Sanlam Wealthsmiths

Sanlam Investment Management

BALANCED FUND

STRATEGY

1 **Enhance returns** in every component within the portfolio.

2 Implement strategies to **reduce drawdown risk** without introducing excessive opportunity cost.

PORTFOLIO MANAGERS

FREDERICK WHITE
Head: Balanced Solutions
Experience: 27 years
B.Eng, M.Eng, MBA, CFA

RALPH THOMAS
Portfolio Manager:
Balanced Solutions
Experience: 17 years
B.Bus Sci (Finance); MBA

MULTI-ASSET TEAM

Decision making is enhanced through active and continuous co-operation with other multi-asset teams.

The team is supported by a comprehensive research base and systems with dedicated teams specialising in a variety of investment areas such as, asset allocation, macroeconomics, equity research and more.

The aim of this solution is to deliver the best of both worlds

WE DO THIS BY:

1. ENHANCING RETURNS

- Drawing on the multi-specialist expertise available across the Sanlam Investments business.
- Ensuring portfolio managers have more time to focus on enhanced growth opportunities, managing risk and fund strategy.
- Implementing enhanced growth strategies in-house, via specialist teams at a very low cost.

WE DO THIS BY:

2. MANAGING RISK

- Investing in derivative skills and dedicating research to protection strategies.
- Assessing protection as part of every investment decision.
- Adjusting the quantity of protection based on market valuation.

IN A WORLD WHERE PEOPLE ARE LIVING LONGER THAN THEIR MONEY, OUR BALANCED SOLUTION AIMS TO GROW CAPITAL AND MANAGE DRAWDOWN RISK

4 KEY BENEFITS

OF INVESTING IN THIS SOLUTION BASED ON PAST PERFORMANCE.

- **DIVERSIFIED** ACROSS ALL MAJOR ASSET CLASSES.
- **HIGHLY EXPERIENCED AND QUALIFIED TEAM.** STRONG SUCCESSION PLANNING, NO KEY PERSON RISK.
- **REDUCED DRAWDOWN RISK** THROUGH A WELL RESEARCHED STRATEGY INCLUDING DEDICATED DERIVATIVE RESEARCH.
- **INPUT FROM SPECIALIST TEAMS** ACROSS ALL ASSET CLASSES AND INVESTMENT DECISIONS.

WHY SHOULD YOU INVEST?

- OFFERS GOOD EXPOSURE TO **GROWTH ASSETS**.
- AIMS TO DELIVER **COMPETITIVE PERFORMANCE** WITH SOME DOWNSIDE PROTECTION.
- THIS SOLUTION IS FOCUSED ON DELIVERING LONG-TERM GROWTH FROM AN EVER-INCREASING NUMBER OF GROWTH ENGINES.
- THE SOLUTION IS **WELL PRICED**.

Principles for managing returns

Diversified portfolio: Operates across all asset classes.

Specialist skills: Utilise all that Sanlam Investments has to offer.

Continuous improvement: Portfolio managers drive improvement of all strategies and products used.

Return oriented: Constant focus on enhancing returns from every investment.

Risk management: Avoid portions of large drawdown and avoid losing those gains through opportunity cost.

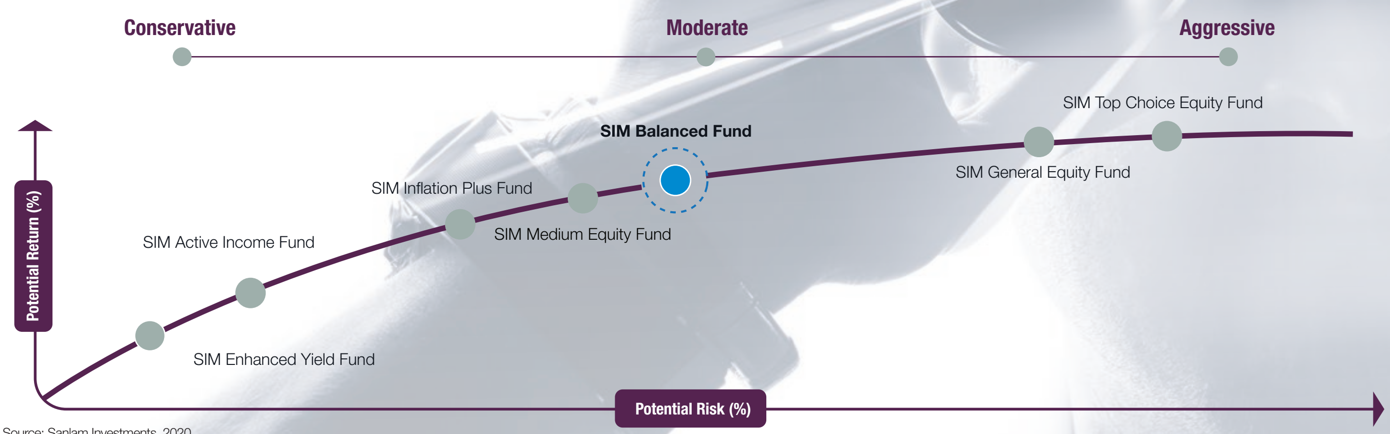
Investments

SIM Balanced Fund details

Fund Category:	SA Multi Asset High Equity
Investable Assets:	Local and Offshore Cash, Bonds, Property, Equity
Risk Profile:	Moderate
Inception Date:	01 Feb 1995
Max Equity:	75% (Regulation 28 Compliant)
Benchmark:	Mean of the ASISA SA Multi Asset High Equity Category

Source: Sanlam Investments, 2020

Active Management
Core Range Potential Risk/Return (%)



Source: Sanlam Investments, 2020

Sanlam Investments awards

Our business is built on a legacy of trust, which is why at Sanlam Investments we're driven to deliver results

2012
Raging Bull Award
Sanlam Investment Management Global Best Ideas Feeder Fund
Morning Star Award
Sanlam Investment Management Global Financial Fund
Investment Week
Fund Manager of the Year (Category: Financials), Kokkie Kooyman

2013
Lipper Award (UK) 2013
Sanlam Investment Management Global Financial A Fund (USD)
Investment Week
Fund Manager of the Year (Category: Financials), Kokkie Kooyman

2014
Raging Bull Award Certificate
Sanlam Investment Management Industrial Fund
HedgeNews Africa Awards
Blue Ink Fixed Income Arbitrage Fund

2015
Raging Bull Award Certificate
Sanlam Investment Management Enhanced Yield Fund
Intellidex Top Private Banks and Wealth Manager Survey
Sanlam Private Wealth (Top Wealth Manager)

2016
Raging Bull Award Certificate
Sanlam Investment Management Small Cap Fund
Sanlam Investment Management Industrial Fund
Sanlam Global Balanced Fund of Funds
Sanlam Global Cautious Fund of Funds
Sanlam Global Bond Fund
ABSIP Financial Services Sector Awards
Multi Asset Fund Manager of the Year, Natasha Narsingh
African FinTech Awards
SatrixNow and EasyEquities
Imbasa Yegolide Award
Equities Manager of the Year
Intellidex Top Private Banks and Wealth Manager Survey
Sanlam Private Wealth (Top Wealth Manager)

2017
Raging Bull Award Certificate
Sanlam Investment Management Enhanced Yield Fund
Sanlam Investment Management Small Cap Fund
Sanlam International Investment Partners India Opportunities Fund
Investment Week Fund Manager of the Year
(Category: Strategic Bond, Fund: Sanlam Strategic Bond Fund), Craig Veysey
City of London Wealth Management Awards
Sanlam Private Wealth's Global High Quality Fund
Morningstar
Sanlam Strategic Bond Fund
African FinTech Awards
SatrixNow and EasyEquities

2018
City of London Wealth Management Awards
Sanlam Global High Quality Fund
Thomson Reuters Lipper Awards
Sanlam Global High Quality Fund
Sanlam Strategic Bond Fund
Private Asset Managers(PAM) Awards
Sanlam Global High Quality Fund
Financial Express Awards
Sanlam Strategic Bond Fund:Best Fund
Investors Choice Awards
Sanlam Global High Quality Fund
City of London Wealth Management Awards (COLWMA)
Sanlam Global High Quality Fund
Investment Week Fund Manager of the Year
(Category: Absolute Return-Multi Asset, Fund: Sanlam FOUR Multi-Strategy Fund), Mike Pinggera
Raging Bull Award Certificate
Sanlam Investment Management Enhanced Yield Fund
Sanlam Global Property Fund
Fund Manager of the Year Awards
Sanlam Strategic Bond Fund
Sanlam Strategic Bond Fund
Sanlam Multi-Strategy Fund
Wealth Briefing European Awards
Fund Manager Winner
Pensions Advisor of the Year
SALTA Awards
Satrix RESI ETF
Satrix FINI ETF

2019
Raging Bull Award Certificate
Sanlam Investment Management Enhanced Yield Fund
Sanlam Global Property Fund
Raging Bull Award
Sanlam Multi Managed Conservative Fund of Funds
FE Alpha Manager awards
Salam Global High Quality Fund
PAM awards
Investment performance: High Growth Portfolios' awards
SALTA Awards
Satrix RESI ETF (Best Trading Efficiency)
Satrix RESI ETF (Best Total Return)
Satrix Managers
SRP Africa Awards
Best ETF House (Africa)

2020
SALTA Awards
Satrix 40 ETF (People's Choice)
Satrix INDI ETF (Best Total Return Performance)
Satrix RESI ETF (Best Total Return Performance)
Satrix RESI ETF (Best Trading Efficiency)
Satrix 40 ETF (Best Capital Raising)
Satrix Managers (Best ETF Issuer for Capital Raising)