

## About the option

All the savings will be allocated to the SATRIX Dynamic Balanced Fund. The SATRIX Dynamic Balanced Fund is a passively managed investment fund that offers diversified exposure to all the major local and international asset classes at a competitive fee. Derivative contracts are used to obtain exposure to the relevant indices.

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.

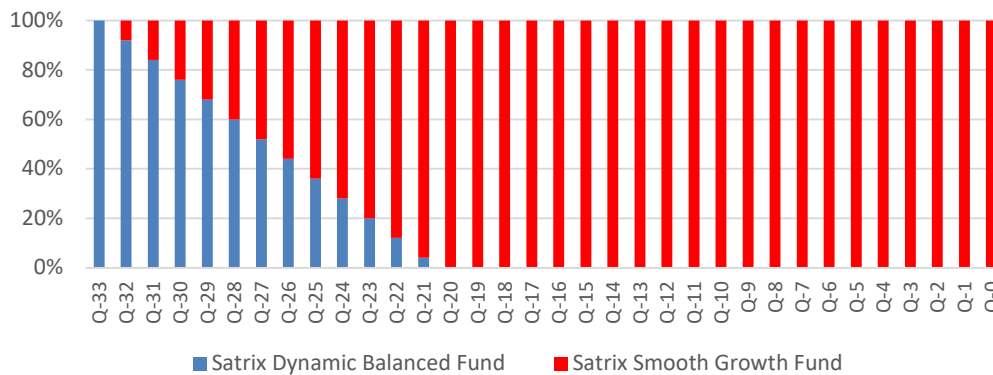
Eight years before the client's planned retirement date, we will start to gradually switch the investment from the SATRIX Dynamic Balanced Fund to the SATRIX Smooth Growth Fund. These switches will be done on a quarterly basis until 100% of the investment is invested in the SATRIX Smooth Growth Fund five years before the client's planned retirement date. This is to ensure that the client receives the benefits of the smoothing of investment returns of the investment fund at the planned retirement date.

## About the fund

|                                |   |
|--------------------------------|---|
| <b>Risk profile</b>            | Moderately aggressive and gradually changes to Moderate                             |
| <b>Launch Date</b>             | March 2015  |
| <b>Asset Management Charge</b> | Satrix Dynamic Balanced Fund B: 0.30% p.a.<br>Satrix Smooth Growth Fund: 0.30% 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  
SATRIX Dynamic Balanced Fund to SATRIX Smooth Growth Fund



## Portfolio Performance to 30 September 2024

|                                      | 3 months % | 6 months % | 1 year % | Inception % |
|--------------------------------------|------------|------------|----------|-------------|
| Satrix Dynamic Balanced Fund B (920) | 6.52       | 11.17      | 22.36    | 9.20        |
| Satrix Smooth Growth Fund (330)      | 2.35       | 4.58       | 7.72     | 6.31        |

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.

\*SSS is a division of Sanlam Life Insurance Ltd, an authorised financial services provider.