INTELLIGENT IMPACT THAT MATTERS

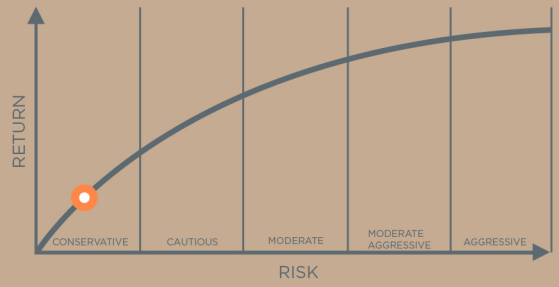
Amplify SCI Strategic Income Fund

Minimum Disclosure Document | A1 Class

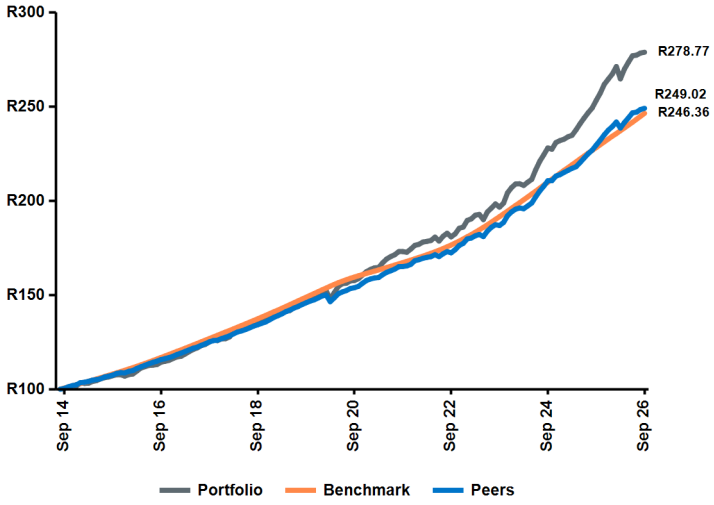
September 2026

Why invest with this solution?

- Aims to provide a higher level of income than cash
- Protects investors' investments while enabling them to draw a regular income
- Diversifies across high quality income-producing assets
- Complies with Regulation 28, making it ideal for inclusion in a retirement portfolio
- Managed by a nimble asset manager that adapts to changing market conditions



Investment growth since inception



The investment performance is for illustrative purposes only and is calculated by taking the actual initial fees and all ongoing fees into account for the amount shown. Income is reinvested on the reinvestment date.

Annualised returns (%)	Fund	Peers	Benchmark
10 Year	9.33	7.97	7.75
5 Year	10.01	8.57	8.07
3 Year	12.35	10.05	8.76
1 Year	10.09	8.51	7.97
Year to date	5.40	4.89	5.87

An annualised rate of return is the average rate of return per year, measured over a period either longer or shorter than one year, such as a month, or two years, annualised for comparison with a one-year return.

Risk statistics since inception (%)	Fund	Peers	Benchmark
Maximum drawdown	-2.83	-2.33	
Positive months	76.27	93.79	100.00
Annualised monthly volatility	3.91	1.71	0.38
Sharpe ratio (Ann)	0.77	0.64	2.65
Highest annual return	16.00	12.73	9.56
Lowest annual return	4.50	4.40	4.78

The highest and lowest 12-month returns are based on a 12-month rolling period over 10 years, or since inception where a 10-year performance history does not exist.

Monthly Fund Performance (%)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2026	1.03	1.48	-2.41	1.96	1.36	1.24	0.12	0.41	0.15				5.40
2025	0.31	0.56	0.33	1.23	1.37	1.25	1.15	1.03	1.61	1.51	1.83	1.06	14.06
2024	0.92	0.06	-0.43	0.82	0.72	2.44	2.06	1.56	1.62	-0.31	1.56	0.45	12.04
2023	1.90	0.43	1.04	0.21	-1.43	2.15	1.06	1.12	-0.87	1.08	2.77	1.36	11.28
2022	0.29	0.69	0.20	0.26	1.00	-1.16	1.43	0.89	-1.06	0.88	1.62	0.35	5.48

Fund objective

An actively managed, flexible fixed interest solution for conservative investors that have a 2-year investment horizon. It aims to provide a high level of income greater than cash. Investment preservation is of primary importance and diversification across high yielding asset classes offers downside protection. It is allowed to invest offshore up to the prescribed offshore limit as per regulations. The solution is Regulation 28 compliant.

Fund manager

Managed by Terebinth Capital. A specialist boutique asset manager earning multiple awards.

Investment strategy

To determine asset allocation, Terebinth Capital applies a two-fold approach: combining macro analysis and quantitative precision. This allows them to produce the most optimal asset allocation in the current macro investment outlook.

ASISA category: South African Multi Asset Income

Benchmark: STeFI + 1%

Inception date: 02 December 2013

Fee class inception date: 01 September 2014

Fund manager start date: 01 September 2014

Fund size: R 25 759 million

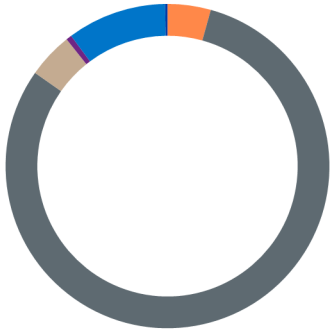
Yield: 8.56%

Duration: 3.22

Minimum investment: LISP minimums apply

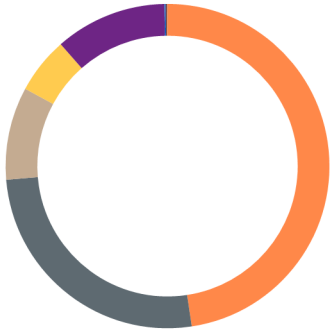
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Asset Allocation (%)



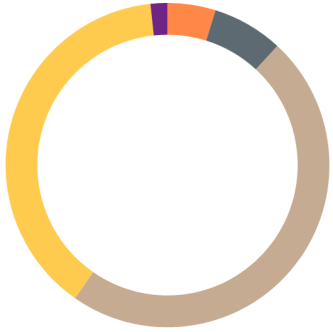
- SA Cash, 4.31
- SA Bonds, 80.44
- SA Property, 4.54
- Non-SA Cash, 0.56
- Non-SA Bonds, 9.92
- Non-SA Property, 0.23

Credit Exposure (%)



- AAA, 47.60
- AA+, 26.05
- AA-, 9.26
- AA, 5.63
- A+, 11.16
- A, 0.06
- A-, 0.07
- BBB+, 0.09
- BBB-, 0.04
- NR, 0.05

Maturity Profile (%)



- 0 - 1 years, 4.57
- 1 - 3 years, 6.74
- 3 - 7 years, 45.52
- 7 - 12 years, 36.79
- 12+ years, 1.60

Fees	A1 Class %
Manager initial fee (max.)	0.00
Manager annual fee (excl. VAT)	0.50
Total Expense Ratio (TER)	0.59
Transaction Costs (TC)	0.03
Total Investment Charge (TIC)	0.62

All fees include VAT except where specified.

Obtain a personalised cost estimate before investing by visiting www.sanlamunittrustsmdd.co.za and using our Effective Annual Cost (EAC) calculator. Alternatively, contact us at 0860 100 266.

This fund is available via certain LISPS (Linked Investment Service Providers), which levy their own fees. Amplify Investment Partners earns a percentage of the management fee.

Advice Fee: Any advice fee is negotiable between the client and their financial advisor. An annual advice fee negotiated is paid via a repurchase of units from the investor.

TER PERIOD: 01 July 2023 to 30 June 2026

Total Expense Ratio (TER) | 0.59% of the value of the Financial Product was incurred as expenses relating to the administration of the Financial Product. 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 TER's. Inclusive in the TER of 0.59%, a performance fee of 0.00% of the net asset value of the class of Financial Product was recovered.

Transaction Cost (TC) | 0.03% of the value of the Financial Product was incurred as costs relating to the buying and selling of the assets underlying the Financial Product. Transaction Costs are a necessary cost in administering the Financial Product and impacts Financial Product 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.

Total Investment Charges (TER + TC) | 0.62% of the value of the Financial Product was incurred as costs relating to the investment of the Financial Product.

Effective 1 April 2026, the administration fee applicable to retail clients with an investment balance below R 50,000 will increase from R23 to R57.50 (VAT inclusive). Clients with an active recurring monthly debit order will not be levied this fee.

This fund qualifies as a tax free investment according to section 12T of the Income Tax Act, with effect from 1 March 2015. South African individuals qualify for the associated tax benefits namely no tax on dividends, income or capital gains whilst still enjoying all the benefits of a unit trust. Note contributions to tax free investments are limited to R36 000 per tax year, with a lifetime limit of R500 000. Amounts invested in excess of these permissible thresholds are taxable.

The portfolio manager may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.

Portfolio valuation time:	15:00
Transaction cut-off time:	15:00
Daily price information:	www.sanlamunittrusts.co.za
Repurchase period:	3 working days

Distribution date	Distribution per unit
31 December	21.16 cents
31 March	22.25 cents
30 June	21.47 cents
30 September	22.46 cents

Contact details

Amplify Investment Partners (Pty) Ltd
(an authorised Financial Services Provider, FSP No. 712)
4th Floor, The Terraces, 25 Protea Street, Claremont, South Africa, 7708
Tel: +27 (21) 950-2689
Email: info@amplify.co.za
Website: www.amplify.co.za

Manager contact details

Sanlam Collective Investments (RF) (Pty) Ltd
Physical address: 55 Willie van Schoor Avenue, Bellville, South Africa, 7530
Postal address: Private Bag X8, Tygervalley, 7536
Tel: +27 (21) 916-1800
Email: service@sanlaminvestments.com
Website: www.sanlamunittrusts.co.za

Trustee Information

Standard Bank of South Africa Ltd
Tel: +27 (21) 401-2002
Email: compliance-sanlam@standardbank.co.za

Portfolio manager:

Erik Nel, Nomathibana Okello, Carmen Nel, Kanyane Matlou

Investment Manager Disclaimer:

The management of investments is outsourced to Terebinth Capital (Pty) Ltd, (FSP No. 47909), an Authorised Financial Services Provider under the Financial Advisory and Intermediary Services Act, 2002 ("FAIS").

Disclaimer:

The Manager retains full legal responsibility for the Co-Brand Portfolio.

All reasonable steps have been taken to ensure the information on this MDD is accurate. The information to follow does not constitute financial advice as contemplated in terms of the FAIS Act. Use or rely on this information at your own risk. Independent professional financial advice should always be sought before making an investment decision.

The Sanlam Group is a full member of the Association for Savings and Investment SA ("ASISA"). Collective investment schemes are generally medium- to long-term investments. Please note that past performance is not necessarily a guide to future performance, and that the value of investments /units / unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager, Sanlam Collective Investments (RF) (Pty) Ltd, a registered and approved Manager in Collective Investment Schemes in Securities. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Actual investment performance of the portfolio and the investor will differ depending on the initial fees applicable, the actual investment date, and the date of reinvestmentof income as well as dividend withholding tax. Forward pricing is used. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. The performance of the portfolio depends on the underlying assets and variable market factors. Performance is based on NAV to NAV calculations with income reinvestments done on the ex-divident date. Lump sum investment performances are quoted. The portfolio may invest in other unit trust portfolios which levy their own fees, and may result in a higher fee structure for our portfolio. All the portfolio options presented are approved collective investment schemes in terms of the Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). The fund may from time to time invest in foreign countries and therefore it may have risks regarding liquidity, the repatriation of funds, political and macroeconomic situations, foreign exchange, tax, settlement, and the availability of information. The Manager has the right to close any portfolios to new investors to manage them more efficiently in accordance with their mandates. A copy of the Performance Fee Frequently Asked Questions can be obtained from our website: www.sanlaminvestments.com. The portfolio management of all the portfolios is outsourced to financial services providers authorised in terms of the FAIS Act, 2002. Standard Bank of South Africa Ltd is the appointed trustee of the Sanlam Collective Investments Scheme.

Amplify Investment Partners (Pty) Ltd an Authorised Financial Services Provider, (FSP No. 712), is wholly owned by the Sanlam Investments Group. Performance figures sourced from Morningstar.

*Amplify Sanlam Collective Investments Strategic Income Fund

This monthly Minimum Disclosure Document should be viewed in conjunction with the Glossary of Terms.

Issue date: 13 October 2026