COMPANY
PROFILE

MILA RISK MANAGEMENT SOLUTIONS

WHO **WE ARE**

Mila Risk Management Solutions (Pty) Ltd ("Mila Risk") aims to be the leading South African financial advisory firm specialising in providing bespoke investment solutions to clients.

The solutions are underpinned by our focus of being client-centric in our approach and focusing on risk-managed solutions. We are a Black-owned and founder-managed business.

Vision

Our aim is to provide client-centric, innovative risk-managed investment solutions that are sustainable are sustainable and create added value for our clients.

Mission

To share our knowledge and our resources to the benefit of our clients Mila Risk offers bespoke innovative solutions that are client – centric. Our solutions- based approach enables us to offer a comprehensive investment advisory suite of services for institutional and corporate clients.

Mila Risk is an authorized Financial Service Provider (FSP number 48090) with both CAT I and CAT II licenses with the Financial Sector Conduct Authority.

Our core values

Partnerships
We are team players with a common goal and shared vision. To share knowledge and resources to the benefit of the Fund

Independence
This is non-negotiable and not ambiguous.
It allows our thinking and actions to be solely for the benefit of our clients

Trust
We act with credibility, professionalism and integrity, to instil trust and confidence in the financial sector

Accountability
We take full ownership of our actions and deliverables.
We are passionate and walk the extra mile for clients

We build on the shared knowledge, experience, and perspectives of the whole team. Our strategic aspiration is to continuously create value for clients through empowerment, transformation and innovation.

AUM

R106bn

Assets under advice and reporting; and implemented over **R7bn** bespoke solutions

Over **700k** members impacted

6 years of impactful client solutions

Compliance

Level II B-BBEE

JHB & CPT

MOONSTONE

FSCA

CAT I & CAT II FSCA

FSP nr **48090**

Independent

100% owner-managed

Transformation

76% Black owned

Team composition

Over **160yrs** collective experience

Senior staff members with international experience

Boutique team consisting of **38%** male and **62%** female complement

Committed to diversified transformation of team

OUR **PHILOSOPHY**

Our name “*Mila*” means “new growth.” We believe that in an ever-changing environment, and to grow successfully, a new evolved way of thinking is required. If a traditional mindset, set in the past is maintained, opportunities in these dynamic markets will be lost.

Our ethos is to help our clients manage their risk and growth in a dynamic environment.
The business has experience in investment consulting, actuarial and corporate advisory services. This experience has been cultivated over years of having worked in South Africa and in overseas markets

Our philosophy is premised on the fact that a client’s portfolio will perform well when the risk is managed properly. Our consulting process is entrenched in our philosophy, where the investment strategy formulation is a risk-adjusted approach, followed by a risk-adjusted portfolio construction and manager research process.

Our independence is fundamental in making sure that we are accountable to our clients and regulatory bodies and as such, offer unbiased solutions that are driven by our clients’ needs. This will result in superior results that are risk managed.

We believe that transformation in the Financial Sector is part of the overall change that the country needs towards building a sustainable economic growth. This needs to happen at all levels of the value chain within the sector and it can be done allowing quality Black talent to emerge.

Environmental, Social and Governance (ESG) factors are integral to our process. We believe that responsible investing is critically important in changing the behaviour of businesses and promoting good ethics towards businesses.

We subscribe and also encourage managers to be part of the Code of Responsible Investing in South Africa (CRISA) and managers to be a signatory to the United Nations Principle for Responsible Investing (UNPRI). These results in better decisions that incorporate ESG factors into client’s portfolios.

OUR **SERVICE OFFERING**

We build on the shared knowledge, experience, and perspectives of the whole team. Our strategic aspiration is to continuously create value for clients through empowerment, transformation and innovation.

INVESTMENT CONSULTING

- **Investment Strategy:** Asset-liability modeling, portfolio construction, and structure implementation.
- **Governance & Oversight:** Fee benchmarking, regulatory compliance, and rigorous cost/performance analysis.
- **Manager Research:** Ongoing monitoring, annual due diligence, and strategic manager selection.

- **Risk & Economics:** Proactive risk management, trustee feedback, and tactical market/economic analysis.
- **Specialized Support:** ESG risk reporting and dedicated Trustee training workshops.

IMPLEMENTED CONSULTING

We simplify the fiduciary's journey by managing the complexities of manager selection and rebalancing. Our approach is built on three pillars:

- **Co-Fiduciary Model:** We share the responsibility, ensuring your board retains ownership while we handle implementation.
- **Conflict-Free Advice:** Our solutions are fully independent and tailored strictly to your investment policy.
- **Risk-First Mentality:** Risk management is integrated into every stage of our process, from tactical shifts to long-term strategy. By delegating technical execution to our experts, Trustees can focus on the "big picture" management of their funds.

IMPACT INVESTMENTS

We provide specialized investment advisory for infrastructure solutions, with a core focus on affordable housing projects.

We prioritize investments that deliver both competitive financial performance and high-impact, measurable social returns for the communities they serve.

BESPOKE MULTI-MANAGED SOLUTIONS

We move beyond generic multi-manager approaches to deliver solutions-based outcomes tailored to each client's unique mandate. Our competitive edge lies in a deep understanding of diverse asset classes and the expertise to blend them into bespoke portfolios.

Strategic Transformation: Proven track record in implementing BEE and transformed multi-managed solutions.
Impact & Infrastructure: Specialized advisory for high-impact projects, such as affordable housing, delivering measurable social returns alongside financial performance.
Active Oversight: A rigorous daily research process allows us to implement decisions timeously, managing risk while capturing market inefficiencies at a cost-effective rate.

Manager Development Programme

We are committed to building the future of the investment industry by assisting emerging and early-stage managers in navigating their entrepreneurial journey. Our hands-on approach provides the essential resources, tools, and infrastructure necessary for these firms to meet institutional requirements.

By managing the "operational ecosystem," we allow managers to focus exclusively on fund performance. This risk-centric focus ensures the long-term sustainability of transformed managers and fosters critical skills development, simultaneously mitigating risk for our institutional clients.

OUR **LEADERSHIP**

ASATHI MAMANE | INDEPENDENT BOARD CHAIRPERSON
CA (SA)(Finance); B.Comm (Hons); BBA (Hons) (Business Admin)

University of KwaZulu-Natal and University of the Witwatersrand

Independent Chairperson of the Board

RONNY MIYAMBO | CHIEF EXECUTIVE OFFICER (EXCO)
MBA (Finance); B.Sc. (Maths & Applied Maths); BBA (Hons) (Business Admin)

Stellenbosch University and University of the Witwatersrand

Client engagement and solution implementation, strategy, manager research

MMATHABO MOAHLOLI | HEAD: CLIENT SOLUTIONS (EXCO)
B.Comm (Risk Management)

University of South Africa

Client engagement and solution implementation, manager research, Board training

MO SELEPENG | CHIEF OPERATING OFFICER (EXCO)
Fellow of the Institute and Faculty of Actuaries (UK); M.Sc. (Actuarial Management); B.Sc. (Hons) (Actuarial Science)

Bayes Business School, London, UK

Investment strategy, asset liability modelling, manager research, operational efficiencies

GERRIT CRAUCUAMP | HEAD: INVESTMENT STRATEGY (EXCO)
Fellow of the Actuarial Society of South Africa; B.Sc. Actuarial & Financial Mathematics; B.Sc. (Hons) Actuarial Science

University of Pretoria

Investment strategy, asset liability modelling, manager research, client engagement

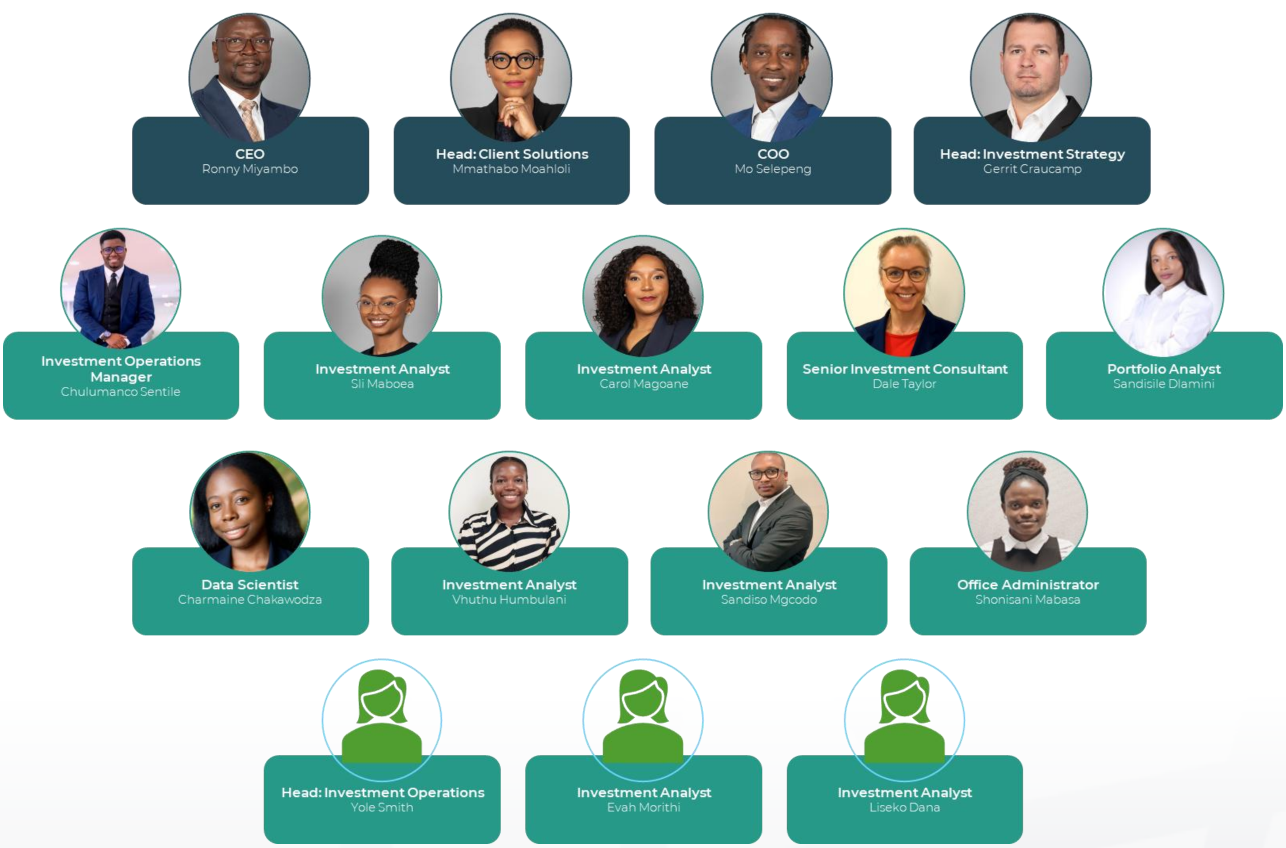
OUR **TEAM**

Our team has had extensive experience in assisting clients in a wide range of investment areas over many years. This includes both domestic and international investment matters.

The team is highly qualified, with strong technical backgrounds, ranging from actuarial to mathematical to risk. We will always act with credibility, professionalism and integrity.

We will remain accountable from the initial take-on stage, through to implementation and monitoring of our client's investments. We believe it is important to provide that support from the early stages, through to implementation and monitoring. We believe it is critical that in our engagement with our clients we empower the investment decision-makers in the execution of their fiduciary responsibilities regarding investments. This approach will assist in ensuring that the best outcomes can be achieved.

Our investment team

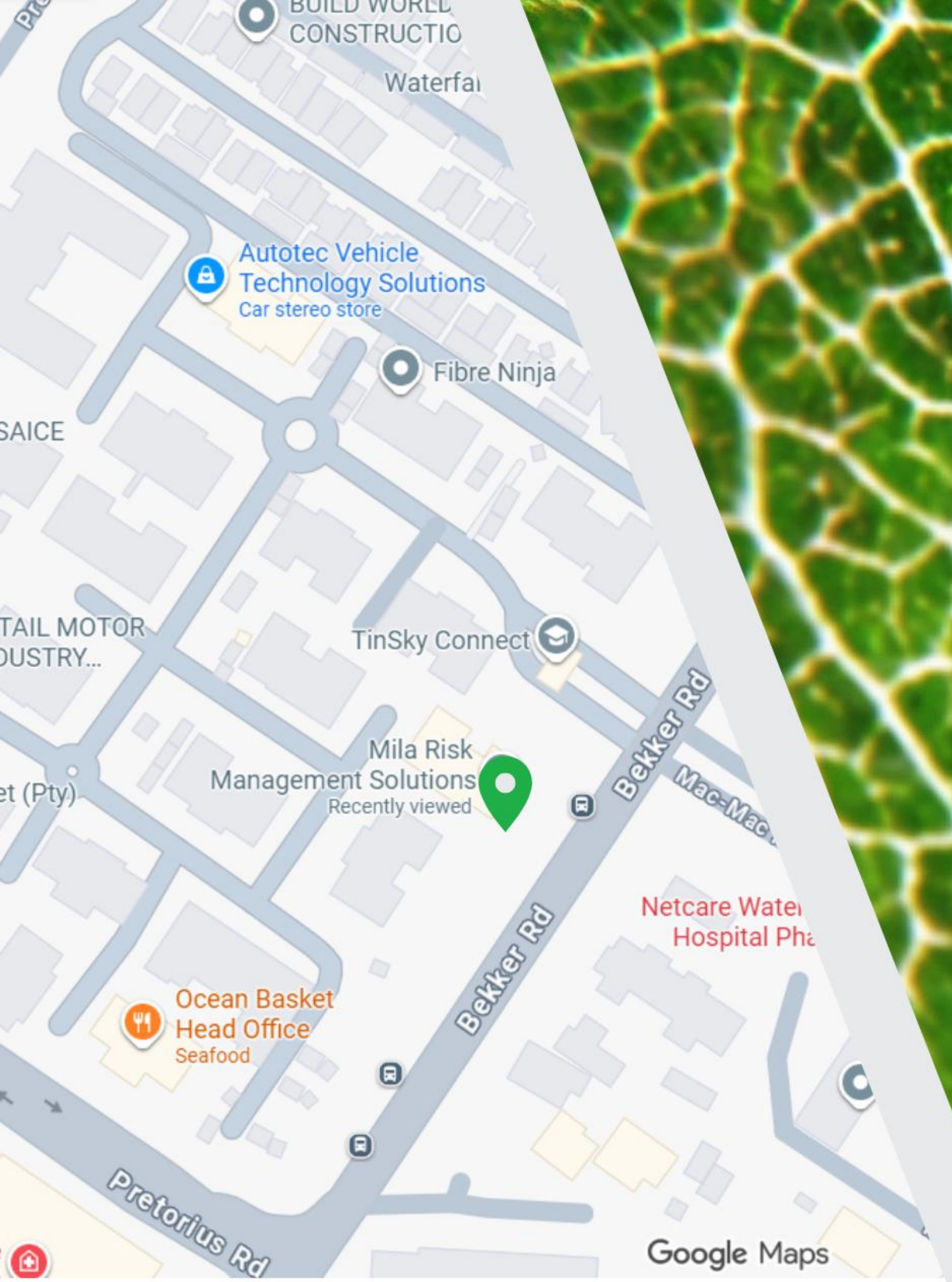


FAIS **REGISTRATION**

Mila Risk is an authorized Financial Service Provider (FSP number 48090) with both CAT I and CAT II licenses with the Financial Sector Conduct Authority. A copy of our license certificate is available on request.

CATERGORY I FINANCIAL SERVICES		
Financial Product	**Advice**	**Intermediary Services**
Long-Term Insurance subcategory A	X	X
Short-Term Insurance Personal Lines	X	X
Long-Term Insurance: Category B1	X	X
Long-Term Insurance: Category C	X	X
Pension Benefits	X	X
Shares	X	X
Money market instruments	X	X
Debentures and securitised debt	X	X
Warrants, certificates and other instruments	X	X
Bonds	X	X
Derivative instruments	X	X
Participatory interest in collective investment scheme	X	X
Long-Term Deposits	X	X
Short-Term Deposits	X	X
Long-Term insurance subcategory B2	X	X
Long-Term Insurance subcategory B2-A	X	X
Long-Term Insurance subcategory B1-A	X	X
Participatory interest in a hedge fund	X	X

CATERGORY II Financial Services (Discretionary FSP)
Financial Product
Long-Term Insurance: Category B1
Long-Term Insurance: Category C
Shares
Money market instruments
Debentures and securitised debt
Warrants, certificates and other instruments
Bonds
Derivative instruments
Participatory interest in collective investment scheme
Long-Term Deposits
Short-Term Deposits
Long-Term insurance subcategory B2
Long-Term Insurance subcategory B2-A
Long-Term Insurance subcategory B1-A
Participatory interest in a hedge fund



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