



NJMPF

Your Fund, Your Savings, Your Future

Provident Fund Portfolio 2026

ABOUT THE FUND

The Provident Fund is a defined contribution fund established in 1996. Member and Employer contributions are invested in a portfolio of investments, mainly in the local stock exchange, the Johannesburg Stock Exchange and in global markets. The type of investments are regulated by Section 36 of the Pension Funds Act (Regulation 28) so that the portfolio is well suited to retirement fund requirements.

INVESTMENT TARGET

- * To achieve a long-term real return of at least CPI plus 4.5% net of investment fees over rolling five year periods.
- * To add returns of 2% a year in excess of that achieved from rolling the passive benchmark portfolio measured over a 5 year period.

PORTFOLIO RISK INDICATOR

LOW	STABLE	MEDIUM	HIGH
		✓	

ASSET MANAGERS

Rm

Offshore Investments	29.29%
Domestic Investments	70.71%
TOTAL	100.00%

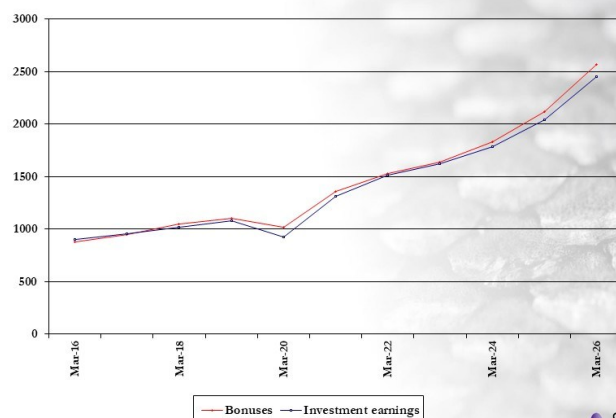
FEES

The average fee for asset managers is 0.53% of asset value.

INVESTMENT PERFORMANCE

5 Years to	Returns %	Benchmark%	CPI +4.5%
2026/03/31	13.71%	13.65%	9.45%

Returns earned vs bonuses from 2016 to 2026



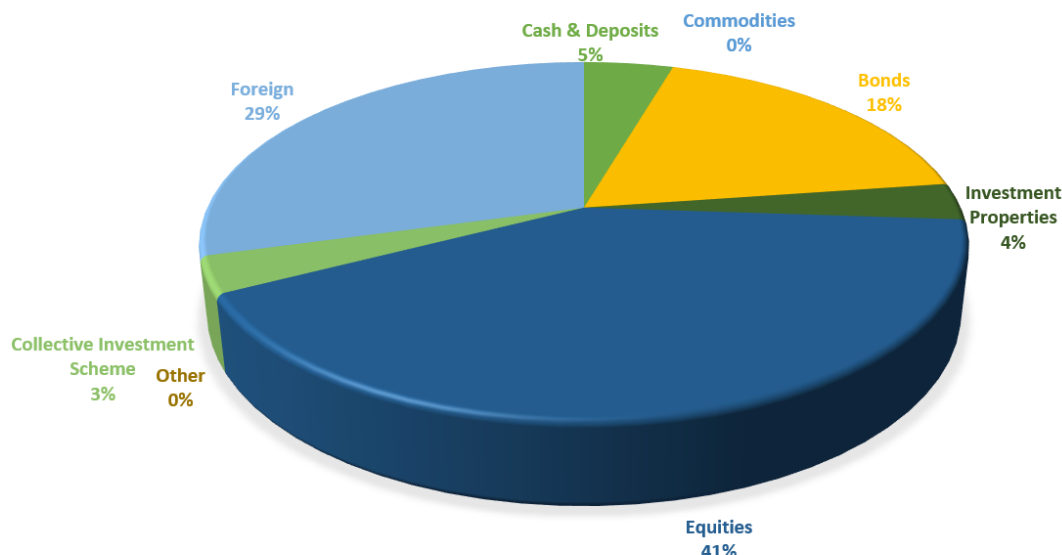
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TOP 10 SHARES—LOCAL EQUITIES

NAME OF SHARE	Equity Portfolio %
NASPERS LTD	16.78%
STANDARD BANK GROUP LTD	12.46%
GOLD FIELDS LTD	11.25%
ANGLOGOLD LTD	10.88%
MTN GROUP LTD	9.37%
PROSUS NV	9.07%
VALTERRA PLATINUM LIMITED	8.83%
FIRSTRAND LTD	7.92%
GLENCORE XSTRATA PLC	6.80%
CAPITEC BANK HLDGS	6.64%
TOTAL	100.00%

TOTAL ASSET ALLOCATION



For more information:

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