



About the 27four Group

Quarter 2
2025



Who we do it for



Who we do it for

About the 27four Group

Quarter 2
2025

Quarter 2 2025

About the 27four Group



Who we do it for



Quarter 2 2025



About the 27four Group

Who we do it for

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Who we do it for

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Group Overview

Who we do it for

Overview

Team Presence



Established in
2007

Assets under management,
advisory & administration
\$5B

Staff complement
83

B-BBEE
1

Regulatory licenses

- SA: FAIS CAT I, II, IIA, Long Term Insurance, Collective Investment Schemes, Umbrella Fund
- UK: MiFID (application process under way)

Amplifying ROI
return on investment + impact

Blended Finance Partnerships



Mobilising global capital through public listings for investment in sustainable agriculture



Overview



Outsourced Partners

Internal Audit:	Mazars
External Audit:	BDO
Actuarial & Risk:	Milliman
Custodian:	Standard Bank & BNY Mellon
Portfolio Administration:	Prescient Fund Services
Company Secretary:	Acorim
Shari'ah Scholars:	Mufti Ahmed Suliman, Mufti Zaid Haspatel, Mufti Ashraf Qureshi, Mufti Yusuf Suliman

Diversity, Equity & Inclusion

Ownership:

Black	Black Women
90%	86%

Board:

Black	Black Women
67%	67%

Staff:

Black	Black Women
80%	42%
Women	
50%	

Insurance

PI:

R200m
Claim /
R400m

D&O:

R200m
Claim /
R400m

Cyber:

R200m

Overview

Our Clients

Institutions
+200

Retail Investors
+7000

FSPs
+1000

LISPs
+10

- Endowments
- Retirement Funds
- Governments
- Not-for-profits
- Corporates
- Universities

Investing in tomorrow

Global Skills Development for Emerging Asset Managers

BlackRock

ABSIP

Corporate Social Investment



Overview

Business Pillars



Asset Management

- Public Markets
- Private Markets



Fiduciary Management

- Implemented Consulting
- Employee Benefits Consulting
- Individual Financial Advice



Regulatory Fund Hosting Solutions

- Linked-Life License
- CIS Manco (Unit Trusts, ETFs)



Retirement Fund for Participating Employers

- Investment Benefits
- Risk Benefits

Investing in tomorrow

Global Skills Development for Emerging Asset Managers

BlackRock®

ABSIP

Corporate Social Investment



Motus

Overview

Responsible Investment Commitments

Signatory of:



Industry Memberships



Association of Islamic Financial Services Providers



Overview



Business Pillars



Asset Management

- Public Markets
- Private Markets



Fiduciary Management

- Implemented Consulting
- Employee Benefits Consulting
- Individual Financial Advice



Regulatory Fund Hosting Solutions

- Linked-Life License
- CIS Manco (Unit Trusts, ETFs)



Retirement Fund for Participating Employers

- Investment Benefits
- Risk Benefits

Business principles

We are guided by a set of principles that always places the needs of our clients and communities first. We are constantly seeking new approaches and ideas to deliver future ready solutions.



**We think,
consider and do**



**We invest for
the future**



**We change
the game**



**We create value
sustainably**

Overview

Investment Teams

Public Markets – Local and Global and Multi-Asset



A/Prof. Daniel Page
Head: Beta Solutions
16+ yrs. exp.
PhD Finance



Orin Tambo
Head: Investment Strategy
19+ yrs. exp.
CFA, MA



Akona Mlamleli
Head: EMP
12+ yrs. exp.
MCom



Khutso Monyebodi
Senior Investment Associate
7+ yrs. exp.
MCom



Fungai Chimbwero
Investment Associate
14+ yrs. exp.
MCom



Louis Stassen
Senior Investment Associate
10+ yrs. exp.
BSc (Hons.)



Keletso Mphomane
Investment Associate
6+ yrs. exp.
BCom (Hons.)



Hamzah Latha
Investment Associate
6+ yrs. exp.
BCom (Hons.)



Pieter vd Gryp
Investment Associate
18+ yrs. exp.
BCom (Hons.)



Teboho Harries
Investment Ass.
9+ yrs. exp.
BCom



Ndi Manzini
ESG Associate
5+ yrs. Exp.
MSc Env. Sc.,
MBA



Rezaan Mahomed
Investment Ass.
0+ yrs. Exp.
BSc Computer Sc.



Afika Bentsela
Investment Ass.
0+ yrs. Exp.
BCom Acc + Investment
Man.

Private Markets – VC, PE and Infrastructure



Rory Ord
Head
20+ yrs. exp.
CA(SA)



Chad Potter
Principal
18+ yrs. exp.
CA(SA)



Marde Van Wyk
Principal
17+ yrs. exp.
BCom Acc.



Tishanya Naidoo
Principal: VC
13+ yrs. exp.
BCom (Hons.)



Jade Buckton
Associate: VC
7+ yrs. exp.
MCom



Lize Minnaar
Ops Manager
9+ yrs. exp.
CA(SA)



Boitumelo Mahlare
Impact Analyst
4+ yrs. exp.
BCom



Yoliswa Mncube
Impact Analyst
3+ yrs. exp.
BCom



Blayne Van Schalkwyk
Investment Ass.
6+ yrs. exp.
BCom, FMVA, CFA 3

Debt – Agrarius and Private



Werner Opperman
Co-Head
16+ yrs. exp.
MCom, CAIA



Mornay Visser
Co-Head
26 yrs. exp.
BA (IND Psych), MBA



Pieter-Francois Theron
Head of Finance
12+ yrs. exp.
CA(SA)



Yumnaa Petersen
Credit Analyst
17 yrs. exp.
CA(SA)



Wim Prinsloo
Property PM
15 yrs. exp.
CFA



Mzwandile Dayimane
Credit Analyst
3+ yrs. exp.
MSc



Johan Fourie
Head of Legal
12 yrs. exp.
BALLB



Jade Wagenaar
Analyst
3 yrs. exp.
CA(SA)



Koketso Sekokotla
Transaction Attorney
3 yrs. exp.
BA LLB



Juste Zarbarskaite
Data Science
20yrs. exp.
MSc

Investment Team Support



Marlene Dos Santos
Legal
8 yrs. Exp.
BCom Law, LLB



Fatima Vawda
Business Strategy
28+ yrs. exp.
MSc



Vic du Preez
COO
17+ yrs. exp.
BCom (Hons.)



Moeli Lesibe
Head: Investor Relations
13+ yrs. exp.
Dipl. Accounting



Siyabulela Ngxabazi
Operational Risk Manager
15 yrs. exp.
BCom



Mas'ud Harneker
Business Develop.
17+ yrs. exp.
Dipl. in Fin. Plan.



Velly Masulku
Middle Office Manager
9+ yrs. exp.
BCom



Riaz Lachman
Head
25+ yrs. exp.
CA(SA)



Imraan Khan
Principal
19+ yrs. exp.
CA(SA)

Asset Finance

Overview

Operational Teams

Platform Services



Lameez Amlay
MD: Platform
Services
22+ yrs. exp.
Matric



Siphokazi Nongxa
Operations
11+ yrs. exp.
BCom



Lauren Tobin
Operations
9+ yrs. exp.
BCom



Busiswa Nunu
Operations
9+ yrs. exp.
BCom



Sihle Matoti
Operations
10+ yrs. exp.
BCom



Lindisa Ndimande
Operations
1+ yrs. exp.
BCom



Yushaa Kaffar
Operations
1+ yrs. exp.
BCom



Carla Titus
Finance and Ops.
8+ yrs. exp.
CA(SA)



Yakin Singh
Compliance Officer
9+ yrs. exp.
BCom

Finance



Tasneem Rajah
Head of Op. & Finance
10+ yrs. exp.
CA(SA)



Zarina Vawda
Finance Manager
40+ yrs. exp.
Matric



Zainub Gangat
Accountant
30+ yrs. exp.
BCom



Simphiwe Mabaso
Trainee Accountant
3+ yrs. exp.
BCom



Faez Khan
Finance Manager
10+ yrs. exp.
CA(SA)



Rinos Makwindi
Accountant
17+ yrs. exp.
BCom

Information Technology



Adrian Pillay
Head of IT
21+ yrs. exp.
Diploma in IT
Engineering



Emmanuel
Solomons
Senior IT Support
10+ yrs. exp.
IIT Certified



Irfaan Salejje
IT Technician
5+ yrs. exp.
Computer Software
Engineering

HR and Brand Management



Ahara Azmuth
Head of HR
7+ yrs. exp.
BCom (Hons.)



Mikhaeel Vawda
Brand Manager
9+ yrs. exp.
Dipl. Business
Management

Software Development



Aluwani Dzhivhuho
Reporting
16+ yrs. exp.
IT



Kayen Vengethasamy
Software Developer
5+ yrs. exp.
BSc: IT

Office Management



Simphiwe Nkosi
Administrator
8+ yrs. exp.
Diploma in HR



Annah Dobe
Hospitality
Manager
18+ yrs. exp.
Matric

Retail and Employee Benefits Client Consultants



Claire Sherwood
Head: Umbrella Fund
27+ yrs. exp.
BSc (Hons)
Actuarial Science



Rainier Joubert
MD: Advisory
Services
18+ yrs. exp.
CFP™



Fagmida Desai
MD: Retail
Client Services
24+ yrs. exp.
Matric



Mabroorah Sayed
Client Services
11+ yrs. exp.
BCom



Charvene Sauls
Client Services
13+ yrs. exp.
Matric



Tamnique Rodrigues
Client Services
12+ yrs. exp.
Dip. Business Admin



Cynthia Prinsloo
Client Services
43+ yrs. exp.
Matric



Matilda Mahlangu
Client Services
7+ yrs. exp.
Matric



Aadil Hajee
Client Services
14+ yrs. exp.
Matric



Razak Jooma
Client
Services
44+ yrs. exp.
Matric



Faadhila Patel
Client Services
2+ yrs. Exp.
BED

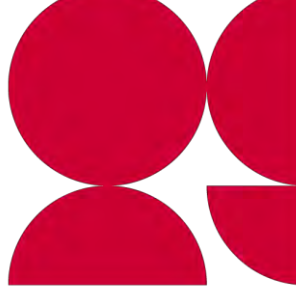
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2

Asset Management

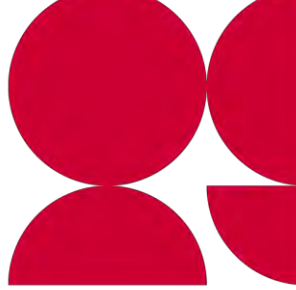
Who we do it for

Teams / Capabilities



	Funds	Conventional	Shari'ah	Beta Solutions	DEInvest	Private Markets	Capital Partners	Alphacent
	Description	Risk-profiled and single strategy portfolios	Risk-profiled and single strategy portfolios	Low-cost index tracking and smart-beta solutions	Asset manager development programme for black and/or women managers	Direct, fund of funds and blended finance in VC, PE and Infrastructure	Listed sustainability-linked bond, private credit and property	Shari'ah compliant asset-backed private credit
Public Markets	Money Market	■			■			
	Income	■	■		■			
	SA Bonds	■		■	■			
	Multi-Asset Class	■	■		■			
	Medical Aid	■						
	SA Equity	■	■	■	■			
	Global Equity	■		■	■			
	Smooth Bonus	■			■			
	Portable Alpha + Hedge Funds	■						
	SA Large Cap Equity AMETF				■			
	SA Multi-Factor Equity AMETF				■			
	Global Shari'ah Equity AMETF		■		■			
	Global Multi-Factor Equity AMETF				■			
	Agrarius Bond			■			■	
Private Markets	Venture Capital					■		
	Private Equity				■	■		
	Infrastructure				■	■		
	Private Credit		■				■	■
	Real Estate						■	

Teams / Capabilities



Efficient solutions for institutional and retail investors

At 27four, we provide tailored investment solutions for clients of all sizes—both institutional and retail—leveraging a range of regulated vehicles to meet your financial goals cost-effectively, with flexibility and reliability, while upholding the highest standards of compliance and governance.

Segregated on balance sheet

Pooled

Unit Trusts

UCITS

Equity Index
Basket Linked
Instruments

Exchange
Traded Funds

Managed
Stockbroking
Accounts

JSE Listed
Note
Programme

Life Pools

Partnership
Agreements

Retirement
Annuities /
Umbrella Fund

Living
Annuities/
Blended
Annuities

Preservation
Fund

Endowment

Tax-Free
Savings

2

Asset Management

Fund of Funds

Who we do it for

Fund of Funds



Multi-Asset Class

Low Risk

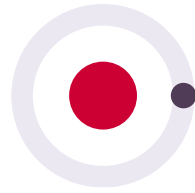
- 27four Stable FoF - CIS
- 27four CPI+3% Fund- Life Pool
- 27four Medical Aid CPI+3% Fund - Life Pool

Medium Risk

- 27four Balanced FoF - CIS
- 27four CPI+5% Fund- Life Pool
- Progressive CPI+5% Fund

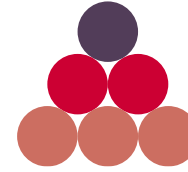
High Risk

- 27four Asset Select FoF - CIS
- 27four High equity Balanced FoF - CIS
- 27four CPI+7% Fund - Life Pool



Global

- 27four Global Equity Fund of Funds - UCITS, USD
- 27four Global Equity Feeder Fund - CIS, ZA



SA Income

- 27four Diversified Income Fund - CIS
- 27four Diversified Income Fund - Life Pool



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Asset Management

Beta Solutions

Who we do it for

Beta Solutions



What we do

Beta Solutions is a standalone division within 27four Investment Managers, offering a diverse range of discretionary asset management and advisory products and mandates.

This division serves both 27four and the broader market.

Fund Management

Passive Tracking (β)

Index Replication

- SA Equity
- SA Property
- SA Fixed Income
- SA Shari'ah
- Global Equity
- Global Shari'ah
- Global Property

Enhanced Passive ($\beta+$)

Style/ML enhanced

- Spectrum of enhancement anchored on benchmark
- SA Equity
- SA Property
- SA Fixed Income
- Global Equity
- Global Shari'ah



Beta Solutions



What we do

Advisory

Manager Selection

Manager evaluation and selection applying machine learning

- Underpinned by academic research
- Effective scoring of universe of managers across mandate/asset class

Equity/Fixed Income Completion

Style vs Sector completion Duration vs Convexity Completion

- SA Equity
- Offshore Equity
- SA Fixed Income
- Offshore Fixed Income

Strategic Asset Allocation

Applying Monte Carlo Simulation & Black-Litterman Mean-Variance Optimisation

Tactical Asset Allocation

Applying asset class momentum and Machine Learning



2

Asset Management

Private Markets

Who we do it for

Private Markets

Driving Growth and Impact

Venture Capital
Private Equity
Infrastructure

Our expert private markets team provides access to a strong pipeline of venture capital, private equity, and infrastructure investments, aimed at delivering superior returns while driving innovation, economic growth and job creation. Through strategies like blended finance, we efficiently de-risk investments, attract capital, and unlock value, ensuring sustainable outcomes.

Blended Finance Partnerships



4,000+

Jobs supported and more than 1,200 permanent jobs created across all provinces of South Africa, with 49% being youth and 58% being women

Direct Deals



60+

Portfolio companies across mandates

Fund of Funds



18%+

Net IRR achieved to date on flagship private equity fund

A large, light-colored number "2" centered within a dark circular background.

Asset Management

Shari'ah Compliant Solutions

Who we do it for

Shari'ah Compliant Solutions



Invest with complete faith

Shari'ah Advisors

- Mufti Ahmed Suliman
- Mufti Zaid Haspatel
- Mufti Ashraf Qureshi
- Mufti Yusuf Suliman

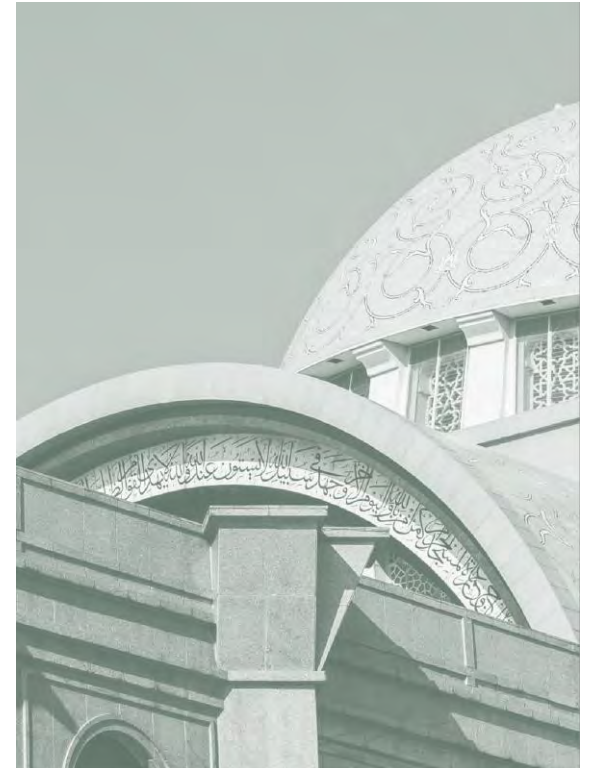
Leaders and innovators in Islamic Financial Products

17-year track record in the management of Shari'ah compliant funds

Listed Africa's first sustainability-linked Islamic Bond (Sukuk) on the JSE – R10 Billion Note

Diverse and differentiated Shari'ah compliant product range

Strong market penetration and brand recognition within Muslim community



Shari'ah Compliant Solutions

Shari'ah compliant product offering



Multi-Asset Class

- 27four Shari'ah Balanced Fund of Funds - CIS
- 27four Shari'ah Stable Fund - Life Pool
- 27four Shari'ah Multi-Managed Balanced Fund - Life Pool
- 27four Shari'ah Wealth Builder Fund - Life Pool



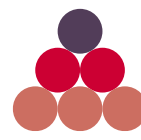
Global

- Global Shari'ah Equity AMETF
- Balanced - Life Pool
- Stockbroking Managed Accounts



SA Security

- 27four Shari'ah Active Equity Fund - CIS
- Stockbroking Managed Accounts



SA Income

27four Shari'ah Income Fund - CIS



Agrarius Sukuk

Listed on the JSE Debt Market Sustainability Segment



Private Credit

27four Shari'ah Credit Fund - Life Pool

2

Asset Management

Capital Partners

Who we do it for

Capital Partners



Credit-driven innovative solutions

27four Capital Partners is a standalone division within the 27four Group focused on the delivery of attractive yields through innovative credit solutions.

Concentrating on the agriculture value chain, real estate, and business financing, this division enhances liquidity access and fosters sustainable growth by tailoring its offerings to meet specific market needs.

Agrarius
Sustainability Engineered™

Agriculture-focused
investment company

Sustainability linked
investment opportunities

R10 billion asset-backed Sukuk JSE listed note program

Aegis
Private Credit Fund

Flexible financing
alternative to traditional banks

Asset-backed lending
secured by collateral

Alpha generation from origination, experience and risk management

Real Estate
Private

Access unique high-quality opportunities in SA property

AI adoption enabling data-driven decisions through Proptech

Income stability, yield and an inflation hedge

2

Asset Management

Alphacent

Who we do it for

Alphacent



Unlocking Yield Through Shari'ah-Aligned, Asset-Backed Credit

27four Alphacent is a standalone division within 27four Investment Managers, specialising in Shari'ah compliant asset-based financing (ABF) and private credit.

From origination to outcome—Shari'ah-compliant, asset-backed credit solutions that deliver yield and protect capital.

©27four Group | Proprietary and Confidential

Structured Finance Solutions

Connecting borrowers and funders through tailored financing structures that align capital needs with investor objectives

Deal Origination

Originate secured, high-quality transactions with recurring cash flows and opportunistic liquidity events—unlocking differentiated risk-return opportunities

Unique Private Credit Investment Opportunities

Transform complexity into opportunity through expert structuring and flawless execution of credit transactions

Capital Access for Sustainable Growth

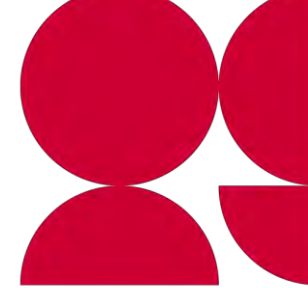
Provide strategic funding that empowers entrepreneurs, preserves ownership, and safeguards investor capital through expert support and aligned partnerships

Offer Funders High-Quality Credit Exposure

Deliver access to credit risk backed by committed cash flows and high-quality assets, enhancing portfolio security and resilience

Alphacent is an approved aggregator on the JSE Private Placements platform

Alphacent



Unlocking Yield Through Shari'ah-Aligned, Asset-Backed Credit

27four Alphacent is a standalone division within 27four Investment Managers, specialising in Shari'ah compliant asset-based financing (ABF) and private credit.

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Shari'ah Credit Fund

Shari'ah compliant private credit with strong asset protection delivering stable consistent returns

Shari'ah-Compliant Financing

A Shari'ah-compliant alternative to traditional bank funding, providing fair, transparent, and interest-free financing solutions

Secured Asset-Backed Lending

Investments secured by high-quality assets, minimising credit risk and enhancing capital preservation

Alpha Generation Through Expertise

Leverage strong market insights, structured origination, and active risk management to maximise risk-adjusted returns

Low Volatility and Portfolio Diversification

A non-correlated fixed-income alternative, mitigating market fluctuations while enhancing capital stability

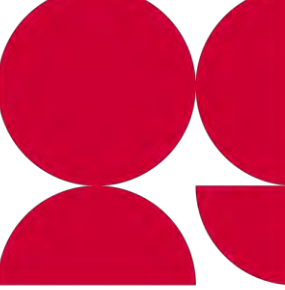
Alphacent is an approved aggregator on the JSE Private Placements platform

3

DEInvest

Who we do it for

ROII



Return on Investment and Impact

Research

Benchmarking
Diversity, Equity
and Inclusion in
South African
Asset Management

Partnerships

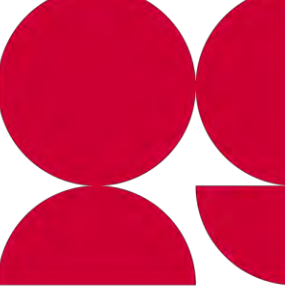
Leveraging
catalytic capital to
accelerate social
and investment
returns

Development

Harnessing the
transformative
potential of
diverse asset
managers



Research



Monthly and Annual Surveys

BEE.conomics®

Measuring the investment performance of **majority black-owned, managed and controlled** asset managers

Gender.conomics™

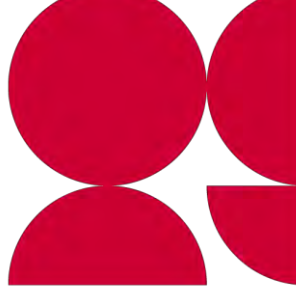
Measuring the investment performance of **women-led** asset managers

27four DEI Index

Benchmarking **diversity, equity and inclusion** in South African asset management



Partnerships



>2,000

permanent jobs
created

>4,000

jobs supported

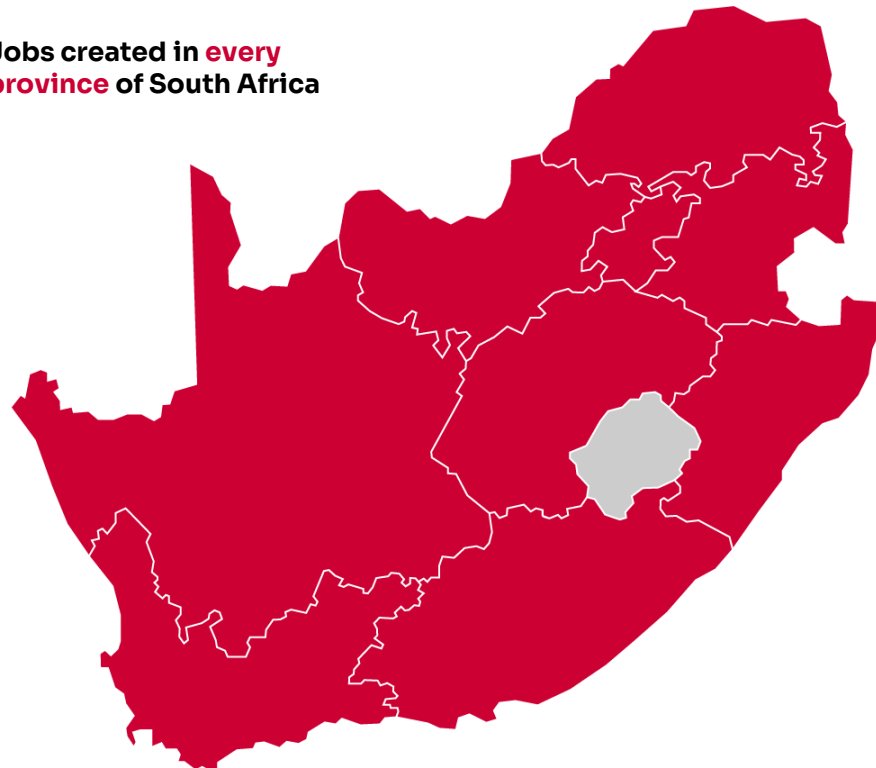
40x

leverage on
Jobs Fund grant
funding

R7bn

matched
funding raised

Jobs created in **every**
province of South Africa



49%

youth
employment
(new jobs)

58%

women
employment
(new jobs)

Partnerships

fundHER=
forward



Empowering **first-time women-led** fund managers for success in Southern African private markets

- Deal warehousing
- Operational capital
- Pipeline execution
- Mentorship
- Support



Partnerships



A venture capital fund which supports **high-growth** African companies addressing **social issues**, aiming for substantial returns and meaningful **impact** while mitigating risk.

R100m

first loss cushion in place, providing significant return enhancement.

Existing portfolio across cyber security, medical diagnostics, telemedicine and fintech



Partnerships

Agrarius  JSE



Mobilising **global capital** through **public listings** for investment in sustainable **agriculture**

Africa's first listed sustainability-linked Sukuk

Invest **across** the agriculture value chain

Support **job creation** in **rural** areas

>R1,2bn

deployed since JSE listing

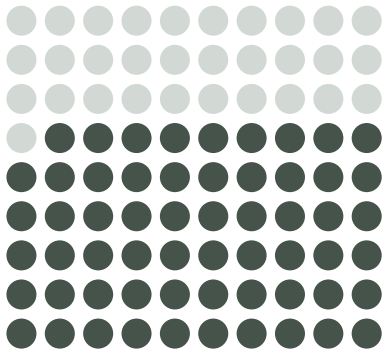


Development



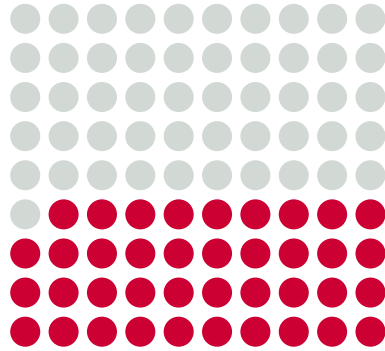
Supporting the growth and development of black and/or women asset managers across public and private markets since 2007

59



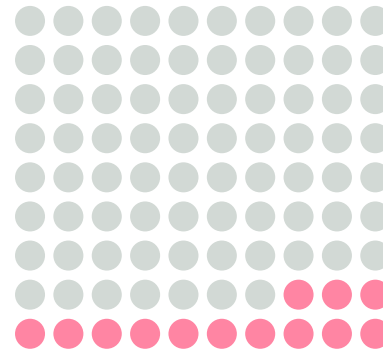
Total number of start-up and emerging asset managers supported

39



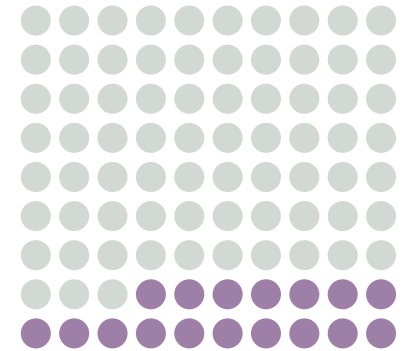
Total number of first-time asset managers seeded

13



Total number of women portfolio managers seeded and supported

17



Our pioneering track record in managing and advising on diverse asset manager development programmes

Supporting institutional investors close their inequity gap



Platform Services

Who we do it for



Platform Services



Creating meaningful partnerships

An independent fund hosting solution with a registered collective investment scheme manager license and investment linked life license under one platform.

Partnering with discretionary fund managers, asset managers, retirement funds, asset consultants, umbrella funds and wealth managers to create and establish their own investment funds and products to market.

- **Gain Easy Access to Markets**
Establish unitised portfolios without the hassle of obtaining your own licenses or managing capital requirements.
- **Portfolio Administration**
Asset and liability administration through our outsourced administrator or appoint your preferred administrator.
- **Mandate Compliance and Reporting**
Mandate monitoring and Regulation 28 reporting, along with reporting to the FSCA, Prudential Authority, and SARB.
- **Customisation**
Professionally tailored product documentation, customised in your brand.

Linked Life License

Fund Policy

Living Annuity

Endowment Policy

CIS Scheme

Unit Trusts

Tax Free Savings

ETF Scheme

Passively Managed

Actively Managed

5

Fiduciary Services

Who we do it for

Fiduciary Services

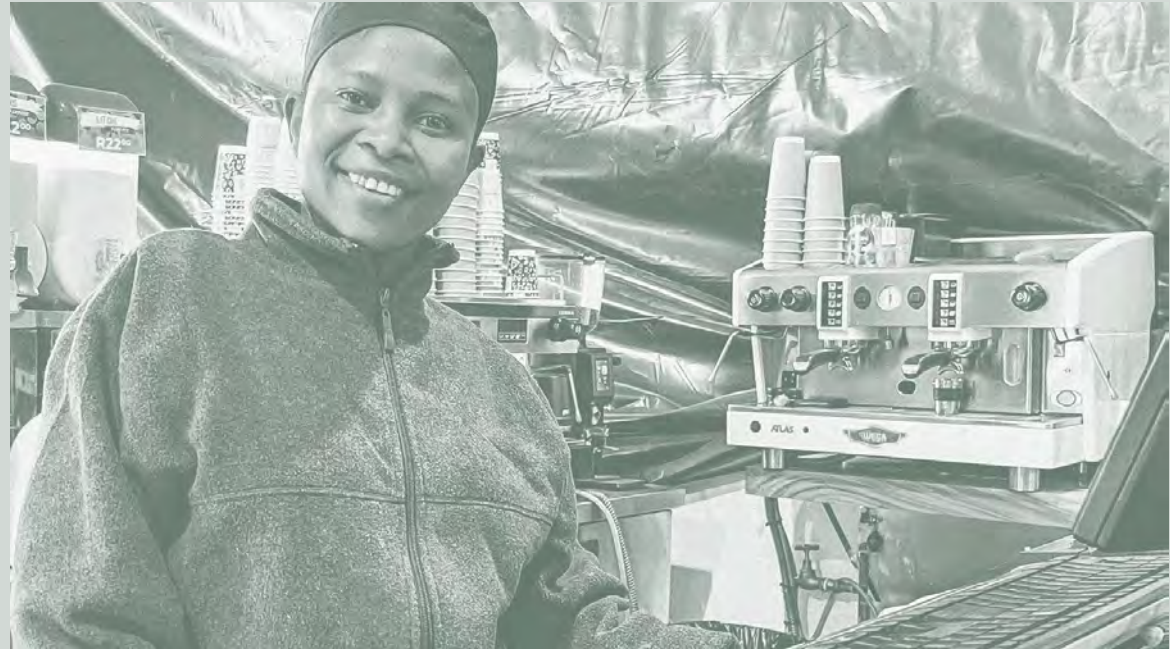


Where expertise meets performance

We offer comprehensive fiduciary management solutions tailored to institutional investors, ensuring that investment strategies align with long-term objectives.

Using advanced Asset Liability Modelling including the use of machine learning, we determine the optimal asset allocation, select top-performing managers, and construct resilient, diversified portfolios. Our integrated approach, from strategy development to implementation, guarantees disciplined execution, rigorous risk management, and continuous oversight.

Institutions choose us because we combine experience with cutting-edge technology, delivering performance, governance, and sustainable growth. Our commitment is to drive your objectives with precision and purpose, ensuring sustainable outcomes.



Where we play

	Traditional Consulting	Fiduciary Management	Multi-Management
Governance			
Construction and maintenance of policies: Investment Policy Statement, ESG and Transformation policies	■	■ ●	
Investment Strategy Formulation			
Asset Liability Modelling	■	■ ●	
Strategic Asset Allocation modelling	■	■ ●	●
Mandate design	■	●	●
Asset Manager/Strategy Selection			
Local and global	■	■ ●	●
Public and private markets	■	■ ●	●
Asset manager incubation and development	■	■ ●	●
Portfolio Construction			
Risk budgeting	■	●	●
Active/passive	■	●	●
Style blending	■	●	●
Liquidity management	■	●	●
ESG Integration			
Impact investments	■	■ ●	●
Active stewardship	■	■ ●	●
Diversity, equity and inclusion	■	■ ●	●
Implementation			
Fund vehicle / platform, segregated	■	●	●
Daily unitisation and valuation incl. cost management	■	●	●
Cashflow management	■	●	●
Risk Management			
Operational risks	■	●	●
Tactical asset allocation	■	●	●
Investment risks	■	●	●
Quantitative and Qualitative Reporting			
Customised monthly and quarterly reporting	■	●	●
Research			
Regular quantitative and qualitative research output		●	●

Legend

- Fund responsibility
- 27four responsibility



A large red circle containing the white number "6".

6

A person wearing roller skates on a paved surface, with another person on skates in the background. The image is overlaid with a red graphic on the right side.

Employee Benefits

Who we do it for

Employee Benefits



Enriching brighter futures

With strong expertise in employee benefits consulting, we are dedicated to helping institutions safeguard and strengthen the financial well-being of their retirement fund members. Our proven track record of delivering exceptional results ensures members receive the security and benefits they've worked hard to achieve. Employers can also choose to opt for the 27four Umbrella Fund for its streamlined management, cost efficiency, and ability to provide comprehensive retirement solutions, ensuring their employees' financial security while reducing administrative burdens.

Employee Benefit Consulting

Benefit design and advice	Fund governance structures	Member communication
Regulatory reviews and strategy advice	Administration services	Secretarial services
Management of risk claims	Death claim resolutions and investigations	Risk management policy
Member benefit counselling	Legal duties	Investment strategy review and advice
Contract review and SLA management	Section 14 processes	Cost management
Group risk review and benefit design	Trustee training	Product reviews

27four Umbrella Fund

- Tailored employee benefits design
- Focused on affordability
- No opaque and hidden costs
- Independent service providers
- High quality personalised service

Transparent.
Untied. Affordable.

Tailor your contribution rates and benefits

Choose your insurer and medical aid provider

investment solutions tailored to your membership profile



Annexures

Who we do it for

Our approach to investing sustainably



We invest sustainably

27four was among the early adopters of responsible investment in South Africa, becoming a signatory to the PRI in 2007. We recognise our critical role as a steward of long-term capital and the need to counter short-termism that has contributed to multiple sustainability challenges.

Our approach to ESG implementation is informed by our fiduciary duty to act in our clients' best long-term interests. We believe this includes improving ESG performance and enhancing real-world impact, alongside to managing risk and delivering superior returns.



ESD Integration

Systematically and explicitly incorporating ESG considerations into investment decisions, including security analysis and asset allocation.



Active Stewardship

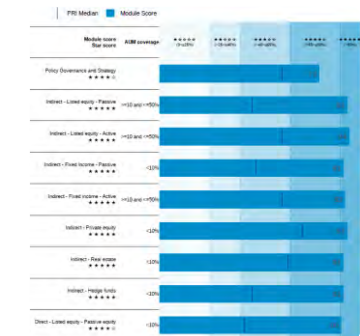
Influencing the behaviour of investee companies through proxy voting and engagement, including collaborative engagement.



Impact Investment

Investing with the intention of generating measurable beneficial social and environmental impact together with investment returns.

Signatory of:



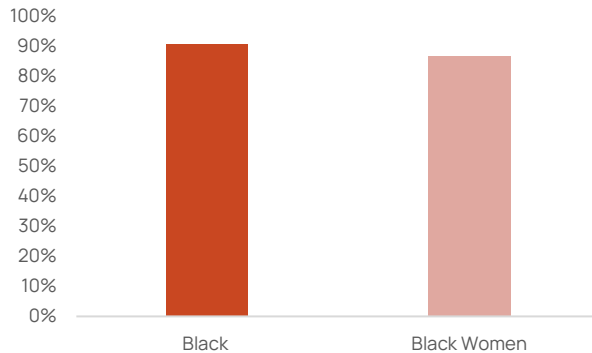
Diversity, equity and inclusion at 27four



Demographics



Ownership



B-BBEE



Policies & Governance

Foster a culture where differences among people are embraced, where our processes are impartial and fair and where everyone has a voice.

- Supply chain procurement
- Transparency of employee demographics
- Integration of DEI as a metric for executive performance
- Offer clear guidance for career progression
- Commit to pay equity
- Uphold fair practices in recruitment and retention
- Stringent sexual harassment policies

As a fiduciary to our clients

The intentional integration of factors related to historically disadvantaged populations and gender into investment decisions to enhance both societal and financial returns

DEIinvest

Research & Publications

“

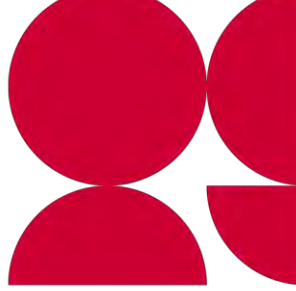
At 27four, we lead the way in asset management by combining cutting-edge research with advanced machine learning and innovative techniques, empowering smarter, data-driven investment decisions.”



Orin Tambo
Head of Investment Strategy



Corporate Social Investment



At 27four, we are committed to corporate social investment through impactful partnerships and initiatives. In collaboration with the DP World-Motus Trust, we've helped build libraries and upgrade learning environments in disadvantaged communities, benefiting thousands of learners daily.

We also provide scholarships for disadvantaged and "missing middle" students, ensuring access to quality education. Our social support extends to critical areas like medical supplies, orphanages, social services, and frail care. Additionally, our financial literacy academy offers weekly sessions to empower community members with financial education.

Partnership with the DP World and Motus Community Trust

Establishment of school libraries and upgrading of facilities in impoverished schools.



Community and Social Support

Medical supplies, orphanages, social services, frail care and school infrastructure.



University Scholarships

For the "missing middle" and disadvantaged students.



Financial Literacy and Wellness

A dedicated space in the Johannesburg community where free weekly talks are held to make savings and investment knowledge accessible to everyone, empowering individuals to take control of their financial well-being.



Insurance Cover





LOCKTON
UNCOMMONLY INDEPENDENT

20 March 2025

TO WHOM IT MAY CONCERN
CONFIRMATION OF INSURANCE FOR 27FOUR HOLDINGS AND SUBSIDIARIES

We are pleased to confirm that comprehensive insurance cover has been arranged for 27four Holdings (Pty) Ltd as follows:

Insured	27four Holdings (Pty) Ltd 27four Investment Managers (Pty) Ltd 27four Life Limited 27four Collective Investments (RF) (Pty) Ltd 27four Advisory Services (Pty) Ltd Pioneer Wealth Managers (Pty) Ltd
Insurer	Guardrisk Insurance Company Limited
Period of Insurance	1 st April 2025 to 31 st March 2026 (both dates inclusive)
Type	Crime & Civil Liability
Main Policy Limit	R 200,000,000 each claim R 400,000,000 in the annual aggregate
Territorial Limits	Worldwide, excl. USA/Canada

Cover is subject to the policy terms, exceptions and conditions.

Should you have any queries please do not hesitate to contact us.

Your sincerely,




Preston Reddy

Cell Number 061 436 8784

Email: prestonr@lockton.com

Lockton South Africa (Pty) Ltd. Authorised Financial Services Provider FSP No 25937.
Ground Floor, The Crossing, 372 Main Road, Bryanston, Johannesburg, Gauteng, 2191.
Registration Number 2005/037205/07
Directors S. Casserly, D. Attree, K. Thorpe (British)

Tel +27 11 510 1345
Email info@lockton.co.za
lockton.co.za



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UNCOMMONLY INDEPENDENT

20 March 2025

TO WHOM IT MAY CONCERN
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Insured	27four Holdings (Pty) Ltd 27four Investment Managers (Pty) Ltd 27four Life Limited 27four Collective Investments (RF) (Pty) Ltd 27four Advisory Services (Pty) Ltd Pioneer Wealth Managers (Pty) Ltd 27four Umbrella Fund
Insurer	ITOO Special Risks (Pty) Ltd
Period of Insurance	1 st April 2025 to 31 st March 2026 (both dates inclusive)
Type	Cyber Liability, Crisis Management and Notification, Expenses, First Party Expenses, Cyber Extortion, Digital Media Liability, Initial Response Phase, Outsourced Service Provider, E-financial Loss, Loss of Business Income
Main Policy Limit	R 50,000,000 in the annual aggregate (Sub-limits apply)
Territorial Limits	Worldwide

Cover is subject to the policy terms, exceptions and conditions.

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Your sincerely,



Preston Reddy

Cell Number 061 436 8784

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Insured	27four Holdings (Pty) Ltd 27four Investment Managers (Pty) Ltd 27four Life Limited 27four Collective Investments (RF) (Pty) Ltd 27four Advisory Services (Pty) Ltd Pioneer Wealth Managers (Pty) Ltd
Insurer	Guardrisk Insurance Company Limited
Period of Insurance	1 st April 2025 to 31 st March 2026 (both dates inclusive)
Type	Directors & Officers Liability
Main Policy Limit	R 200,000,000 each claim R 400,000,000 in the annual aggregate
Territorial Limits	Worldwide, excl. USA/Canada

Cover is subject to the policy terms, exceptions and conditions.

Should you have any queries please do not hesitate to contact us.

Your sincerely,



Preston Reddy

Cell Number 061 436 8784

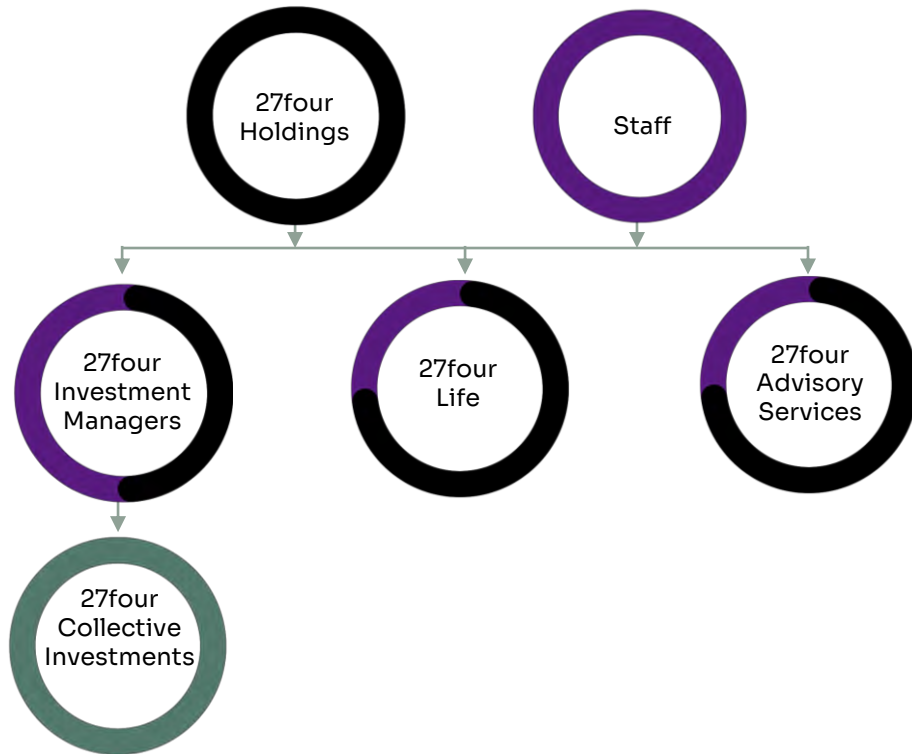
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lockton.co.za

Corporate Structure

Ownership



Directors across Group Companies



Fatima Vawda
Group CEO



Hazel-Bango Moyo
Independent Non-Executive Director



Geoffrey Carter
Independent Non-Executive Director



Rory Ord
Executive Director



Siyabulela Ngxabazi
Non-Executive Director



Lameez Amlay
Executive Director



Chad Potter
Executive Director



Rainier Joubert
Executive Director



Werner Opperman
Executive Director



Riaz Lachman
Executive Director



Vic du Preez
Executive Director



Zarina Razak
Executive Director

Important Information

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Therefore, no responsibility is accepted by 27four for the treatment of any court of law including, but not limited to, tax and banking authorities, with regard to the outcome of any transaction proposed herein. Whilst this information has been made in good faith and every effort has been made to ensure the accuracy and completeness of the information contained herein, it is recommended that any the addressee perform its own due diligence so as to consider the proposal in the light of the addressee's specific circumstances. No representation or warranty, express or implied, is given by 27four, the company, or any of their subsidiary undertakings or affiliates or directors, officers or any other person as to the fairness, accuracy or completeness of the information or opinions and no liability whatsoever for any loss howsoever arising from any use of this information or its contents otherwise arising in connection therewith is accepted by any such person in relation to such information.

27four Investment Managers (Pty) Ltd (FSP no. 31045), referred to as the FSP, is an authorised financial services provider under Section 8 of the Financial Advisory and Intermediary Services Act ("FAIS") and is regulated by the Financial Sector Conduct Authority (www.fsca.co.za). The FSP is committed to ensuring that all financial services are delivered following industry best practices and conducts its business ethically, equitably, and in a manner that safeguards the interests of all stakeholders. The FSP will avoid or mitigate any actual or potential conflicts of interest to ensure that such conflicts do not impede the delivery of fair and unbiased outcomes to its clients.

The FSP has a comprehensive Conflict of Interest Policy that outlines how any actual or potential conflicts of interest within the organisation are managed. This policy can be accessed on its website at <https://www.27four.com/legal-terms-and-conditions/>. The FSP will disclose any potential or actual conflicts of interest in line with this policy.

Contact Information



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Rosebank, Johannesburg, 2196
+27 (0)11 442 2464

Cape Town

5 Cavendish Street, Ground
Floor, Cape Town, 7708
+27 (0)21 671 2173



Our Name

Our name reflects the momentous day when South Africa's democracy was born: **27 April 1994**. Pregnant with potential and possibility, it serves as a constant reminder to contribute toward a future that is inclusive, equitable, and sustainable.



WhatsApp

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Client services

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Email

info@27four.com



[27four.com](https://www.27four.com)