

Investor Profile

This fund is suitable for the investor seeking the potentially excellent capital growth associated with equity funds, and who wants to invest offshore.

Important Information

The investor's allowance in terms of exchange control regulations is not affected and he or she does not need permission from SARS to make the investment.

How does growth takes place in the fund?

The growth in the underlying shares determines the growth in the investment part of y policy. The growth is affected by the fluctuations in market conditions and does not vest. Any decrease in the value of the rand against other denominations will increase the ret on the underlying assets in the portfolio.

Performance Fee

An amount equal to 0.1% for every 1% by which the average annual investment return over a 3 year period exceeds the benchmark + 0.25%.

Fund Information

Foreign Equity	96.41%
Fund Manager	Sanlam Investment Management (SIM)
Foreign Collective Investment Schemes	2.17%
Risk Level	Equity
Foreign Cash	1.42%
Launch date	Nov-08
Benchmark	MSCI World Developed Equity Markets
Derivatives (ex Forwards)	0.00%
Asset Management Fee at Benchmark %	0.75% p.a. (incl. VAT)
Total Investment Cost	0.59%
Transaction Cost	0.01%
Total Expense Ratio	0.60%

Asset Management Fees

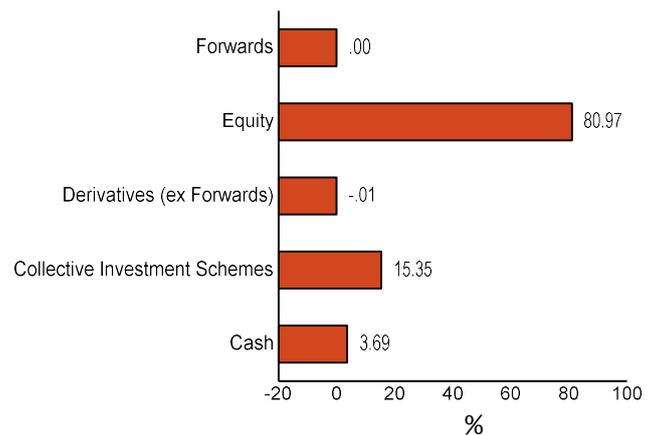
Fees are those of a Retirement class and include VAT. Fees are those levied when investing in the fund through a Sanlam product and does not include product administration charges and adviser fees.

Geographical Distribution (equities)

North America	71.12%
Europe (ex UK)	15.51%
UK	4.11%
Japan	6.07%
Pacific (ex Japan)	2.81%
Other - Emerging Europe	0.00%
Other - Emerging Asia	0.00%
Other - Americas	0.00%
Other	0.39%

As at December 2023

Portfolio Details



Fund Performance % (net of fees)

Period	Single Premium	Avg Inflation p.a
3 months	7.11	1.44
6 months	3.06	2.83
1 yr	28.27	5.52
3 yrs	10.17	6.13
5 yrs	13.08	5.01
10 yrs	10.20	5.20
Inception	11.64	-

Mandatory disclosure

The information contained in this document does not constitute advice by Sanlam. Whilst every attempt has been made to ensure the accuracy of the information contained herein, Sanlam cannot be held responsible for any errors that may occur. Sanlam does not guarantee that the investment fund will produce returns equal to the specified benchmarks. The benchmark is only a mark against which the success or skill of the underlying fund manager is evaluated. Past performance cannot be relied on as an indicator of future performance. Investment performance will depend on the growth in the underlying instruments, whose value may move up or down because of various factors including the financial market environment and exchange rate movements. Your Sanlam plan performance will differ from the returns indicated in this document due to charges, fees, taxes as detailed in your plan contract. The overall impact of charges and fees in your plan is indicated by the Effective Annual Cost (EAC) measure, which is disclosed in your Sanlam product documentation.

Major Holdings

Ishares Edge Msci Usa Qualityfactor Ucits Etf Cl U	Unit Trusts
Sanlam Artificial Intelligence Fund Cl X	Unit Trusts
Svs Sanlam North American Equity Fund /Gbp/ Cl B I	Unit Trusts
Ishares Edge Msci World Value Factor Ucits Etf C	Unit Trusts
Ishares Edge Msci Usa Momentum Factor Ucits Etf Cl	Unit Trusts
Apple Inc	Information Technology
Microsoft Corp	Information Technology
Spw Global High Quality Fund /Aud/ Cl Institutiona	Unit Trusts
Sanlam Asia Pacific Artificial Intelligence Fund C	Unit Trusts
Elevance Health Inc	Health Care

As at June 2022

The fund achieves this by:

Investing in blue-chip shares listed on stock exchanges in North-America, Britain, Europe, Japan.

These assets are mainly equities, but may include some cash.

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