



Bond Fund

Sanlam Life

29 February 2024

Investor Profile

As investor, you would like to share in the growth potential offered by South African bonds.
You have a medium term investment horizon and you are willing to accept a moderate level of volatility.

How does growth takes place in the fund?

The growth of the underlying assets determines the growth in the value of your policy. The growth is affected by the fluctuations in market conditions and does not vest.

Warning on performance measurement

The portfolio will provide stable long term investment income and capital growth.
The portfolio will be actively managed and views must be expressed on the direction of interest rates, credit risk and the shape of the yield curve.

Investment Objective

The fund aims to provide long term investment income and capital growth through investing in primarily South African bonds, fixed interest and cash.

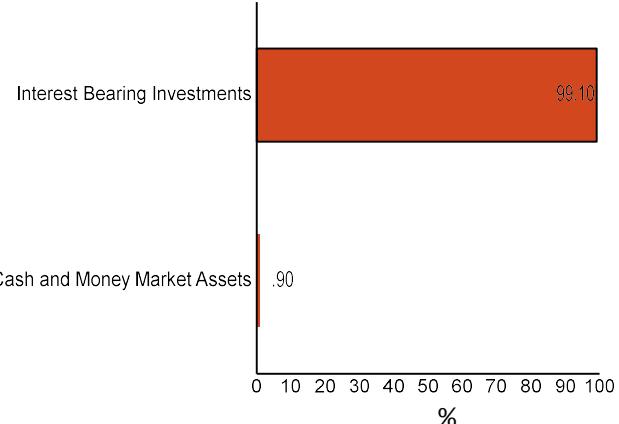
Fund Information

Fund Manager	Sanlam Investment Management (SIM)
Risk Level	Bonds
Commencement Date	May-03
Currency	Rand-denominated
Fixed Admin Charge	1.45% p.a.
Asset Management Fee at Benchmark %	0.15% p.a. (incl. VAT)
Benchmark	JSE All Bond Index (Total Return)
Total Expense Ratio	0.15%
Transaction Cost	0.02%
Total Investment Cost	0.17%

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.

Portfolio Details



Fund Performance % (net of fees)

Period	Single Premium	Avg Inflation p.a
3 months	7.98	1.44
6 months	7.04	2.83
1 yr	7.81	5.52
3 yrs	6.27	6.13
5 yrs	7.07	5.01
10 yrs	6.80	5.20
Inception	7.33	-

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.