



Evolution Awards Entry

A smiling man with dark curly hair and yellow-rimmed glasses, wearing a purple hoodie, is holding a pink piggy bank in his right hand. He is pointing with his left hand towards the piggy bank. The background is a vibrant pink with yellow circular and geometric patterns. A large, stylized red 'X' is overlaid on the image, crossing out the piggy bank and the man's hand.

We are changing the
financial fabric of
South Africa through
ownership

Our dream is to democratize investing by
making it easy for everyone

EasyRetire Evolution

The landscape of retirement savings has been characterised by complexity, prohibitive costs and a significant disconnect between funds and the very members they serve. The traditional model often created barriers to entry, particularly for those with limited capital and perpetuated an environment where fees eroded long-term returns, and members felt disengaged from their financial futures. Our evolution addresses these challenges, providing a holistic, accessible and impactful approach to fund administration and investment management.

At the core of EasyRetire's evolution is the principle of democratisation. Just as EasyEquities made investing accessible to everyone, EasyRetire extends this philosophy to retirement savings. We challenged the notion of minimum investment amounts, allowing individuals to start saving for retirement with virtually any sum. This simple, yet revolutionary, step opens the door to retirement planning for millions of South Africans previously excluded by high entry barriers, encouraging a culture of long-term savings from the ground up.



EasyRetire Evolution

Our innovation is rooted in technology as an enabler. We've created intuitive, user-friendly digital platforms for both members and employers. Our online member portal provides transparency, allowing members to view their benefit structures, investment details, contribution histories, and statements. This level of access transforms a historically passive relationship into an active partnership, empowering members with knowledge and control over their retirement journey. For employers, our online portal streamlines scheme management and ensures accurate record-keeping, enhancing administrative efficiency.



EasyRetire Evolution

The EasyRetire RISE investment strategy, led by our Chief Investment Officer, Duane Gilbert and guided by CEO Deresh Lawangee's vision, is another cornerstone of our evolution. We operate on a multi-manager specialist approach, strategically collaborating with top-tier asset managers across diverse asset classes and regions. This ensures robust diversification and a multitude of alpha sources, carefully blended through a strategic mix of active and passive investment strategies. This nuanced approach is designed not just to optimise returns but to manage risk effectively, striving for consistent, inflation-beating growth. Our success in this regard is evidenced by our funds' strong performance, with RISE Money Market, CPI+3, CPI+5, and CPI+7 portfolios achieving top rankings in the independent market survey over consecutive periods.



Inflation Targeted

Money Market

RISE **EasyRetire**

RISE CPI+7

STRATEGY
Aggressive

BENCHMARK
CPI+7

The RISE CPI + 7 portfolio is a medium-to higher-risk, multi-asset class, global, balanced portfolio that invests within the restrictions governing retirement funds. Underlying investment instruments comprise unit trusts, ETFs and other traded securities selected based on research conducted by RISE and the advice of specialist discretionary asset managers selected by RISE based on factors such as consistency of performance, investment processes, experience, expertise, management style and operational and financial soundness.



SA Equities 38.20 % SA Bonds 5.40 % Global Bonds 0 %
SA Money Market 17.78 % Cash 1.35 % Income 0 %
International 37.27 % TAA 0 %
Local Shari'ah Compliant liquid assets 0 %
Global Shari'ah Compliant liquid assets 0 %
Global Equity 0 %

RISE **EasyRetire**

RISE CPI+5

STRATEGY
Moderate

BENCHMARK
CPI+5

The RISE CPI + 5 portfolio is a medium-risk multi-asset class global balanced portfolio that invests within the restrictions governing retirement funds. The underlying investments comprises of unit trusts, ETFs and other traded securities allocated to and advised on by a variety of asset managers selected by RISE based on factors such as performance, consistency of performance, investment process, experience, expertise, management style, operational and financial soundness.



SA Equities 32.13 % SA Bonds 9.12 % Global Bonds 0 %
SA Money Market 20.77 % Cash 1.51 % Income 0 %
International 36.47 % TAA 0 %
Local Shari'ah Compliant liquid assets 0 %
Global Shari'ah Compliant liquid assets 0 %
Global Equity 0 %

RISE **EasyRetire**

RISE CPI+3

STRATEGY
Conservative

BENCHMARK
CPI+3

The RISE CPI + 3 portfolio is a low-risk, multi-asset class, global, balanced portfolio that invests within the restrictions governing retirement funds. Underlying investment instruments comprise unit trusts, ETFs and other traded securities selected based on research conducted by RISE and the advice of specialist discretionary asset managers appointed by RISE based on their consistency of performance, investment processes, experience, expertise, management style and operational and financial soundness.



SA Equities 19.71 % SA Bonds 18.71 % Global Bonds 0 %
SA Money Market 26.58 % Cash 3.88 % Income 0 %
International 31.12 % TAA 0 %
Local Shari'ah Compliant liquid assets 0 %
Global Shari'ah Compliant liquid assets 0 %
Global Equity 0 %

RISE **EasyRetire**

RISE Money Market Fund

STRATEGY
Capital Preservation

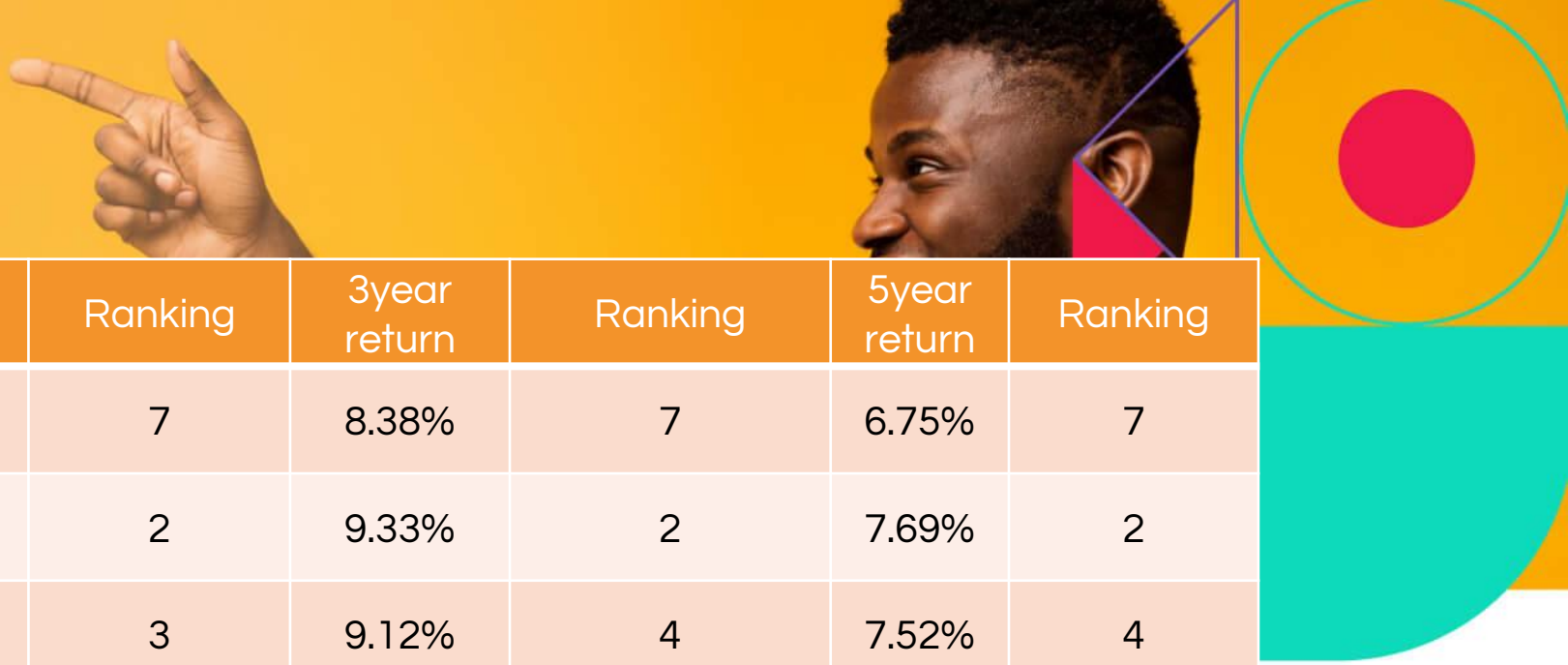
BENCHMARK
STeFI

The RISE Money Market Portfolio aims to generate a high level of interest income whole prioritising capital preservation and liquidity. The fund predominantly invests in money market instruments and short date interest-bearing securities.



SA Equities 0 % SA Bonds 0 % Global Bonds 0 %
SA Money Market 100 % Cash 0 % Income 0 %
International 0 % TAA 0 %
Local Shari'ah Compliant liquid assets 0 %
Global Shari'ah Compliant liquid assets 0 %
Global Equity 0 %

Money Market Survey



30/06/2025	12month return	Ranking	3year return	Ranking	5year return	Ranking
27four Money Market	8.64%	7	8.38%	7	6.75%	7
AF Banker	9.67%	2	9.33%	2	7.69%	2
Momentum MoB Money Market	9.65%	3	9.12%	4	7.52%	4
Nedgroup Investments Money Market Fund	8.76%	6	8.59%	6	6.88%	6
OM Multi-Managers Money Market Fund	8.97%	5	8.75%	5	7.05%	5
RISE Money Market Fund	10.86%	1	10.57%	1	8.91%	1
Sygnia Money Market	9.52%	4	9.20%	3	7.54%	3
STeFI - STFIND	8.04%	-	7.78%	-	6.29%	-

Low Equity Balanced Survey

31/05/2025	12month return	Ranking	3year return	Ranking	5year return	Ranking
27four CPI + 3%	14.62%	6	13.79%	3	12.26%	3
AF Stable Focus Combined	13.63%	8	12.00%	9	9.82%	9
Momentum Enhanced Factor 4	15.82%	3	13.62%	5	12.49%	2
Nedgroup Investments XS Guarded Fund of Funds	16.05%	1	13.77%	4	11.66%	6
OM Multi-Managers Inflation Plus 1 - 3%	12.97%	9	12.33%	7	10.78%	7
RISE CPI+3 Fund	15.91%	2	14.37%	1	13.22%	1
SMM 30	15.47%	4	12.96%	6	11.85%	5
Sygnia Capital Protection	14.30%	7	12.17%	8	10.51%	8
Sygnia Inflation + 300	15.29%	5	13.79%	2	11.87%	4
CPI + 3 %	5.82%	-	7.84%	-	8.26%	-
CPI + 4 %	6.82%	-	8.84%	-	9.25%	-

Med-Equity Balanced Survey

31/05/2025	12month return	Ranking	3year return	Ranking	5year return	Ranking
27four CPI + 5%	14.38%	8	14.55%	3	12.61%	6
AF Defender Plus	15.43%	6	13.46%	7	11.83%	7
Momentum Enhanced Factor 5	16.76%	2	14.35%	5	13.42%	3
Nedgroup Investments Core Diversified Fund	14.70%	7	12.67%	8	11.22%	8
OM Multi-Managers Inflation Plus 3 - 5%	16.22%	5	14.47%	4	14.11%	1
RISE CPI+5 Fund	16.76%	1	15.26%	1	14.10%	2
SMM 50	16.53%	3	14.28%	6	13.03%	4
Sygnia Inflation + 500	16.36%	4	14.71%	2	12.78%	5
CPI + 5 %	7.82%	-	9.83%	-	10.25%	-

High-Equity Balanced Survey

31/05/2025	12 month return	Ranking	3 year return	Ranking	5 year return	Ranking
27four CPI + 7%	13.99%	10	14.35%	10	13.16%	10
AF Performer	17.24%	6	14.88%	9	13.82%	6
Momentum Enhanced Factor 6	17.33%	5	15.06%	7	14.08%	5
Momentum Enhanced Factor 7	17.94%	2	15.69%	1	14.67%	2
Nedgroup Investments XS Diversified Fund of Funds	18.33%	1	15.01%	8	13.63%	8
OM Multi-Managers Inflation Plus 5 - 7%	17.09%	8	15.08%	6	14.96%	1
RISE CPI+7 Fund	17.36%	4	15.42%	4	14.31%	3
SMM 70	17.12%	7	15.63%	2	14.28%	4
Sygnia Inflation + 700	17.09%	9	15.25%	5	13.32%	9
Sygnia Market Plus Portfolio	17.59%	3	15.58%	3	13.71%	7
CPI + 6 %	8.82%	-	10.83%	-	11.25%	-
CPI + 7 %	9.82%	-	11.84%	-	12.25%	-

EasyRetire Evolution

Beyond traditional financial metrics, EasyRetire is evolving how retirement funds contribute to a better world through ESG and Impact Investing. We are proud signatories of the UN Principles for Responsible Investment (UNPRI), embedding these principles deep within our investment process. This means our investment decisions are not solely driven by financial returns but also by a commitment to responsible and sustainable practices. A portion of our retirement assets is dedicated to carefully selected alternative asset classes with qualitative objectives. This includes impactful allocations to sectors like green energy, affordable housing, and SMMEs. This isn't merely about ethical investing, it's about identifying investment opportunities that deliver both competitive financial returns and tangible positive societal and environmental outcomes, aligning member savings with a brighter, more sustainable future for South Africa.



The six UNPRI Principles that we subscribe to are as follows:

Signatory of:



01

We will incorporate ESG issues into investment analysis and decision-making processes.

02

We will be active owners and incorporate ESG issues into our ownership policies and practices.

03

We will seek appropriate disclosure on ESG issues by the entities in which we invest.

04

We will promote acceptance and implementation of the Principles within the investment industry.

05

We will work together to enhance our effectiveness in implementing the Principles

06

We will each report on our activities and progress towards implementing the Principles.





Affordable Housing



EasyRetire Evolution

Our commitment to affordable housing stands out as a critical component of this impact strategy. We recognise the pressing need for dignified, quality housing in South Africa, particularly for mid-to-lower income brackets. Our approach is to develop and invest in rental housing solutions that bring people closer to economic opportunities. For example, our investments include developments in Ottery (300 units), Elsies River (300 units), Woodstock in Cape Town and 1000+ units in East London, strategically located near the CBD to reduce long, costly commutes. These developments prioritise proximity to public transport, ensuring residents have easy access to their workplaces. Furthermore, these aren't just housing units; they are designed as vibrant communities with higher standards of security, quality construction, and essential amenities like on-site crèches, homework areas, safe play spaces, and even communal herb gardens. This focus extends to projects like the Rosebank development on Sturdy Avenue and new initiatives in East London, supported by local manufacturers. By investing in these projects, we ensure that the capital generated from retirement savings is reinvested directly into the South African economy, creating jobs and fostering local development, rather than flowing out of the country. This circular economy model enhances the overall prosperity and resilience of the communities we serve.



EasyRetire Evolution

Our evolution is marked by a steady focus on cost-effectiveness. We've challenged the industry norm of high fees, implementing a transparent and lower cost model. By stripping away unnecessary layers and leveraging technology, we ensure that a greater proportion of members' contributions goes directly towards investment growth, not administrative overhead. This direct impact on net returns is a crucial component of our mission to meaningfully improve retirement outcomes. Studies show that a 1% reduction in annual investment costs can increase retirement balances by up to 20% over 30 years.

In essence, EasyRetire's evolution is a comprehensive transformation of the retirement fund landscape. We're not just managing assets; we're fostering financial inclusion, empowering members through cutting-edge technology, driving outcomes through sophisticated investment strategies and building a more sustainable future through responsible investing - all within an accessible and affordable framework.



We're proud of our achievements

FUND MANDATES

We have **26 funds** under our management

NET ASSET VALUE

Our NAV is sitting at **R 15.2 Billion**

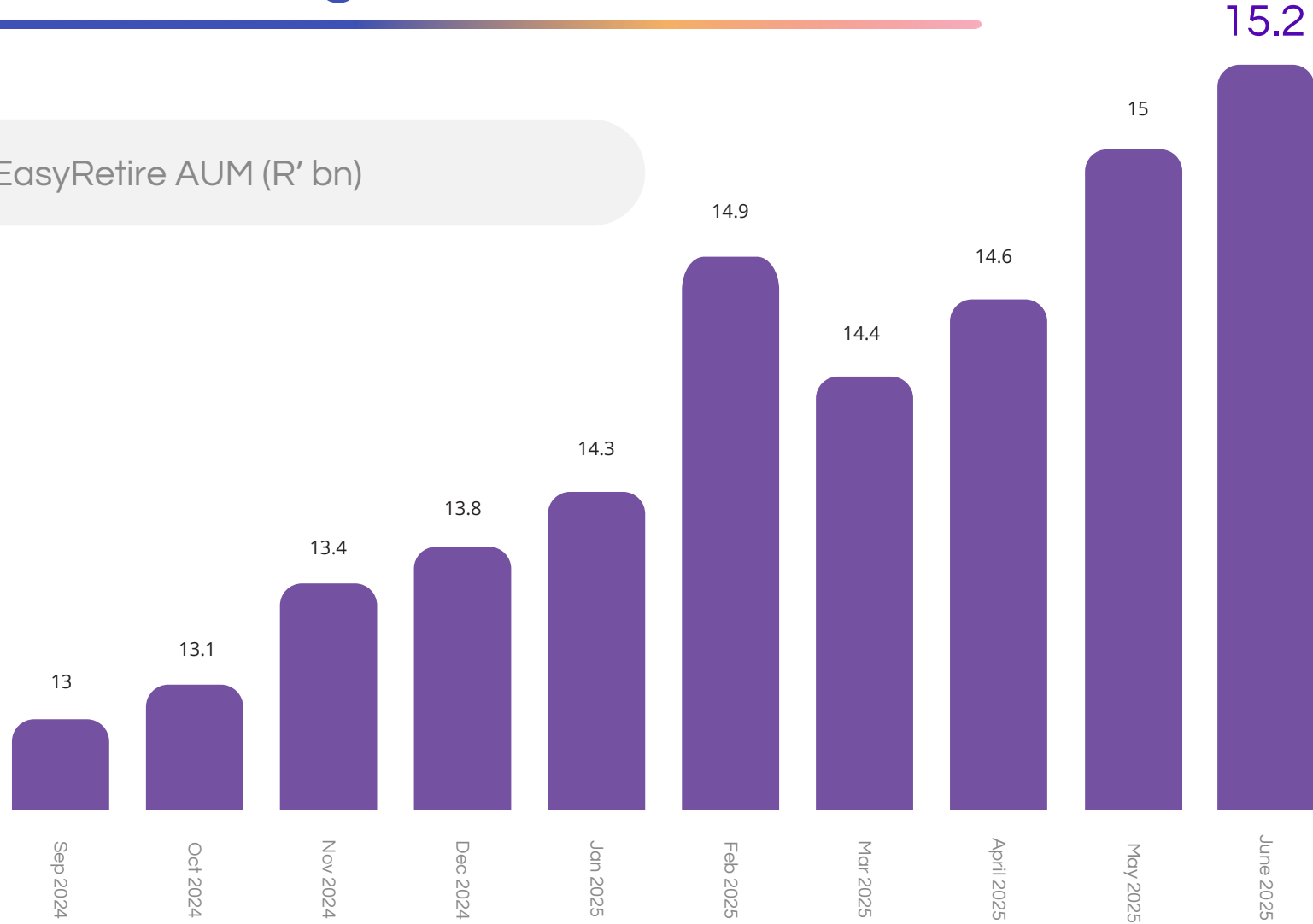
PERFORMANCE

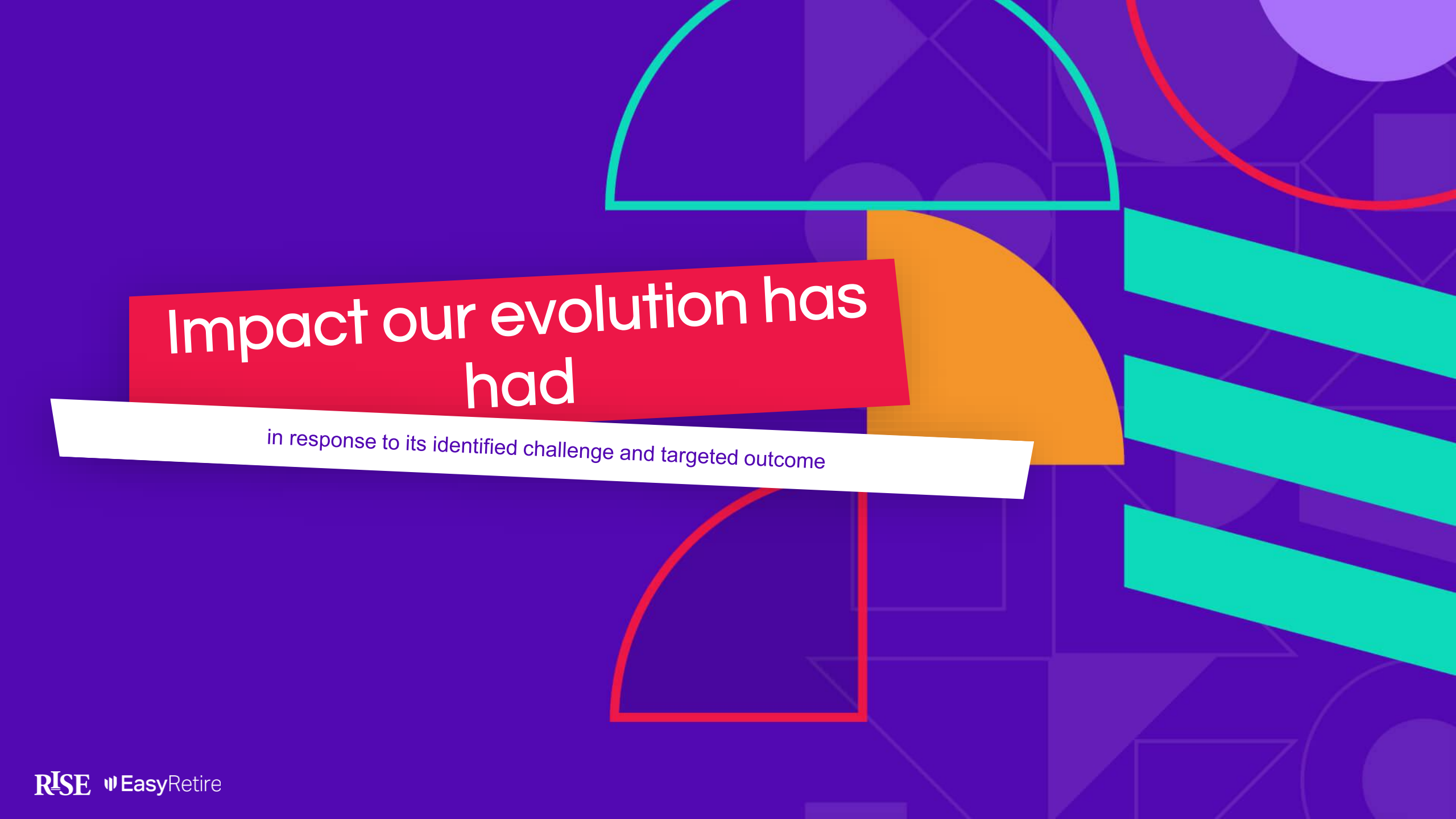
In June 2025, EasyRetire RISE outperformed both peers and benchmark as markets rallied, our overweight in growth stocks contributing significantly to this outperformance



Assets Under Management

EasyRetire AUM (R' bn)





Impact our evolution has
had

in response to its identified challenge and targeted outcome

Increased Accessibility and Participation

1. Challenge Addressed: Low retirement savings rates and high barriers to entry.
2. Impact: By eliminating minimum investment amounts and simplifying the onboarding process, EasyRetire has broadened access to retirement savings. We've seen an increase in first-time savers and a democratisation of participation across various income brackets, enabling a more inclusive retirement savings culture.
3. Outcome: More South Africans are actively saving for retirement, establishing a foundation for greater financial security and dignity in post-employment years.



Enhanced Member Engagement and Financial Literacy

1. Challenge Addressed: Member disengagement and lack of transparency in traditional retirement fund structures.
2. Impact: Our online and WhatsApp portals have improved member interaction. Members are engaged, actively accessing their information, leading to increased understanding and a proactive approach to their savings. This shift reduces administrative burden and raises financial literacy among members.
3. Outcome: Empowered members who are well-informed and actively involved in managing their retirement planning journey, leading to better decision-making and improved outcomes.



Investment Outcomes and Risk Management

1. Challenge Addressed: The need for optimised returns and effective risk management within a multi-manager framework.
2. Impact: The EasyRetire multi-manager investment strategy has consistently delivered strong, risk-adjusted returns. In the December 2023 NBC survey, our RISE Money Market, CPI+3, CPI+5, and CPI+7 Fund clinched top spots, securing #1 rankings over 1 and 5 years, and a #2 ranking over 3 years for one of our products. This independent validation highlights our consistent outperformance against competitors.
3. Outcome: Larger and more secure retirement pots for members, driven by consistent, competitive investment performance.



Tangible ESG and Impact Contribution

1. Challenge Addressed: The demand for investments that align with societal values and contribute positively beyond financial returns.
2. Impact: Our UNPRI signatory status and strategic allocation to alternative assets have directed capital towards impactful projects. We actively invest in renewable energy initiatives, affordable housing developments, directly contributing to job creation, sustainable infrastructure and community upliftment within South Africa. Members in retirement funds traditionally had limited access to alternative assets due to liquidity constraints and cost. EasyRetire changes this by leveraging pooled vehicles and multi-manager expertise to provide appropriate exposure to private markets and infrastructure projects, improving diversification and delivering new sources of return.
3. Outcome: Members' retirement savings are not only growing but are also actively contributing to a more sustainable, equitable, and prosperous South African economy.



Increased Cost Efficiency and Value for Money:

1. Challenge Addressed: High fee structures eroding member returns.
2. Impact: By implementing a transparent and significantly lower-cost model, EasyRetire ensures that more of every contribution is invested and compounding for the member's benefit. This direct saving translates into substantial long-term gains.
3. Outcome: Maximised long-term growth for members due to a more efficient and equitable cost structure, ensuring better value for their retirement savings. (These enhancements are powered by EasyEquities' proven low-cost investment platform, enabling institutional grade investing at costs traditionally only seen in retail direct platforms.)



Empowering Futures Together

EasyRetire CSI x Maharishi Institute

MII is Driving Community Change



MAHARISHI
INVINCIBILITY INSTITUTE
—
WORLD LEADING EDUCATION FOR ALL

Why It Matters

MII is effectively tackling youth unemployment, particularly for marginalized communities (70% ineligible for conventional universities; many face PTSD/depression).

62% of programme beneficiaries are women

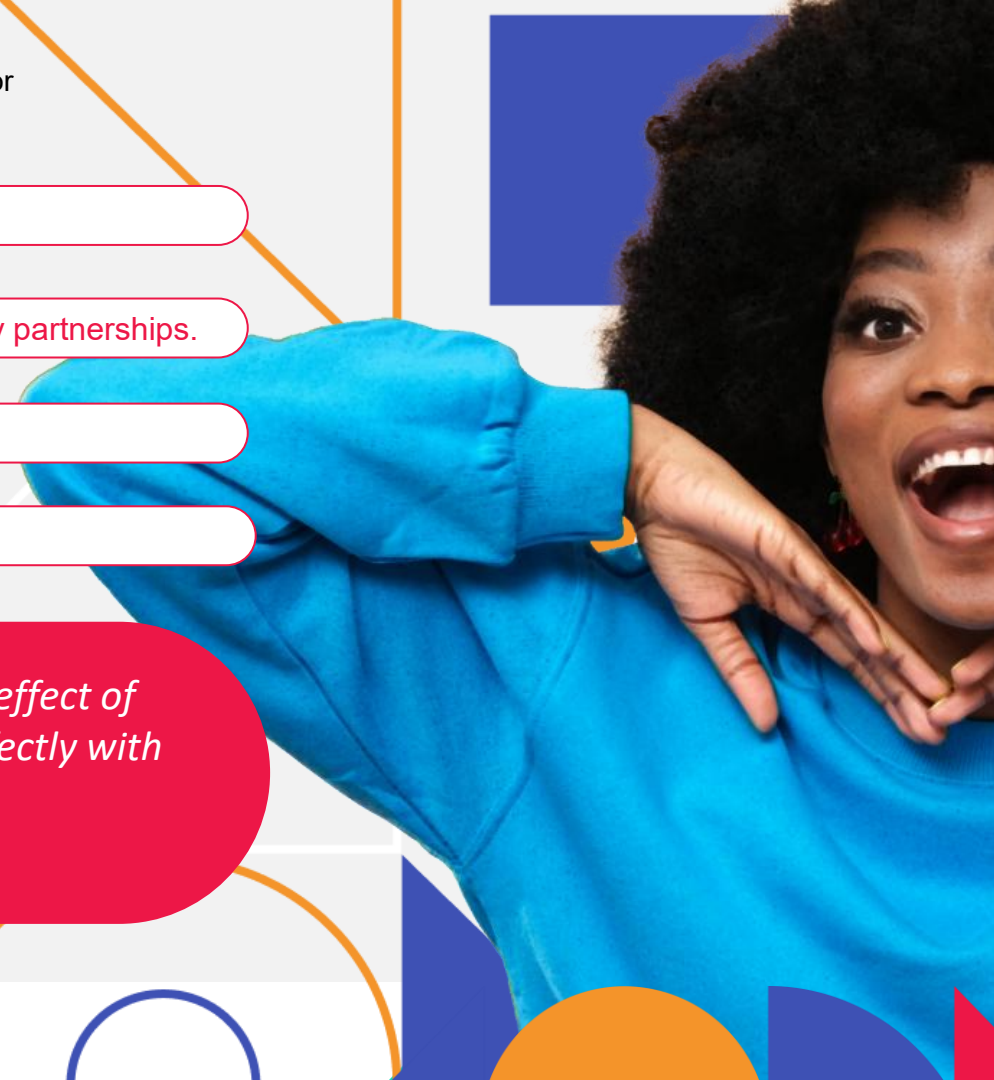
Their model combines technical upskilling, consciousness-based education, and strong industry partnerships.

Alumni mentor current students, creating a **pay-it-forward** cycle.

Revitalising Joburg CBD

EasyRetire invests in futures. By supporting Maharishi Institute, we fuel a ripple effect of financial literacy, generational wealth, and resilient communities – aligning perfectly with our mission to create meaningful retirement legacies.

Together, we're investing in a better South Africa.



Thank You.

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RISE  **EasyRetire**