

Investor Profile

The investor will share in the excellent growth potential offered by primarily South African equities, fixed interest investments and cash securities. The investor expects maximum capital growth over a medium to long term, with moderate to moderately high volatility over the short term. The investor has a moderately aggressive risk profile, who still wants a well diversified managed option, both in terms of assets classes and asset managers. Capital growth, rather than capital security, is of primary importance to you.

Benchmark

Asset Class	Weight %	Benchmark
RSA Equity	37.5%	Capped SWIX
RSA Listed Property	2.5%	SAPY
RSA Bonds	15.0%	GOVI
RSA Alternative Assets	5.0%	STeFI + 2% p.a.
RSA ILBs	5.0%	IGOV
RSA Cash	5.0%	STeFI
Foreign Equity	17.5%	87.5% MSCi Dev/12.5% MSCI EM
Foreign Property	7.5%	FTSE EPRA/NAREIT DM
Foreign Alternatives Assets	5.0%	FTSE Global Core Infrastructure Index

Top 10 Holdings

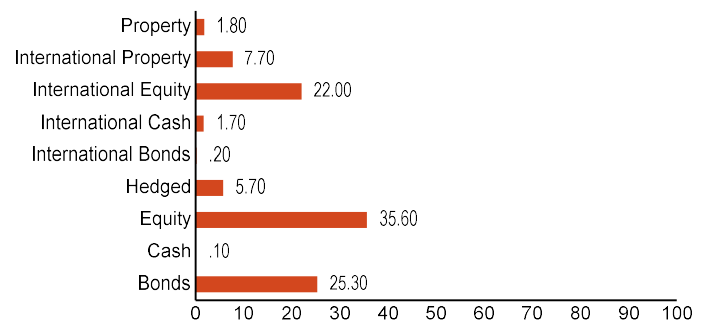
Jun 2023

Securities	% of Portfolio
British American Tobacco Plc	3.21
Naspers	9.77
Anglo American Plc	3.65
Standard Bank Group Limited	3.95
MTN Group Limited	3.91
Firststrand Limited	4.91
Richemont	3.29
Gold Fields Limited	3.41
ABSA Group Limited	2.95
Prosus	4.55

Fund Information

Asset Management Fee at Benchmark %	0.58% per annum (VAT included)
Asset Manager	Sanlam Multi-Manager International (SMMI)
Launch Date	Aug-13
Performance Fee	No
Risk Rating	Moderate
Total Expense Ratio	0.87%
Total Investment Cost	1.01%
Transaction Cost	0.14%

Effective Asset Allocation Exposure Jun 2023



Portfolio Performance

Nov 2023

Period	Single Premium
3 months	2.27
6 months	5.96
1 yr	7.62
3 yrs	10.59
5 yrs	9.29
10 yrs	7.77
Inception	8.26

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.

