



# Stratus Aggressive Life Time Investment Option

30 April 2021

## About the Option

<b>Risk Profile</b>	Aggressive, gradually changing to conservative
<b>Launch date</b>	01/10/2003
<b>Charges</b>	Fund management charges are a weighted average of the individual fund charges. (see the fund fact sheets of the individual funds for the charges on each fund)

## Description of Option

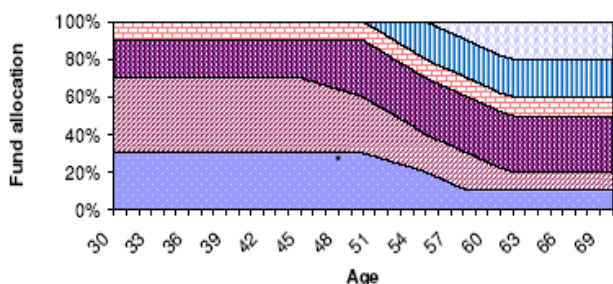
The Aggressive Life Time Investment Option is a facility to manage the asset allocation of your funds over a long period and through different life stages, up to your retirement. As retirement approaches, funds are gradually shifted from more volatile investments like equities, to more stable investments like fixed interest or money market funds.

Note – it is important to remember that the Aggressive Life Time Investment Option does not completely eliminate the risk of capital losses, nor does it guarantee above average investment returns.

## Portfolio Performance (net of fund recoveries – sell price/sell price) Single Investment

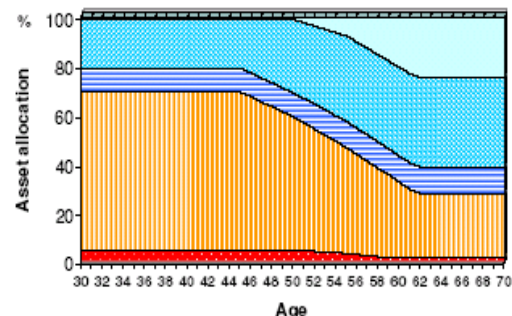
Duration to 30/04/2021	Retirement Fund - Age next				Average Inflation p.a.
	45	50	55	60	
3 months	7.85%	6.79%	6.57%	5.57%	1.71%
6 months	24.21%	22.27%	20.86%	17.70%	2.14%
1 year	25.94%	24.42%	23.30%	20.17%	3.20%
3 years	4.65%	4.40%	4.94%	4.88%	3.95%
5 years	4.81%	4.98%	5.24%	5.39%	4.36%

## Allocation per Portfolio



Sanlam Equity	MM Equity
Bond	Property
MM Absolute Return (CPIX+5%)	Guaranteed Capital

## Allocation per Asset Class



Offshore	RSA Equities	RSA Prop/Other	RSA Bonds	RSA Cash
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## Gradual Changes in Allocation

Investment Fund	0	0	0	0	0	0	0	0	0	0	0	0	3	6	9	12	15	18	20	20
Guaranteed Capital Fund	0	0	0	0	0	0	0	0	4	8	12	16	20	20	20	20	20	20	20	20
MM Absolute Return Fund (CPIX+5%)	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Property Fund	20	20	22	24	26	28	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Bond Fund	40	40	38	36	34	32	30	28	26	24	22	20	20	20	20	18	15	12	10	10
MM Equity Fund	30	30	30	30	30	30	28	26	24	22	20	17	14	11	10	10	10	10	10	10
Sanlam Equity Fund	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Total	<45	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62

## General Notes

- The returns on actual payments will be less than this due to other plan costs.
- Performances illustrates actual returns for periods less than a year and annualised returns for periods longer than a year.

