

Objectives and Investment Policy summary

MyQ Ci Income Fund

Objective:

The investment objective of the portfolio is to provide investors with an alternative to cash with a strong focus on capital protection.

Investment Policy:

The portfolio maintains a low risk profile and the portfolio's equity exposure will be limited to a maximum of 10% of the portfolio's net asset value. The portfolio will comply with prudential investment guidelines to the extent allowed by the Act.

Investments to be included in the portfolio may, apart from assets in liquid form, consist of non-equity securities, fixed interest instruments (including but not limited to bonds, corporate bonds, inflation linked bonds, convertible bonds, cash deposits and money market instruments), debentures, preference shares and property securities as well as any other income enhancing securities which are considered consistent with the portfolio's primary objective and that the Act may allow from time to time.

The Fund may from time to time invest in listed and unlisted financial instruments, in accordance with the provisions of the Act, and the Regulations thereto, as amended from time to time, in order to achieve the Fund's investment objective.

MyQ Ci Moderate Fund of Funds

Objective:

The objective of the Fund is to provide investors with moderate capital growth.

Investment Policy:

The Fund will have an equity exposure of a maximum of 60% of the Fund's net asset value. The composition of the Fund shall reflect the investment structure of a retirement fund with a moderate risk profile and will comply with the investment guidelines governing retirement funds.

Investments to be included in the Fund will, apart from assets in liquid form, consist solely of participatory interests in portfolios of collective investment schemes or other similar collective investment schemes registered in the Republic of South Africa or of participatory interests in collective investment schemes or other similar schemes operated in territories with a regulatory environment which is to the satisfaction of the manager and the trustee of a sufficient standard to provide investor protection which is at least equivalent to that in South Africa.

The Fund may from time to time invest in listed and unlisted financial instruments, in accordance with the provisions of the Act, and the Regulations thereto, as amended from time to time, in order to achieve the Fund's investment objective.

The manager will be permitted to invest on behalf of the Fund in offshore investments as legislation permits.

MyQ Ci Growth Fund

Objective:

The investment objective of the Fund is to deliver long term capital growth.

Investment Policy:

The Fund will have an equity exposure of a maximum of 75% of the Fund's net asset value. The composition of the Fund shall reflect the investment structure of a retirement fund with a highrisk profile and will comply with the investment guidelines governing retirement funds.

Investments to be included in the Fund will, apart from assets in liquid form, consist solely of participatory interests in portfolios of collective investment schemes or other similar collective investment schemes registered in the Republic of South Africa or of participatory interests in collective investment schemes or other similar schemes operated in territories with a regulatory environment which is to the satisfaction of the manager and the trustee of a sufficient standard to provide investor protection which is at least equivalent to that in South Africa.

The Fund may from time to time invest in listed and unlisted financial instruments, in accordance with the provisions of the Act, and the Regulations thereto, as amended from time to time, in order to achieve the Fund's investment objective.

The manager will be permitted to invest on behalf of the Fund in offshore investments as legislation permits.

MyQ Ci Worldwide Flexible Fund of Funds

Objective:

The investment objective of the Fund is to deliver long term capital growth.

Investment Policy:

The Fund will have full flexibility as to whether to invest offshore or locally, and maintains a highrisk profile.

Investments to be included in the Fund will, apart from assets in liquid form, consist solely of participatory interests in portfolios of collective investment schemes or other similar collective investment schemes registered in the Republic of South Africa or of participatory interests in collective investment schemes or other similar schemes operated in territories with a regulatory environment which is to the satisfaction of the manager and the trustee of a sufficient standard to provide investor protection which is at least equivalent to that in South Africa.

The Fund may from time to time invest in listed and unlisted financial instruments, in accordance with the provisions of the Act, and the Regulations thereto, as amended from time to time, in order to achieve the Fund's investment objective.

The manager will be permitted to invest on behalf of the Fund in offshore investments as legislation permits.

Adherence to Policy Objectives

All of the above Funds adhered to their policy objectives as stated in their respective Supplemental Deeds for the quarter.

This report should be read in conjunction with the information contained in the Minimum Disclosure Documents which are available on the Ci Collective Investments website: www.cicollective.co.za

	MYQ CI INCOME FUND		MYQ CI MODERATE FUND OF FUNDS		MYQ CI GROWTH FUND		MYQ CI WORDWIDE FLEXIBLE FUND OF FUNDS	
	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026
Fund Composition								
Basic materials	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Consumer goods	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Consumer services	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Financials	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Healthcare	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Industrials	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Oil and gas	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Technology	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Telecommunications	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Financial instruments	0.00%	0.00%	0.00%	0.00%	0.05%	0.34%	0.00%	0.00%
Preference shares	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Exchange traded funds	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Foreign equity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bonds	52.41%	55.86%	0.00%	0.00%	14.05%	14.42%	0.00%	0.00%
Foreign bonds	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Holdings in CIS	33.96%	32.67%	95.32%	98.83%	71.76%	71.93%	14.38%	14.70%
Foreign holdings in funds	0.00%	0.00%	0.00%	0.00%	12.56%	11.70%	84.35%	83.31%
Cash	13.63%	11.27%	4.68%	1.17%	1.56%	1.10%	1.24%	1.10%
Foreign cash	0.00%	0.00%	0.00%	0.00%	0. 02%	0.51%	0.03%	0.89%
TOTAL	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Fund Facts								
Total Fund NAV (ZAR)	118 462 029	105 055 929	141 973 799	126 348 853	455 298 223	442 067 580	187 491 540	178 769 320
Total number of Units in Issue	101 636 906	91 405 792	81 850 980	75 706 090	245 851 760	247 614 912	129 362 544	132 600 378
Retail Class Charges								
Total Expense Ratio (TER) (incl. VAT)	0.87%		1.42%		1.63%		1.45%	
Transaction Cost (TC) (incl. VAT)	0.01%		0.05%		0.15%		0.05%	
Total Investment Charge (TIC) (incl. VAT)	0.88%		1.47%		1.78%		1.50%	
JSE Code	QCCA		QCMA		QCGA		QWFA	

Disclaimer:

Collective Investment Schemes in Securities ("CIS") are generally medium to long terms investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Different classes of units apply to this portfolio and are subject to different fees and charges. A schedule of fees and charges is available on request from Ci. Ci does not provide any guarantee either with respect to the capital or the return of the portfolio. Forward pricing is used. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. International Investments may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. The portfolio may be closed from time to time in order to manage it more efficiently in accordance with its mandate. A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for the fund of funds. The Quattro portfolios are portfolios established and administered by Ci, and Quattro has been appointed to manage and market the portfolios. Ci retains full legal responsibility for this co-named portfolio. Additional information on the portfolio may be obtained, free of charge, directly from Ci. Ci is a Non-Voting (Ordinary) Member of the Association for Savings & Investment SA (ASISA). A FX fee of up to 0.05% (incl. VAT) on any FX transactions may be payable to Quattro in addition to the annual fees. An execution fee of up to 0.04% (incl. VAT) on any swap transactions may be payable to Celerity in addition to the annual fees referred to above.

Total Expense Ratio (TER): For the period from 1 Apr 2023 to 31 Mar 2026, the TER % has been annualised and indicates the percentage of the value of the portfolio which was incurred as expenses relating to the administration of the portfolio over the rolling 3 year period or since fund inception, on an annualised basis. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER's cannot be regarded as an indication of future TER's.

Transaction Cost (TC): For the period from 1 Apr 2023 to 31 Mar 2026, the TC % has been annualised and indicates the percentage of the value of the portfolio which was incurred as costs relating to the buying and selling of the assets underlying the portfolio. Transaction Costs are a necessary cost in administering the portfolio and impacts portfolio 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 portfolio, investment decisions of the investment manager and the TER. Total Investment Charge is the TER plus TC which indicates the percentage of the value of the portfolio which was incurred as costs relating to the investment of the portfolio.

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