Sanlam

Fund Fact Sheet

Balanced Fund (Low Equity)

Sanlam Life 29 February 2024

Investor Profile

As investor, you would like to share in the excellent growth potential offered by South African equities, fixed interest, property and cash, but may include some foreign assets. You are seeking a maximum capital growth over the medium to long term, with moderate volatility in 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% average performance above the benchmark + 0.5%, to a maximum of 0.3%.

Optional Guarantee

If you invest your Stratus Endowment or Retirement Annuity in the Balanced Fund (Low Equity) , you can add an investment guarantee that will guarantee you a minimum growth of 0% per annum of the net investment.
This guarantee is not available for the Stratus Investment Linked Pension.

Fund Information

Fund Manager	Sanlam Investment Management (SIM)
Risk Level	Cautious
Launch Date	Oct-99
Fixed Admin Charge	1.36%
Asset Management Fee at Benchmark %	0.35%
Optional Guarantee	0% per annum
Transaction Cost:	0.07%
Total Expense Ratio:	0.47%
Total Investment Cost:	0.54%

Fund Performance % (net of fees)

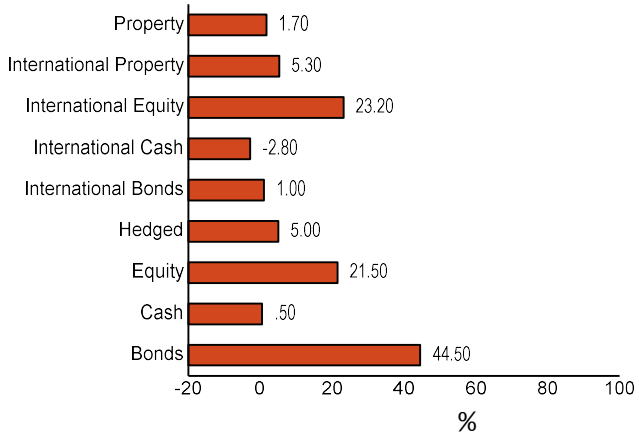
Period	Single Premium	Avg Inflation p.a
3 months	6.31	1.44
6 months	4.88	2.83
1 yr	9.24	5.52
3 yrs	8.10	6.13
5 yrs	6.44	5.01
10 yrs	6.28	5.20
Inception	8.79	-

Top 10 holdings

Securities	% of Portfolio
ABSAG ABG	0.50
Anglos	0.60
British American Tobacco	0.50
FirstRand / RMBH	0.70
Gfields	0.50
IBLIIK (IBLIIK)	0.50
MTN Group	0.80
Naspers N	1.30
Prosus (PRX)	0.50
Stanbank	0.50

Top 10 Holdings as at 30-Dec-2023

Portfolio Details



Benchmark

Asset Class	Weighting	Index
SA Equity	12.5%	Capped SWIX
Structured Equity	7.5%	SWIX Hedged Index
SA Direct property	2.5%	ALBI 7-12yr +1%
SA Fixed Interest	22.5%	GOVI
SA Credit	7.5%	3m JBAR + 1.25%
SA Inflation Linked Bonds	15.0%	IGOV
SA Cash	7.5%	STeFi
Offshore Equity	12.5%	87.5% MSCi Dev/12.5% MSCI EM
Offshore Property	7.5%	FTSE EPRA/NAREIT DM
Offshore Alternatives	5.0%	FTSE Global Core Infrastructure Index

Mandatory disclosure

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.