



# Stratus Moderate Life Time Investment Option

30 April 2021

## About the Option

<b>Risk Profile</b>	Moderate, 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

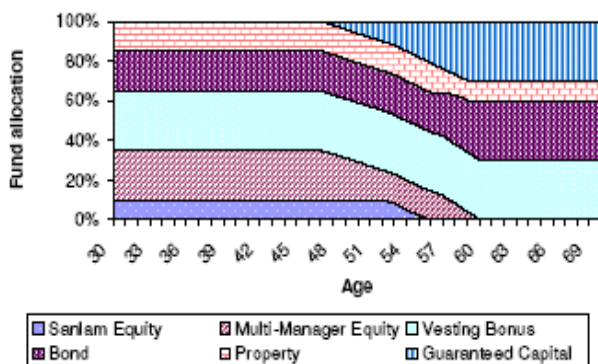
The Moderate Life Time Investment Option is a facility to manage the asset allocation of your funds over a long period and through different life stages, up to your retirement. As retirement approaches, funds are gradually shifted from more volatile investments like equities, to more stable investments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

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

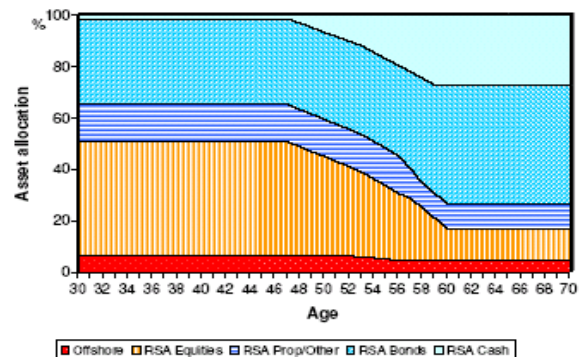
## Portfolio Performance (net of fund recoveries – sell price/sell price) Single Investment

Duration to 30/04/2021	Retirement Fund Age next				Average Inflation p.a.
	45	50	55	60	
3 months	6.76%	6.27%	5.47%	2.79%	1.71%
6 months	19.89%	18.49%	15.96%	9.54%	2.14%
1 year	20.48%	18.96%	16.46%	11.62%	3.20%
3 years	3.31%	3.21%	3.17%	3.86%	3.95%
5 years	4.18%	4.24%	4.36%	5.37%	4.36%

## Allocation per Portfolio



## Allocation per Asset Class



## Gradual Changes in Allocation

### Investment Fund

	0	0	0	0	2	4	6	8	10	12	15	18	21	24	27	30	30	30	30	30
Guaranteed Capital Fund	15	15	15	15	15	15	15	15	15	15	15	15	15	12	10	10	10	10	10	10
Property Fund	20	20	20	20	20	20	20	20	20	20	20	20	20	22	25	26	30	30	30	30
Bond Fund	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Vesting Bonus Fund	25	25	25	25	23	21	19	17	15	15	15	15	14	12	8	4	0	0	0	0
MM Equity Fund	10	10	10	10	10	10	10	10	10	10	8	5	2	0	0	0	0	0	0	0
Sanlam Equity Fund	10	10	10	10	10	10	10	10	10	10	8	5	2	0	0	0	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Age	<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.