

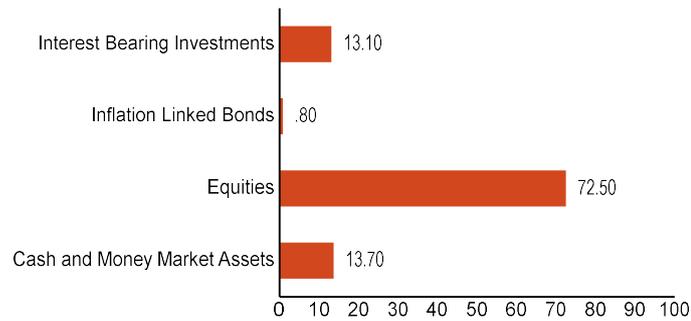
Fund Objective

The purpose of this portfolio is to be an additional benefit to the Cobalt for Professionals Retirement Annuity. This benefit is called the Sanlam Retirement Booster (SRB). The SRB is invested in the SRB Sanlam Share Fund, which holds up to 75% in Sanlam Ltd shares, holds units in the SIM Bond Plus Fund of up to 15% and the balance is held in Cash.

Fund information

Asset Management Fee	0.15% per annum
Asset Manager	Sanlam Investment Management (SIM)
Benchmark	None
Risk Level	Moderately aggressive
Launch date	August 2014
Performance fee	No
Total Expense Ratio	0.39%
Transaction Cost	0.09%
Total Investment Cost	0.48%

Portfolio details



Retirement fund performance % (net of fees): 30-Sep

Period	Single Premium	Average CPI p.a.
3 months	-7.39	2.01
6 months	9.42	1.22
1 yr	-16.74	3.09
3 yrs	-1.02	4.12
5 yrs	2.16	4.60
10 yrs	-	5.07
Inception	2.16	-

Performance Note

Performance results are calculated on the sell-to-sell fund performance of the Retirement fund class, net of asset management fee and including reinvested income. Figures are calculated for single premiums in the currency of the fund and are annualised for terms greater than a year. Benchmark performance results include reinvested income and are gross of any fees and deductions. CPI Measures the increase in the price of the basket of goods an average family would buy over a specific time period

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.

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