Sanlam

Fund Fact Sheet

Balanced Fund (High Equity)

Sanlam Life 29 February 2024

Investor Profile

As investor, you would like to share in the excellent growth potential offered by South African assets, but these may include some foreign assets. These assets consist of a balanced mix of equities, property, fixed interest investments and cash. The equity component of the fund is relatively high.
The investor's has an aggressive profile, who still seeks a well diversified managed option.
You are seeking a maximum capital growth over the long term, with moderately high volatility over the short to medium term.

How does growth takes place in the fund?

Growth in the fund is determined by the interest, dividends and rental income earned on t assets, as well as changes in the market value of the underlying assets in the investme fund. The growth is affected by the fluctuations in market conditions and does not vest.

Performance Fee

An amount equal to 0.1% for every 1% performance above the benchmark + 0.5%, to a maximum of 0.3%.

Fund Information

Fund Manager	Sanlam Investment Management (SIM)
Risk Level	Moderately Aggressive
Commencement Date	Feb-05
Fixed Admin Charge	1.36%
Asset Management Fee at Benchmark %	0.35%
Benchmark	See notes
Total Expense Ratio	0.45%
Transaction Cost	0.13%
Total Investment Cost	0.58%

Benchmark

Asset Class	Weighting	Index
SA Equity	42.5%	Capped SWIX
SA Listed property	2.5%	SAPY
SA Direct property	2.5%	ALBI 7-12yr +1%
SA Fixed Interest	7.5%	GOVI
SA Credit	5.0%	3m JBAR + 1.25%
SA Cash	5.0%	STeFi
Offshore Equity	20.0%	87.5% MSCi Dev/12.5% MSCI EM
Offshore Property	10.0%	FTSE EPRA/NAREIT DM
Offshore Alternatives	5.0%	FTSE Global Core Infrastructure Index

Mandatory disclosure

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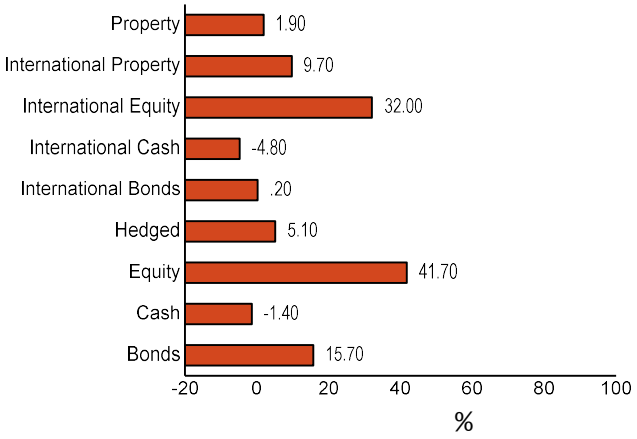
Top 10 holdings

Securities	% of Portfolio
ABSAG ABG	1.60
Anglos	2.00
British American Tobacco	1.50
FirstRand / RMBH	2.40
Gfields	1.70
MTN Group	2.40
Naspers N	4.20
Prosus (PRX)	1.70
Sasol	1.00
Stanbank	1.60

Top 10 Holdings as at 30-Dec-2023

Portfolio Details



Fund Performance % (net of fees)

Period	Single Premium	Avg Inflation p.a
3 months	6.91	1.44
6 months	4.64	2.83
1 yr	10.45	5.52
3 yrs	10.10	6.13
5 yrs	7.51	5.01
10 yrs	6.34	5.20
Inception	10.06	-

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.

Mandatory disclosure