

Celebrating 15 Years of the Delta Wrap Funds



This year marks a significant milestone for Delta Private Wealth as we proudly celebrate 15 years since the launch of the Delta Wrap Funds. Since their inception on 1 July 2010, these funds have stood the test of time, navigating market cycles, overcoming volatility, and delivering long-term value to our clients.

The Delta Wrap Funds were launched under the vision and leadership of Dries du Toit, with three core funds:

• 2010: Delta Cautious

2010: Delta Moderate

2010: Delta Flexible

As our clients' needs evolved, so too did our product offering and the following funds were subsequently launched:

• 2012: Delta Global and Delta Income

2015: Delta Boutique

2017: Delta Senator, focused on post-retirement

• 2024: Delta Growth Hedge Fund, our latest innovation

Today, the Delta Fund range manages over R1.7 billion, as part of our total assets under advice exceeding R3.4 billion.

LEADERSHIP EVOLUTION AND STRATEGIC GROWTH

In 2017, Graviton Partners, a Sanlam-affiliated business, acquired a 49% equity stake in Dries du Toit Consulting (Pty) Ltd trading as Delta Private Wealth, bringing institutional backing.

In 2018, Inus van Rooyen joined the business, bringing more than 20 years' experience and a fresh strategic energy to the business and investment committee. In 2023, Inus acquired 51% shareholding in the business and was appointed CEO.

The investment committee is further strengthened by Lehan Kruger, Rafiq Taylor and Imraan Jakoet, bringing analytical capabilities and deepening our commitment to excellence.

Dries du Toit continues to serve as Chief Investment Officer, ensuring continuity in our investment philosophy.



A Track Record of Outperformance

All Delta Wrap Funds have outperformed their respective benchmarks across all measurable periods since inception — an exceptionally rare achievement in the investment industry. This consistent outperformance is a direct result of our disciplined investment process, active fund allocation, and long-term focus.

As of 30 June 2025, the core Delta Wrap Funds with a long-term track record have delivered the following annualised returns:

- Delta Cautious: 9.5% return per annum. R1,000,000 invested in 2010 is now worth R3,901,323 at low volatility.
- Delta Moderate: 10.7% return per annum. R1,000,000 invested in 2010 is now worth R4,594,246, at medium volatility.
- Delta Flexible: 11.9% return per annum. R1,000,000 invested in 2010 is now worth R5,400,715 at high volatility.
- Delta Global: 14.4% return per annum (since 2012). R1,000,000 invested over 13 years is now worth R5,748,285 at high volatility. (Annual compounding.)

15-YEAR MARKET RETROSPECTIVE (2010-2025)

The past 15 years have been marked by extraordinary global and local events:

- Post-Global Financial Crisis recovery and the longest bull market in history.
- The COVID-19 pandemic (2020), sparking the fastest global recession — followed by unprecedented stimulus and recovery.
- Rising inflation post-2021, driven by supply chain shocks and the Russia-Ukraine conflict, leading to the fastest interest rate hiking cycle in decades.
- Ongoing global geopolitical tension and trade war.
- In South Africa: political transition post-Zuma, persistent energy challenges, and structural reforms (notably private sector energy investment in 2024).

Despite volatility, resilience prevailed. SA equities — particularly mining — benefitted from commodity booms, while the rand mirrored broader emerging market sentiment. Global megatrends such as technology, AI, ESG, and digitalisation reshaped investment opportunities, while local bonds provided diversification in retirement portfolios.

These lessons reaffirm the value of diversification, disciplined allocation, and patient long-term investing.

Delta Wrap Fund Fact Sheets



The Delta Wrap Fund Fact Sheets summarise the Fund Information, Fund Objectives, Asset Manager Allocation, Performance Benchmarks.

We are in an exceptional financial position as of 30 June 2025, since all seven risk-profiled Delta Wrap Funds have outperformed:

- Cash
- Inflation
- Peer group benchmarks

...over all relevant investment periods. This is very difficult to achieve and cannot be guaranteed in the future.

We are also happy to report that:

- 1. All our individual Delta clients' portfolios have preserved 100% of their two-pot savings for reinvestment in their individual pension funds and/or retirement portfolios.
- 2. The inflation-beating returns over the past 12 months have been the strongest in the last 15 years, with current inflation at approximately 3%.

See all relevant Delta Wrap Funds in the attached Fund Brochure.

A WORD OF THANKS TO OUR CLIENTS

As we celebrate 15 years of the Delta Wrap Funds, we extend our sincere thanks to you, our valued clients. Your loyalty, trust, and continued partnership have been the foundation of our journey and success. At Delta Private Wealth, we remain firmly committed to protecting and growing your wealth, through every market cycle, in every environment.

"The only constant in life — and in investments — is change. Change is like the wind: invisible, yet powerful. At Delta Private Wealth, we don't resist change — we set our sails to harness its strength and move forward with it."

We look forward to navigating the next 15 years with you by our side.

Warm regards,

Inus van Rooyen

CEO: Chief Executive Officer

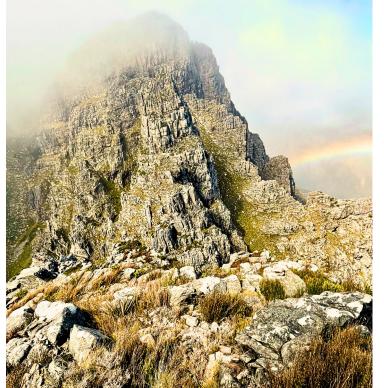


Dries du Toit

CIO: Chief Investment Officer













Delta Income Plus Delta Moderate Plus

Delta Boutique Plus

Delta Flexible Delta Senator Plus

Delta Global Plus Delta Growth Hedge Plus



INVESTMENT COMMITTEE'S COMMENT

The highly-anticipated US Federal Reserve (US Fed) meeting in September resulted in a rate cut, despite persistent inflation and a weakening labour market. In the second quarter of 2025, US economic growth exceeded market forecasts. Meanwhile, inflation in the Eurozone picked up, lessening the pressure on its central bank to lower interest rates. The UK experienced slower economic growth in Q2 2025 compared to the previous quarter. The South African Reserve Bank chose to keep interest rates steady at its September meeting, regardless of the Fed's decision. SA's economy expanded in Q2 2025, although growth remained below 1%.

Developed market (DM) equities ended September strongly, with the MSCI World Index posting gains of 3.21% month-onmonth (m/m) and 17.43% yearto- date (YTD) in US dollars. The mega-cap tech and AI cohorts again led the increases. Emerging market (EM) equities also had a very strong month, with the MSCI EM Index gaining 7.18% m/m and 28.22 YTD in US dollars, putting them comfortably ahead of their DM peers in 2025. Chinese stocks – particularly those listed outside Mainland China – and precious metal miners, were a key driver of EM performance as they maintained their recent strong momentum. The FTSE 100 posted gains of 1.86% m/m in pound terms, an increase from August's 0.92% m/m gains. The S&P 500's August gains continued into September, ending at 3.64% m/m in US dollars. Both global bonds and global property were in positive territory for the month at 0.65% m/m and 1.04% m/m respectively, in US dollars. The Euro Stoxx 50 Index gained 3.42% m/m in September from August's 0.65% m/m gain in euros. The Dow Jones Index gained 2.00% m/m in US dollars, although the gains were below August's 3.42% m/m gains. Japan's benchmark Nikkei Index also ended September in positive territory at 5.82% m/m in yen.

September was the year's best month for local equity markets, with the FTSE/JSE All Share Index gaining 6.61% m/m in rand terms, ending its strongest quarter in over five years and pushing the local bourse to a 31.73% YTD gain. In what has become a familiar theme for the JSE in 2025, Resources were the biggest gainers for September at 25.45% m/m, and precious metal miners were the major drivers of performance. Property and Financials detracted in September, at -0.96% m/m and -1.86% m/m respectively in rand terms, from August gains. Industrials were the biggest detractor for the month at -6.16% m/m. Cash was in positive territory for the month at 0.58% m/m in rand terms. The local bond market gains continued into September for short-, medium-, and long-term bonds. The FTSE/JSE All Bond Index ended the month positively at 3.32% m/m in rand terms. Bonds of 1-3 years were positive at 0.68% m/m, along with bonds of 3-7 years at 1.76% m/m. Bonds of 7-12 years were positive at 3.73% m/m, and bonds of 12 years and above were the biggest gainer for the month at 5.12% m/m. The rand strengthened against the US dollar, British pound and the euro by 2.56% m/m, 2.92% m/m, and 2.16% m/m respectively.



INVESTMENT COMMITTEE



DRIES DU TOIT, CIO Executive Director

MSc Mathematical Statistics, CFI, RE1, RE5, RE3 51yr Experience



INUS VAN ROOYEN, CEO Exectuive Director

MComm, MAP, PGDip CFA 1, RE1, RE5. 24 yr Experience



RAFIQ TAYLOR Investment Commitee Member (SMMI)

BCom Hons, Bcom (PPE) SMMI 19 yr Experience



IMRAAN JAKOET Investment Commitee Member (Graviton)

BCom Hons, Bcom Graviton Invest 14 yr Experience



LEHAN KRUGER Investment Commitee Member (Graviton)

BCom Hons, CFA Charter holder SMMI 12 yr Experience

Graviton Financial Partners is backed by the resources of the Sanlam Group. Rafiq Taylor, in his capacity as a SMMI portfolio manager, is the Chairman of the Delta Investment Committee signing off all portfolio decisions. Dries du Toit Consulting (Pty) Ltd is currently under a mandatory agreement on the Graviton Financial Partners (Pty) Ltd (FSP) Licence No. 4210.

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MANAGED RISK PROFILED INVESTMENT SOLUTIONS.

Delta Private Wealth a graviton partner

Delta Income Plus

FUND INFORMATION

Inception Date: 01 July 2012 Fund Size: R 88.2 million

Benchmark: Avg SA Multi Asset Income Risk Profile: Very Low Risk Value

Fee Structure: Delta Income Plus Wrap

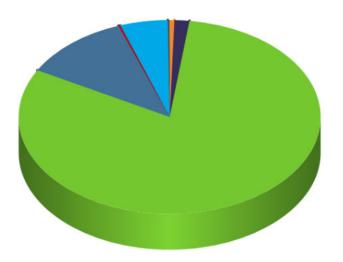
(incl VAT) Fund Manager Fees

Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 0.46%

TER 0.92%

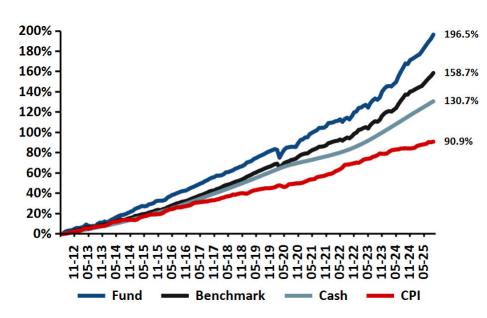
OBJECTIVE

This is a very low risk fund that aims to deliver a high level of income over the short term (1 - 2 years). The preservation of capital is of primary importance. The portfolio will consist primarily of income orientated assets with a very low exposure to equities (max 10%). The objective is to outperform the average of the SA Multi Asset Income category at an acceptable level of risk. The portfolio complies with Regulation 28 of the Pension Funds Act, 1956.

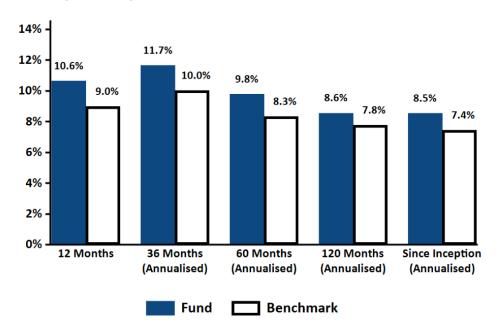








PERFORMANCE





Delta Income Plus

Asset Manager	Exposure
Amplify SCI Strategic Income (Terebinth)	20.00%
Nedgroup Investments Flexible Income (Abax)	20.00%
Portfoliometrix BCI Dynamic Inc	15.00%
Granate BCI Multi Income	12.50%
Ninety One Diversified Income	12.50%
Matrix SCI Stable Income	10.00%
Prescient Income Provider	10.00%

MANAGED RISK PROFILED INVESTMENT SOLUTIONS.



Delta Cautious Plus

FUND INFORMATION

Inception Date: 01July 2010 Fund Size: R 212.2 million

Benchmark: Avg SA Multi Asset Low Equity

Risk Profile: Low Risk

Fee Structure: Delta Cautious Plus Wrap Fund

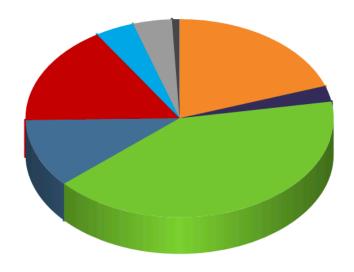
(incl VAT) Manager Fees

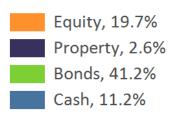
Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 0.93%

TER 1.39%

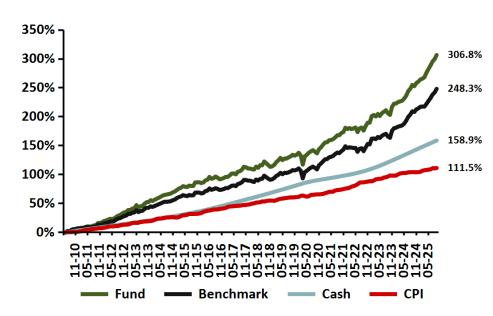
OBJECTIVE

This is a low risk fund that aims to deliver relatively stable income and capital returns over the short to medium term (1 - 3 years). The portfolio will consist primarily of income orientated assets with a below average exposure to equities (max 40%). The objective is to outperform the average of the SA Multi Asset Low Equity Category at an acceptable level of risk. The portfolio complies with Regulation 28 of the Pension Funds Act, 1956.

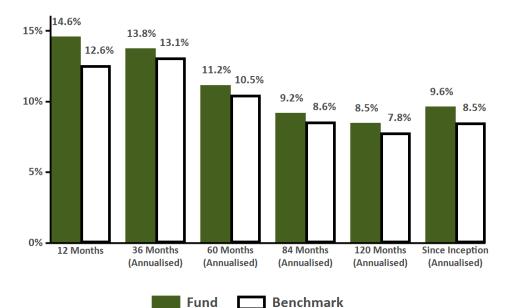








PERFORMANCE





Delta Cautious Plus

Asset Manager	Exposure
Amplify SCI Wealth Protector (Truffle)	15.00%
PSG Stable	15.00%
ABAX Absolute Prescient	12.50%
Allan Gray Stable	10.00%
Amplify SCI Defensive Balanced (Matrix)	10.00%
Coronation Balanced Defensive	10.00%
Ninety One Cautious Managed	10.00%
Satrix Low Equity Balanced	10.00%
M&G Inflation Plus	7.50%

MANAGED RISK PROFILED INVESTMENT SOLUTIONS.



Delta Senator Plus

FUND INFORMATION

Inception Date: 01July 2017 Fund Size: R 988.3 million

Benchmark: Avg SA Multi Asset Medium Equity

Risk Profile: Medium Risk

Fee Structure: Delta Senator Plus Wrap Fund

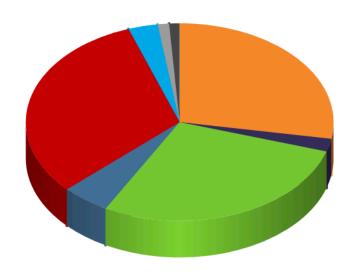
(incl VAT) Manager Fees

Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 0.94%

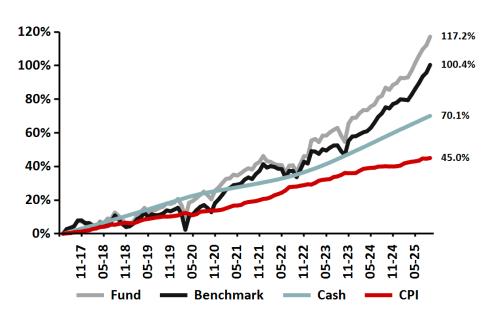
TER 1.4%

OBJECTIVE

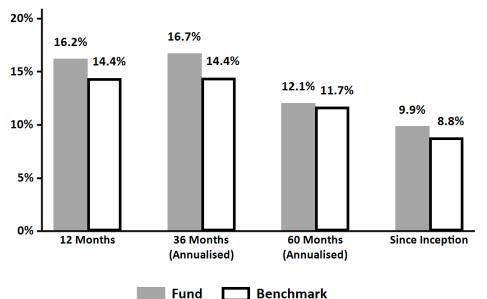
This is a medium risk fund designed to meet the future income withdrawals of an Investment Linked Life Annuity in particular. The portfolio will consist of income oriented assets to meet liabilities in the short to medium term and real assets to meet longer term liabilities. The portfolio will be diversified across all major asset classes with a slight bias towards equities (maximum of 60%) and can invest in foreign markets in excess of 45%. The objective is to outperform inflation in the longer term to preserve the capital of the Annuitant in real terms. This fund is specifically designed for the particular and unique needs of Annuitants after retirement. The portfolio is compliant with Regulation 28 of the Pension Funds Act, 1956.







PERFORMANCE





Delta Senator Plus

Asset Manager	Exposure
Amplify SCI Strategic Income (Terebinth)	11.00%
Portfoliometrix BCI Dynamic Inc	11.00%
Coronation Balanced Plus	10.00%
Fairtree Balanced Prescient	10.00%
PSG Balanced	10.00%
Allan Gray Balanced	7.50%
Nedgroup Global Equity Feeder (Veritas)	7.50%
Ninety One Opportunity	7.50%
PPS Managed	7.50%
Satrix Balanced Index	7.50%
M&G Balanced	5.50%
Coronation Global Emerging Markets Flexible	5.00%

MANAGED RISK PROFILED INVESTMENT SOLUTIONS.



Delta Moderate Plus

FUND INFORMATION

Inception Date: 01July 2010 Fund Size: R 354.4 million

Benchmark: Avg SA Multi Asset High Equity

Risk Profile: Medium Risk

Fee Structure: Delta Senator Plus Wrap Fund

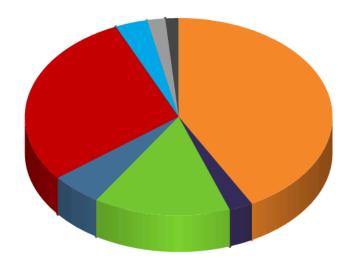
(incl VAT) Manager Fees

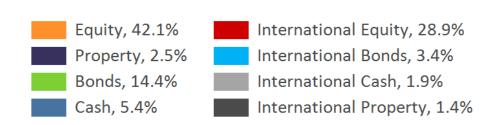
Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 1.03%

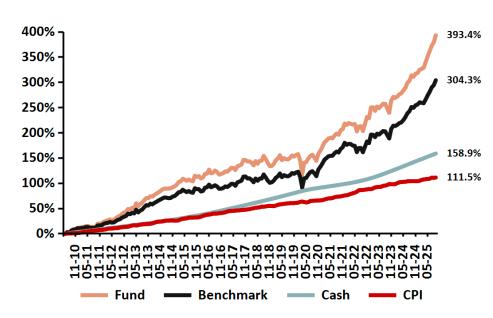
TER 1.49%

OBJECTIVE

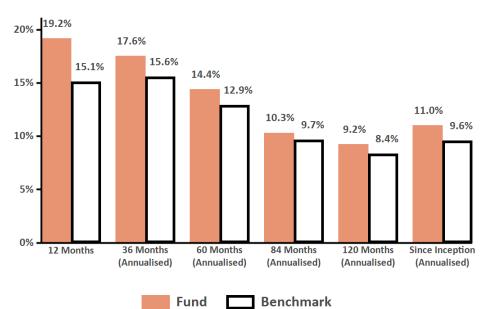
This is a medium risk fund that aims to deliver income and capital growth over the medium term (3 - 5 years). The portfolio will be diversified across all major asset classes with an average exposure to equities (max 75%). The objective is to outperform the average of the SA Multi Asset High Equity Category at an acceptable level of risk. The portfolio complies with Regulation 28 of the Pension Funds Act, 1956.







PERFORMANCE





Delta Moderate Plus

Asset Manager	Exposure
Fairtree Balanced Prescient	15.00%
Coronation Balanced Plus	12.50%
Ninety One Opportunity	12.50%
Allan Gray Balanced	10.00%
Amplify SCI Balanced (Laurium)	10.00%
PPS Managed	10.00%
PSG Balanced	10.00%
Satrix Balanced Index	10.00%
M&G Balanced	5.00%
Truffle SCI Flexible	5.00%

MANAGED RISK PROFILED INVESTMENT SOLUTIONS.



Delta Boutique Plus

FUND INFORMATION

Inception Date: 01 July 2015 Fund Size: R 3.6 million

Benchmark: Avg SA Multi Asset High Equity

Risk Profile: Moderate to High

Fee Structure: Delta Boutique Plus Wrap Fund

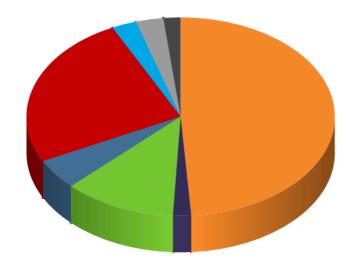
(incl VAT) Manager Fees

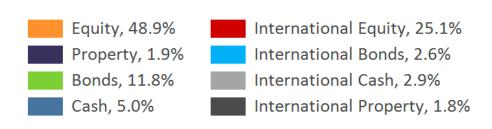
Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 0.96%

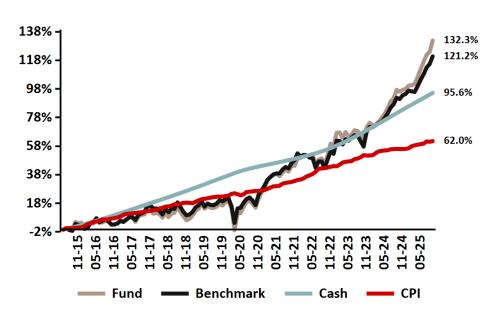
TER 1.42%

OBJECTIVE

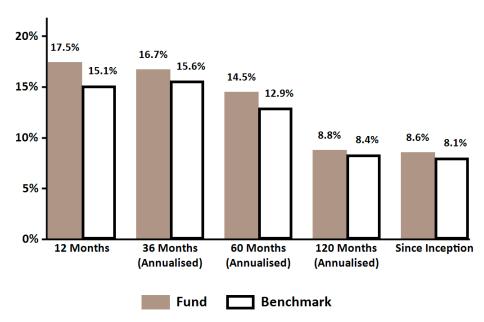
This is a medium to high risk fund that aims to deliver income and capital growth over the medium term (3 - 5 years). The portfolio will be diversified across all major asset classes with an average exposure to equities (maximum of 75%). An emphasis is placed on manager strategies that are afforded a larger opportunity set due to less constraints on size and a more flexible approach to managing investments. The objective is to outperform the average of the SA Multi Asset High Equity Category at an acceptable level of risk. The portfolio complies with Regulation 28 of the Pension Funds Act, 1956.







PERFORMANCE





Delta Boutique Plus

Asset Manager	Exposure
Amplify SCI Balanced (Laurium)	20.00%
Fairtree Balanced Prescient	20.00%
Amplify SCI Flexible Equity (Abax)	10.00%
Bateleur Flexible Prescient	10.00%
Granate BCI Flexible	10.00%
PSG Flexible	10.00%
Satrix Balanced Index	10.00%
Truffle SCI Flexible	10.00%

MANAGED RISK PROFILED INVESTMENT SOLUTIONS.



Delta Flexible Plus

FUND INFORMATION

Inception Date: 01July 2010 Fund Size: R 2.2 million

Benchmark: Avg SA Multi Asset Flexible
Risk Profile: Medium to High Delta Flexible Plus Wrap Fund

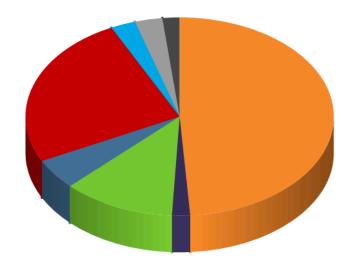
(incl VAT) Manager Fees

Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 1.07%

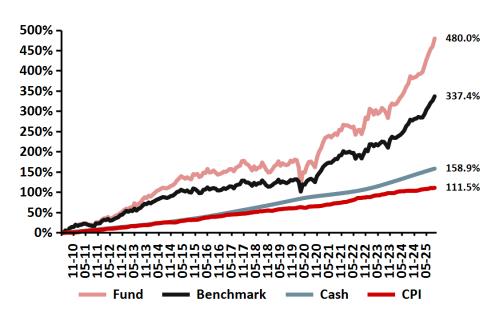
TER 1.53%

OBJECTIVE

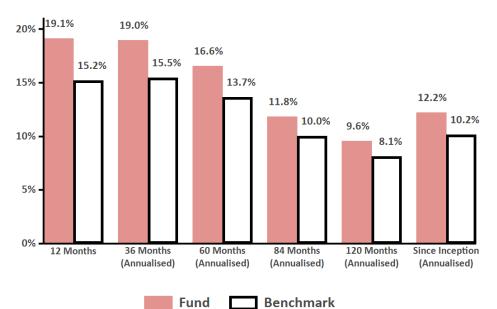
This is a medium to high risk fund that aims to deliver capital growth over the long term (5 - 8 years). The portfolio will be diversified across all the major asset classes with a strong bias towards equities (max 100%). The portfolio objective is to outperform the average of the SA Multi Asset Flexible at a lower level of risk. The portfolio is not compliant with Regulation 28 of the Pension Funds Act, 1956.







PERFORMANCE





Delta Flexible Plus

Asset Manager	Exposure
Fairtree SA Equity Prescient	15.00%
Laurium Flexible Prescient	15.00%
PSG Flexible	15.00%
Amplify SCI Flexible Equity (Abax)	10.00%
Bateleur Flexible Prescient	10.00%
Coronation Global Emerging Markets Flexible	10.00%
Granate BCI Flexible	7.50%
Truffle SCI Flexible	7.50%
Denker SCI Global Financial Feeder	5.00%
SMM Property	5.00%

MANAGED RISK PROFILED INVESTMENT SOLUTIONS.



Delta Global Plus

FUND INFORMATION

Inception Date: 01 July 2012 Fund Size: R 54.2 million

Benchmark: Avg Global Multi Asset Flexible

Risk Profile: High

Fee Structure: Delta Global Plus Wrap Fund Manager

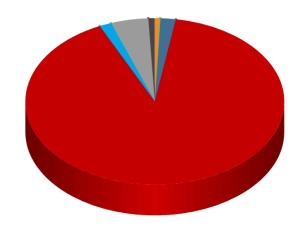
(incl VAT) Fees

Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 1.13%

TER 1.59%

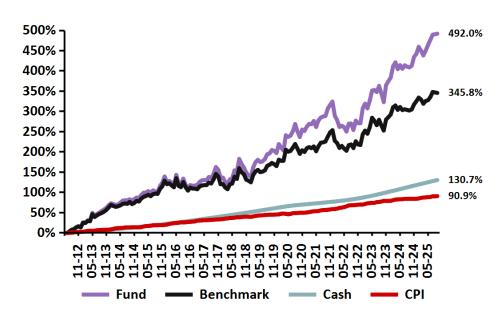
OBJECTIVE

This is a high risk fund that aims to deliver capital growth over the long term (5 - 8 years). The portfolio will primarily be invested offshore (min 80%) and diversified across all major asset classes with a strong bias towards equities (max 100%). The objective is to outperform the average of the Global Multi Asset Flexible category at an acceptable level of risk. The portfolio is not compliant with Regulation 28 of the Pension Funds Act, 1956.

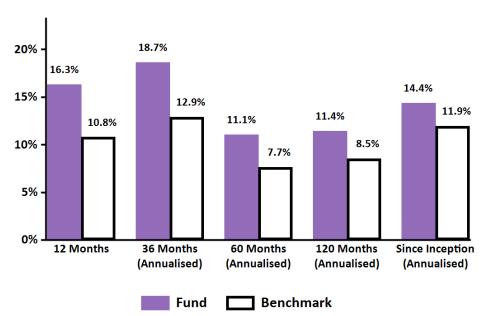








PERFORMANCE





Delta Global Plus

Asset Manager	Exposure
Ninety One Global Franchise Feeder	17.50%
Old Mutual Global Equity (Jupiter Merian)	15.00%
Allan Gray Orbis Global Equity FF	12.50%
Nedgroup Global Equity Feeder (Veritas)	12.50%
Satrix MSCI World Equity Index	12.50%
Coronation Global Emerging Markets Flexible	10.00%
Glacier Global Stock FF (Dodge & Cox)	10.00%
Coronation Global Strategic USD Income FF	5.00%
Denker SCI Global Financial Feeder	5.00%

MANAGED RISK PROFILED INVESTMENT SOLUTIONS.



Delta Growth Hedge Plus

FUND INFORMATION

Inception Date: 01 October 2024 Fund Size: R 25.6 million Benchmark: STeFI+7%

Risk Profile: High Risk

Fee Structure: Delta Growth Hedge Fund Plus

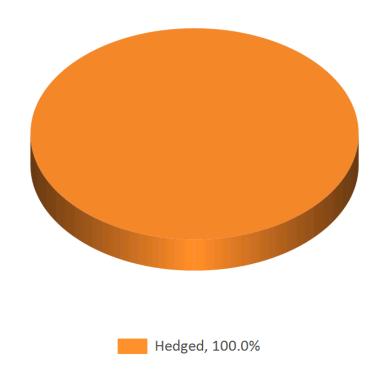
(incl VAT) Manager Fees

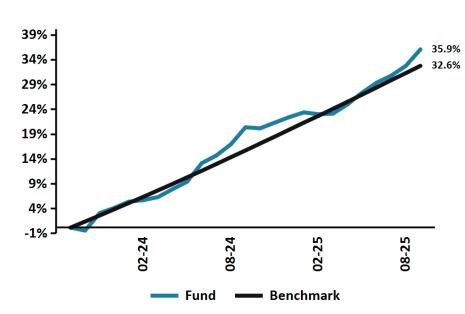
Initial 0.00%; Annual 0.46% Underlying Portfolio Fees Initial 0.00 %; Annual 3.43%

TER 3.89%

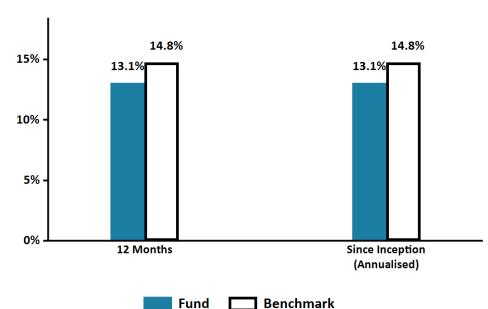
OBJECTIVE

The wrap fund aims to provide investors with a differentiated source of return from a blended allocation to various hedge fund strategies. The fund will have a focus on delivering high long-term capital growth at lower correlation and overall risk compared to traditional asset classes. Investors in this fund should have a minimum investment horizon of 7 years. The fund is not compliant with Regulation 28 of the Pension Funds Act. The fund can be used as a building block to complement exposure to traditional long only funds for moderately aggressive to aggressive investors.





PERFORMANCE





Delta Growth Hedge Plus

Asset Manager	Exposure
36One SNN Retail Hedge	15.00%
Amplify SCI Enhanced Equity Retail Hedge (All Weather)	15.00%
Amplify SCI Managed Equity Retail Hedge (Oyster Catcher)	15.00%
Peregrine Cap High Growth H4 Retail Hedge	15.00%
Amplify SCI Diversified Income Retail Hedge (Terebinth)	12.00%
Fairtree Wild Fig MS FR RHF	12.00%
Amplify SCI Income Plus Retail Hedge (Matrix)	10.00%
Amplify SCI Absolute Income Retail Hedge (Acumen)	6.00%



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