

About the Option

All the savings will be allocated to a **DIVERSIFIED WEALTH BUILDER**. This diversified actively managed balanced portfolio will consist of equal proportions of the Sim Balanced Fund, Allan Gray Balanced Fund and the Coronation (Houseview) Balanced Fund. The aim is to provide inflation beating returns over the long term, while complying with the restrictions imposed by Regulation 28.

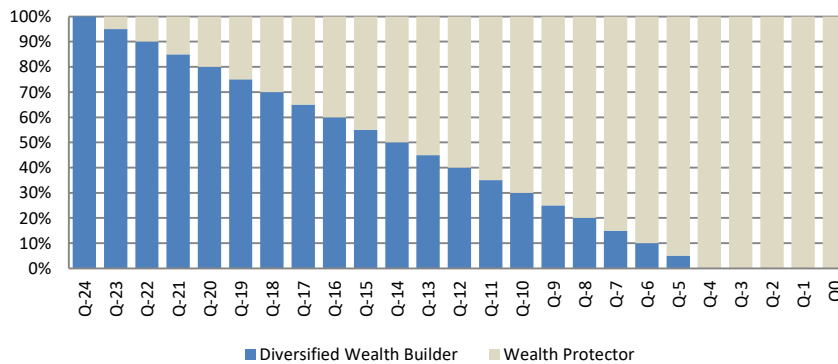
As the client approaches the planned retirement date, the investment will gradually be switched to a **WEALTH PROTECTOR**. This portfolio will consist primarily of inflation linked bonds and will ensure that the client progresses smoothly from the pre-retirement savings phase to a post-retirement inflation linked income vehicle.

About the fund

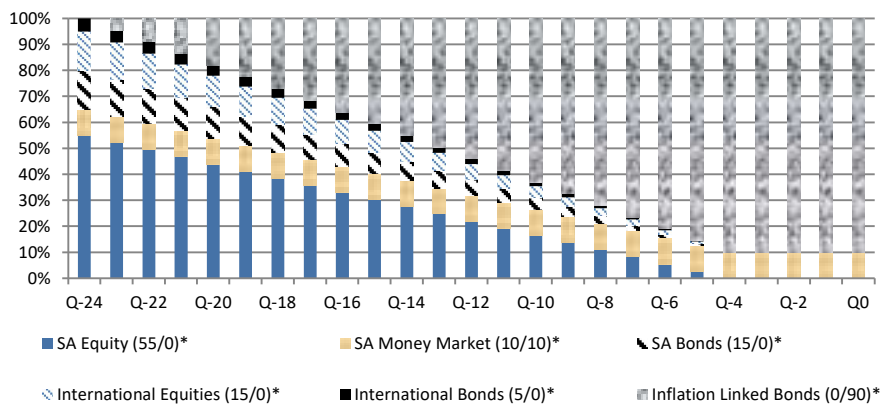
Risk profile	Moderate Aggressive, gradually changing to Conservative
Launch Date	August 2013
Asset Management Charge (charged at benchmark)	Diversified Wealth Builder : 0.85% p.a. Wealth Protector : 0.25% p.a.
Performance Fee	No

Although the objective of this option is mainly to reduce investment risks, it does not completely exclude the possibility of capital loss. The option also does not guarantee an above-average investment performance.

Quarterly Progression of Diversified Wealth Builder to Wealth Protector



Illustrative Blended Asset Allocation (Quarterly)



Portfolio Performance to 30 September 2024

	3 Months (%)	6 Months (%)	1 year (%)	Inception (%)
Diversified Wealth Builder (923)	5.64	8.97	17.62	10.55
Wealth Protector (695)	5.80	9.03	15.41	5.48

Performances are shown for the Retirement portfolio and are after the deduction of asset management charge and calculated on the basis sell price-to-sell price.

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.