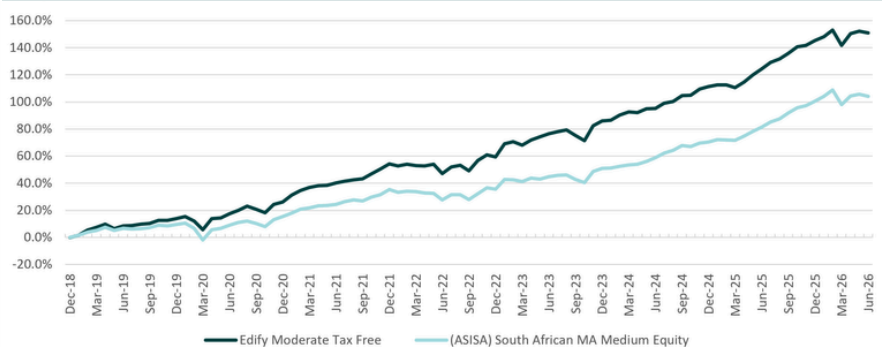
FUND OBJECTIVE & INVESTMENT PROCESS

The Edify Moderate Tax Free has a Moderate risk profile that aims to provide investors with a reasonable level of capital growth over the medium term. The primary investment objective is capital growth. Investors in this fund are prepared to tolerate moderate fluctuations in the value of their investments from time to time. The fund will consist of a combination of income and growth assets.

ASSET ALLOCATION



PERFORMANCE



MONTHLY FUND PERFORMANCE

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
2020	1.4%	-3.0%	-5.6%	7.7%	0.5%	2.6%	2.2%	2.4%	-1.7%	-2.3%	5.3%	1.4%	10.7%
2021	4.1%	2.6%	1.6%	1.0%	0.1%	1.3%	1.0%	0.8%	0.5%	2.5%	2.3%	2.5%	22.2%
2022	-1.0%	0.9%	-0.6%	-0.2%	0.8%	-4.4%	3.3%	0.8%	-2.6%	5.1%	2.7%	-1.0%	3.4%
2023	6.1%	0.9%	-1.6%	2.3%	1.4%	1.3%	1.0%	0.6%	-2.2%	-2.3%	6.5%	2.0%	16.7%
2024	0.2%	2.0%	1.2%	-0.2%	1.4%	0.1%	2.1%	0.6%	2.2%	0.1%	2.2%	0.9%	13.6%
2025	1.8%	0.0%	-1.0%	2.0%	2.5%	2.0%	2.1%	1.1%	1.8%	2.1%	0.5%	1.4%	17.4%
2026	1.2%	2.0%	-4.4%	3.6%	0.7%	-0.5%							2.3%

TOP HOLDINGS %

FUND NAME	%	FUND NAME	%
BCI GinsGlobal Global Equity Index FF	12.0%	Amplify SCI Strategic Income Fund (Terebinth Capital)	4.0%
Granate BCI Multi Income Fund	12.0%	Coronation Top 20 Fund	4.0%
Satrix MSCI World Index Fund	11.0%	Matrix SCI Enhanced Income Fund	4.0%
Fairtree BCI Income Plus Fund	8.0%	Prescient Income Plus Fund	4.0%
SouthernCross BCI Equity Fund	8.0%	BCI Ranmore Global Value Equity FF	3.0%
36ONE BCI SA Equity Fund	8.0%	Ninety One Global Franchise FF	3.0%
Truffle SCI SA Equity Fund	8.0%	Amplify SCI Global Equity FF (Sarofim & Co.)	2.0%
Nedgroup Investments Core Bond	7.0%	STANLIB Global Equity FF	2.0%