

**Your employees
work hard for you.**



10X clients **retire better**

Only 6% of South Africans retire with enough money to maintain their lifestyles. At 10X we pride ourselves in getting your employees on track for a dignified retirement. The seemingly small decision to join 10X today will give your employees better prospects years from now.

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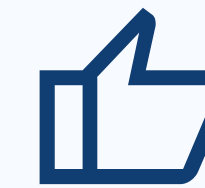
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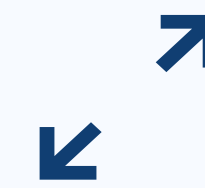


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PART ONE - MORE MONEY WHEN IT MATTERS MOST

How 10X gets clients more **money at retirement**



Low fees

Fees are the single most reliable predictor of your investment's performance.



Index-based solutions

15-year track record of building index-based solutions for a wide range of client and member retirement needs.



A diversified, high-growth portfolio

We invest your money locally and internationally, in a high performing mix of shares, property, bonds and cash.



Life stage investing

We automatically adjust your portfolio according to your investing time horizon, maximising growth and minimising risk.



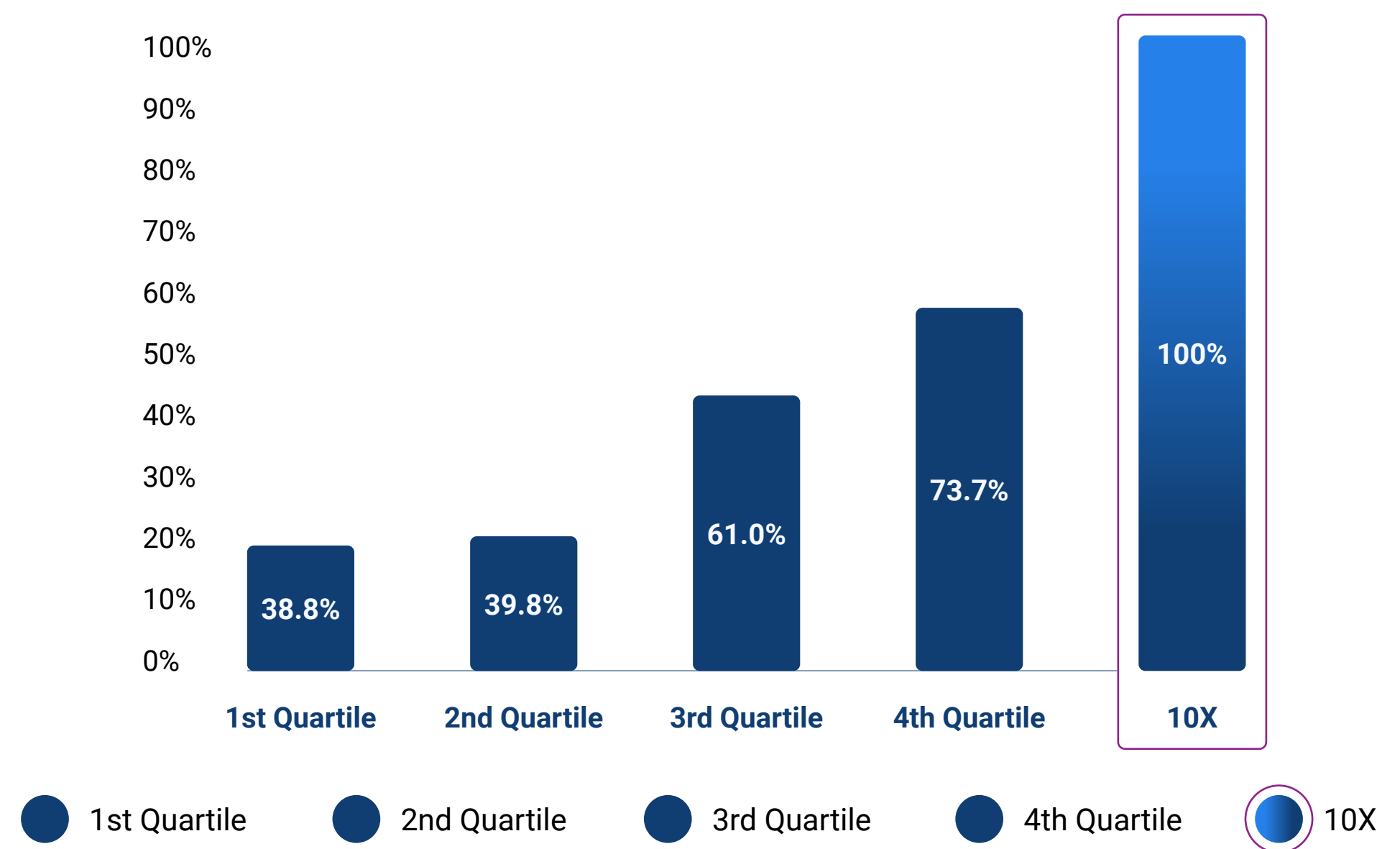
PART TWO - INDEX TRACKING

Superior performance

On a 5-year rolling performance versus the category average, 10X has outperformed 100% of the time net of fees. This has been achieved by using index-based building blocks to create passive solutions designed to meet member needs.

Our consistent outperformance contributed significantly to the achievement of successful retirement outcomes. We are excited for employers, members and advisers to use our solution.

5 year rolling performance vs Category Ave



Source: Morningstar. Ranking data based on 5-year rolling returns vs ASISA Multi-Asset High Equity Category returns 01 January 2008 –31 March 2023. Ave TER over time entire period. 10X strategy returns net of 0.25% + vat.



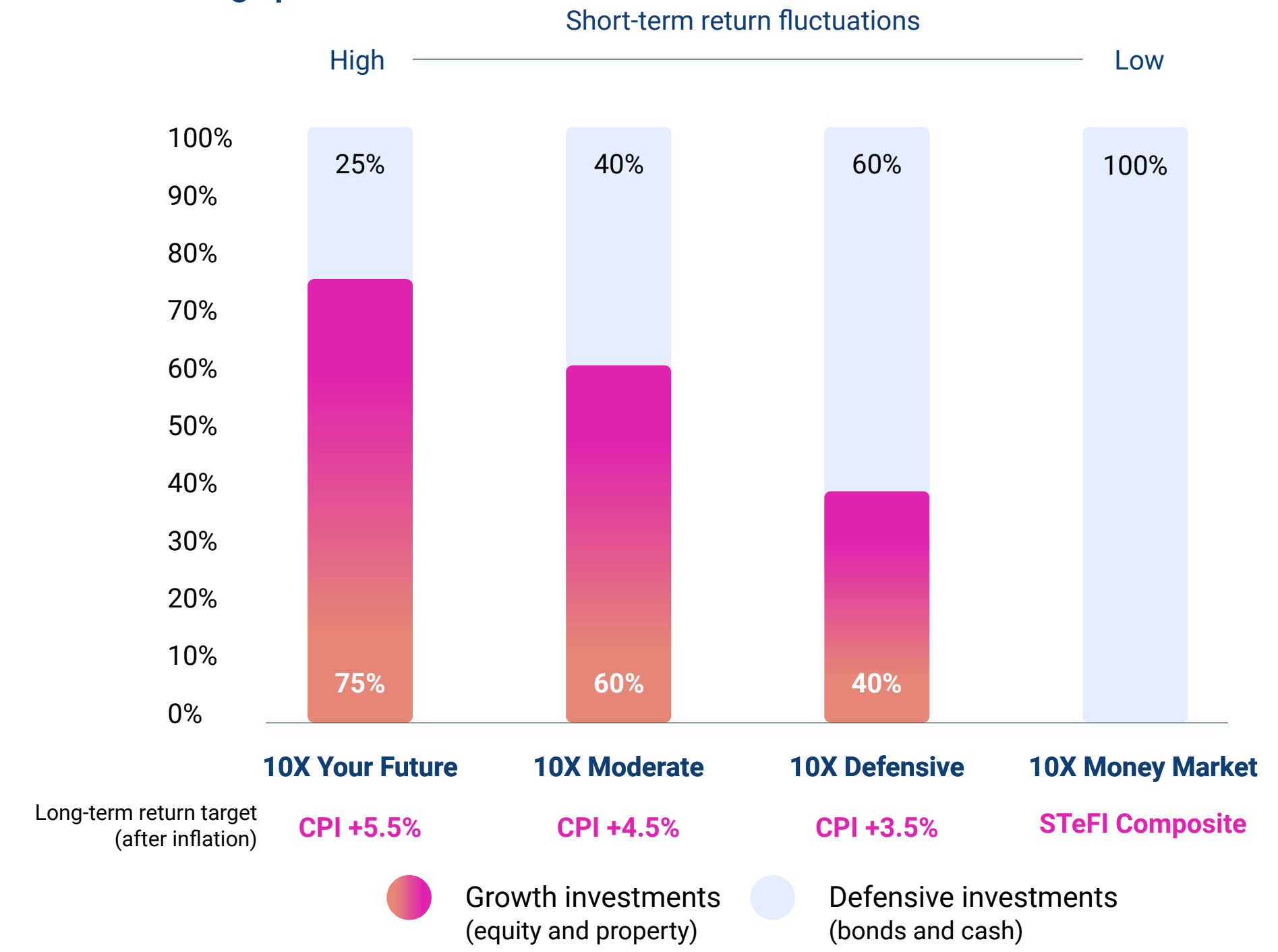
PART THREE - LIFE-STAGE INVESTING

Time drives outcomes

Investment portfolios should be linked to your time horizon. Statistically, the longer you are invested, the better growth assets (equity and property) will perform. The opposite is true for defensive assets (bonds and cash). If you need access to your investment within the next 5 years then you should opt for a more stable portfolio that is unlikely to lose value.

As you near retirement, 10X will automatically decrease your risk and help you preserve your investment by moving into portfolios with more defensive assets and fewer growth assets.

10X's 4 Life-stage portfolios





PART FOUR - MY10X

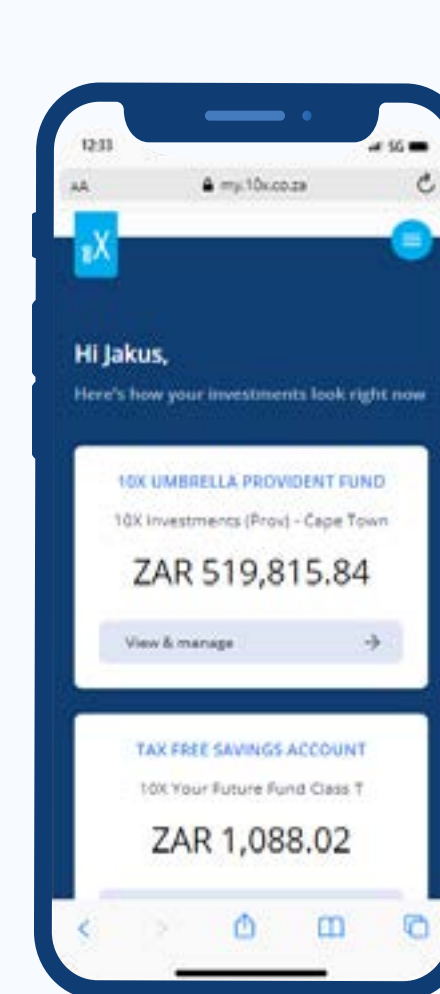
A better retirement in your hands

A successful retirement is about how much you invest and how you invest.

My10X, our online portal, helps you track your retirement savings so that you can determine your future. It develops a simple retirement plan that shows you how much you need to retire and helps you achieve that goal by finding simple ways to save more.

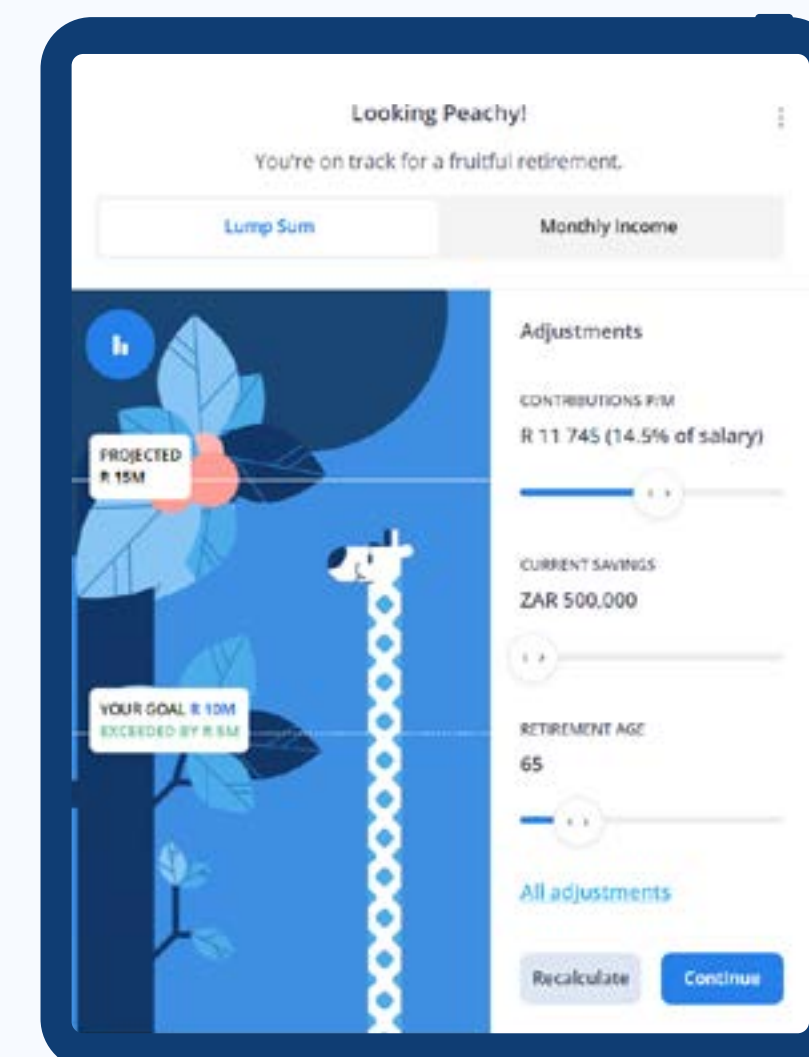
Being able to retire comfortably comes down to two things.

The first is making the right investment. With 10X, that's taken care of: your money is invested in a high-growth, low-cost index fund that can earn you more money over your investment lifetime. The second is investing enough money. While that's ultimately up to you, we want to make the process as simple as possible. Our investor portal, My10X, does just that.



With MY10X, you know where you are

- See what your investments are worth, any time.
- Check your transactions and download statements.



With MY10X, you know where you're going

- Find out how much money you need to retire.
- See if you're on track to achieve it.



With MY10X, you know how to get there

- Make a realistic retirement plan
- See if you're saving enough
- Find ways to save more



PART FIVE - 10X ADMINISTRATION

Small differences, **massive benefits**

Award-winning technology and automation makes your job quicker and easier, starting with the switching process when you join. It also eliminates risk: no manual processing means no human error (we have no pension fund adjudications or professional indemnity claims).

Other features include:

- Contributions and claims processed and tracked online
- Real-time visibility on the status of all claims
- Online tools to support both HR and employees when they join or leave

These are some of the administrative benefits that make switching to 10X an incentive rather than an obstacle.





PART SIX - OUR MANIFESTO

We look after your colleagues when they're in your company and when they leave

Reduced fees for individual products

Employees can invest in, or transfer seamlessly to, 10X retail products at preferential rates.

Seamless transfers

When employees resign or retire, the best thing they can do is simply transfer their company retirement savings into Preservation Funds or Living Annuities. We facilitate this process, and they still get the benefits of our low fees and a proven investment strategy.

Meet your legal obligations

Legislation requires companies to have a default living annuity strategy in place for members exiting their company retirement funds. We can set this strategy up for you, whether your company's retirement funds are with 10X or not.



PART SEVEN - ADVISER SUPPORT

How we partner with professional advisers and EB Consultants

Did you know?

- As at 01 May 2023 54% of all assets on our umbrella is intermediated.
- Our fund is currently supported by more than 15 professional adviser firms.
- We are currently servicing more than 30 intermediated employers.

10X offer advisers the following,

- The ability to design your own bespoke solutions via
 - Segregated fund management and solutions capabilities
 - Administration capabilities
 - Stand-alone fund administration & investment management
- Dedicated intermediary support.
- Dedicated intermediary reporting.
- Facilitation of group risk benefits with all major insurers and binders

10X values the role of the adviser and support the additional layer of governance offered on the fund

- Our platform allows for adviser fees:
Contribution fee based on the ASISA adviser scale.



***Note:** Advisers may also agree on their own fee structures with participating employers.



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