



Corporate Retirement Fund Solutions

Your employees work hard for you.



10X aim to help clients **retire better**

According to the 10 Retirement Reality Report, only 6% of South Africans retire with enough money to maintain their lifestyles.

At 10X we pride ourselves on getting your employees on track for a dignified retirement.

The seemingly small decision to join 10X today may give your employees better prospects years from now.



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



Low Fees

Fees are an important factor that can impact long-term investment outcomes.



Index-based solutions

18-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.



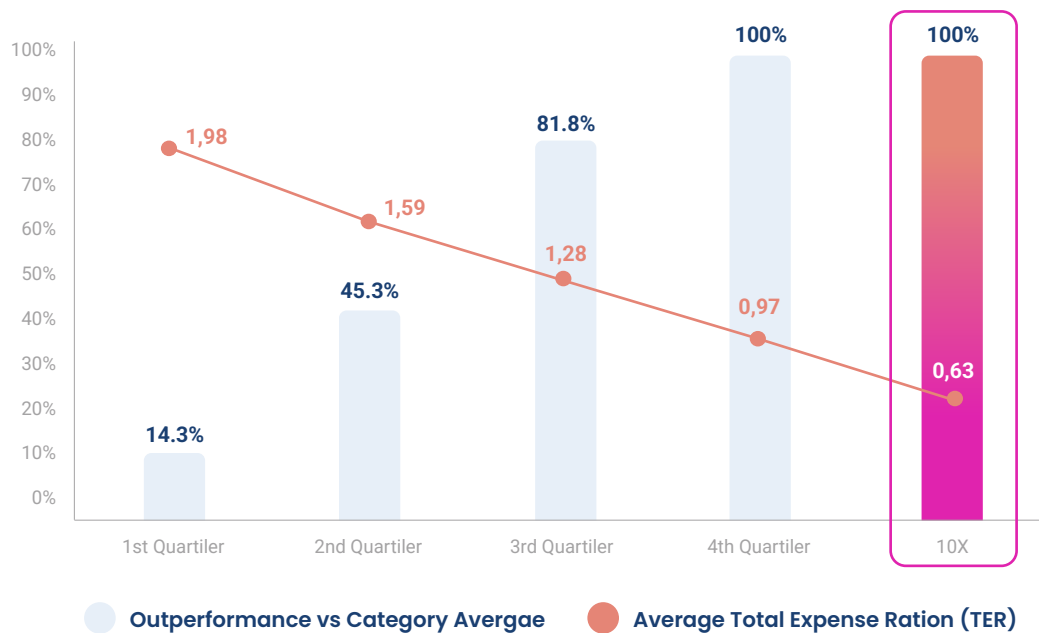
Superior performance

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 perhaps consider looking 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.

5 year rolling performance vs Category Average



Note: Past performance is not indicative of future performance

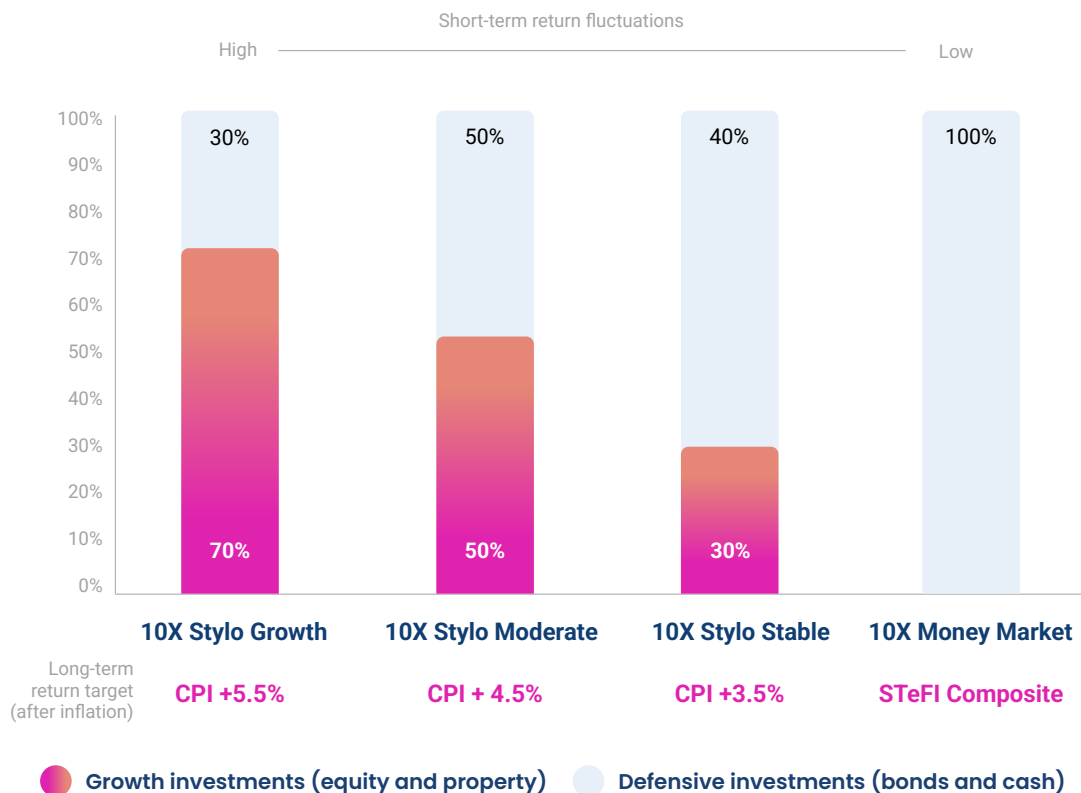
Source: Morningstar. Ranking data based on 5-year rolling returns vs ASISA Multi-Asset High Equity Category returns for fund with more than 10 years of returns data.

Time drives outcomes

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 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.

10X Stylo's 4 Life-stage portfolios



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:



Making the right investment

With 10X, that's taken care of: your money is invested in a high-growth, low-cost fund that can earn you more money over your investment lifetime depending on market conditions.



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

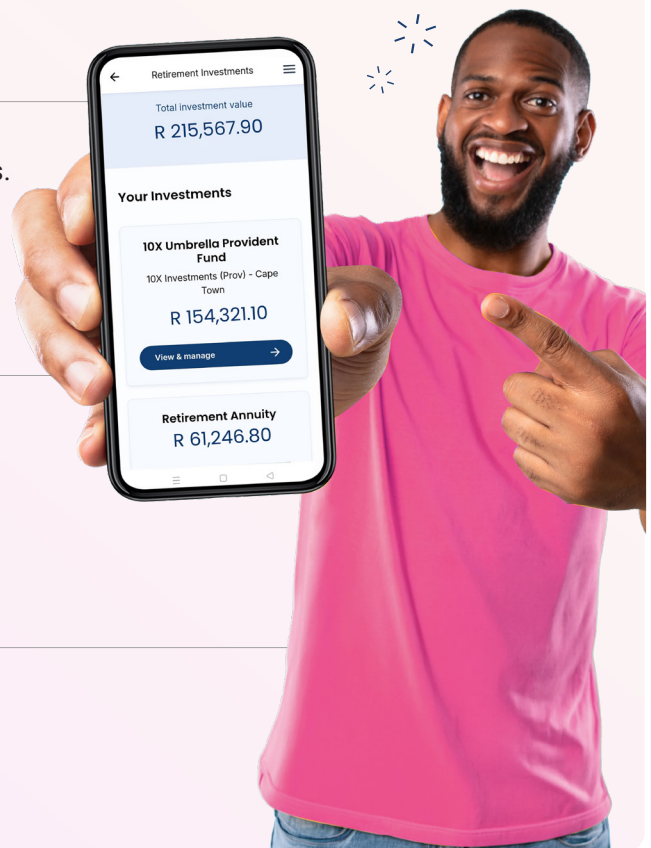
- See what your investments are worth, any time.
- Check your transactions and download statements.

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.



Small difference **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.



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. Applicable fees, including administration, investment management and adviser fees, may apply and will be disclosed prior to any transfer or investment



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.

How we partner with professional advisers and EB Consultants



Did you know?

35%

Assets are intermediated

As of February 2026, 35% of all assets on our umbrella fund is intermediated.

25

Adviser firms

Our fund is currently supported by more than 25 professional adviser firms.

51

Intermediated employers

We are currently servicing more than 51 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 and 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.
 - Adviser fees are agreed between the employer and the appointed adviser and may be charged as a percentage of contributions or assets under management. These fees are typically within industry standard ranges and will be disclosed to members. Adviser fees will reduce overall investment returns.



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

Contact us today

If you need any help in making a decision that works for you, please do not hesitate to reach out to us as we're here to help you every step of the way:

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Visit: www.10x.co.za



Please note: By contacting us, you consent to the collection and processing of your personal information in accordance with our privacy policy, available on our website.



Your Future_

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Performance information is based on historical data and is provided for illustrative purposes only. Comparisons and rankings are subject to methodology, assumptions, and the selected time period.

The suitability of any financial product depends on individual circumstances. Clients should consider their financial needs, objectives, and risk tolerance before making any investment decision.

This document does not take into account your specific financial circumstances and should not be relied upon as the sole basis for any financial decision.