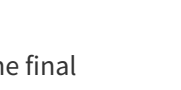


Newsletter



MESSAGE FROM THE CEO

Pedri Reyneke, CEO and Fund Manager



As we turn the corner into the final stretch of 2025, many South Africans are feeling the weight of a difficult economy burdened by anaemic growth, and the daily reality of stretching household budgets in a low-growth environment.

Yet, as we so often do, we remain hopeful and look for signs of progress.

One such signal came in August, when inflation eased to 3.3% from 3.5% in July, surprising many analysts who had expected it to climb higher. While the South African Reserve Bank (SARB) kept interest rates unchanged at its September meeting (repo rate at 7.0% and prime lending at 10.5%), this moderation offers some cautious optimism that price pressures may slowly ease.

For households, though, the reality remains mixed. Essentials such as food and fuel continue to put pressure on wallets, even as small shifts provide some breathing space. The critical question now is how best to prepare and position yourself for the road ahead, safeguarding what matters today, while still building wealth for tomorrow.

That's where Multilink comes in. Our role is to guide you through all the key financial decisions necessary to reach your goals. Whether it's choosing the right medical aid, life cover, or short-term insurance, or structuring your investments, our aim is to bring honesty and clarity to your wealth journey.

On that point, I'm particularly proud to share that our Findotec funds have now surpassed R500 million in assets under management – a milestone that reflects the trust of our clients, and the strength of our investment approach.

IN THIS ISSUE

Investments

Findotec launches as an independent fund manager with R500 million AUM, introducing AI-driven momentum strategies across three funds.



Medical Aid

Review season is here – make sure your 2026 cover still fits. Use our digital comparison tool or speak to your adviser.



Short-Term Insurance

Cut costs smartly without compromising on protection. Our advisers are here to review your policies and uncover savings.

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I'm also proud to share two further highlights from this year so far. Multilink has been appointed as a dedicated advisory for Alexander Forbes, strengthening the range of solutions we can bring to our clients. Additionally, I was recently honoured to be named among South Africa's Top 50 Independent Financial Advisers in the Citywire Top 50 Adviser report. This recognition marked a significant personal achievement, but more importantly reflects the high standards of excellence we strive to uphold at Multilink.

Ultimately, the future will never be without uncertainty. But with the right guidance and planning, it can be approached with confidence. That's why we remain committed to walking your financial journey alongside you, every step of the way.



INVESTMENTS

In the news

Findotec has officially launched as a fully independent fund manager with R500 million in assets under management (AUM), bringing a fresh, mathematics-driven approach to investing.

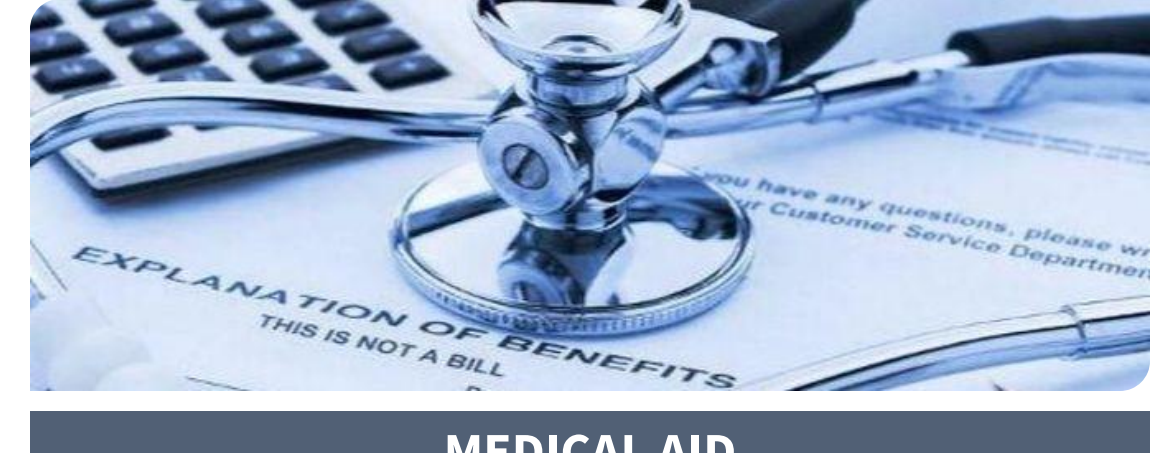
Using a quantitative momentum strategy supported by artificial intelligence, Findotec continually reallocates capital into the underlying assets of the strongest-performing funds in the country, keeping portfolios dynamically positioned even in changing markets.

Three funds are currently available, aligned to different investment horizons:

- The 3-year *Findotec Cautious CPI+ 3% Prescient Fund*
- The 5-year *Findotec Controlled CPI+ 5% Prescient Fund*
- The 7-year *Findotec Venture CPI+ 7% Prescient Fund*

With the aim of doubling AUM to R1 billion within its first year, Findotec is attracting interest from pension funds and institutional investors, as well as high-net-worth individuals and retail clients looking for transparent, performance-driven results.

For full details on this exciting development, read more [here](#).



MEDICAL AID

Review season is here Check if your medical aid still fits

Over the coming weeks, medical aid schemes will announce their contribution increases and benefit changes for 2026. For members, this annual review period is the ideal time to make sure your cover still matches your needs and budget. While you can downgrade at any time, and even change schemes during the year (subject to waiting periods), October through early December is the key window to upgrade your current plan if needed before the New Year.

With contribution hikes typically surging between 8% to 14% a year, these decisions are critical. In good news, Multilink makes this process simpler with our intelligent digital platform, which compares more than 300 plans across 300 data points to highlight the options best suited to you and your specific needs, saving you time and unnecessary expenses.

Compare your plan instantly with our [digital tool](#), or speak directly with your Multilink adviser for personalised guidance.

3 things to review before you lock in your 2026 medical aid:

1. **Your healthcare needs** – Have there been any changes in your or your family's health that require more (or less) cover?
2. **Your budget** – Can you comfortably afford the proposed contribution increase, or would another option be more sustainable?
3. **Your benefits** – Are you still getting value from your current plan's day-to-day, chronic, and hospital cover, or would another plan provide better balance?

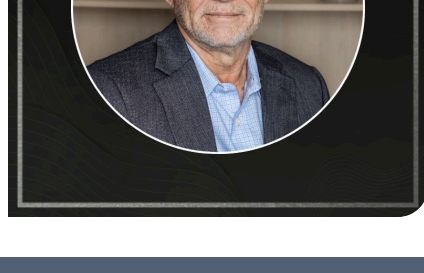
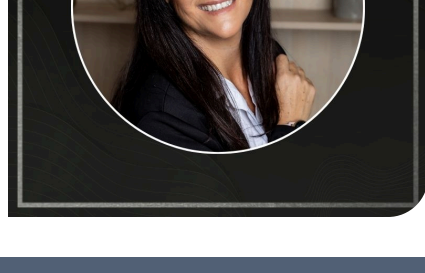


SHORT-TERM INSURANCE

Tough economy? Let's review your cover – and your costs

With the economy under pressure, many households and businesses are looking for ways to cut costs without sacrificing cover. That's where smart short-term insurance decisions can make an enormous difference.

Multilink's advisers, Bronwyn and Zach, are here to help. They can review your current policies, identify possible savings, and ensure you're not paying for duplicate or unnecessary cover. Their focus is on keeping your premiums as efficient as possible while ensuring you and your property remain properly protected, so don't hesitate to get in touch.



GET IN TOUCH



Or give us a call on

017 638 1048