

## About the Option

**Initially** we will buy units in the Diversified Wealth Builder portfolio only. The aim of this portfolio is to provide inflation-beating returns over the long term, while complying with the restrictions imposed by Regulation 28 on Retirement Funds.

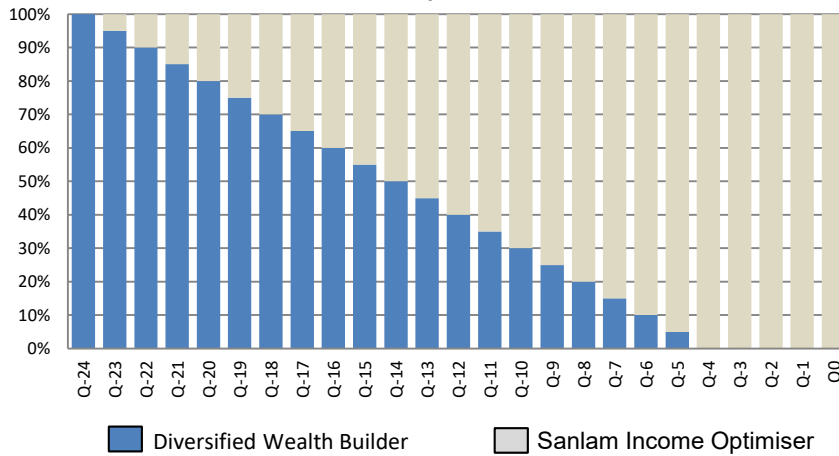
**Until the planned retirement date**, we will gradually shift the allocation of the investment by switching between the Diversified Wealth Builder portfolio and the Sanlam Income Optimiser portfolio to ensure that the investment is suited to provide possible regular pension payments for retirement. This is done by taking the life insured's age and the term to the planned retirement date into account.

## About the fund

<b>Risk profile</b>	Moderate Aggressive, gradually changing to Conservative
<b>Launch Date</b>	March 2015
<b>Asset Management Charge (charged at benchmark)</b>	Diversified Wealth Builder : 0.85% p.a. Sanlam Income Optimiser 0.50% p.a.
<b>Performance Fee</b>	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 Sanlam Income Optimiser**



## 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
Sanlam Income Optimiser (904)	5.71	9.71	16.71	7.12

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.