

SMM NUR Balanced Fund



Period Ending 31-Mar-22
Fund Size R 379 million
Inception Date Jan-14

Fund objective

Provide stable long-term investment returns by investing in Shariah compliant balanced funds.

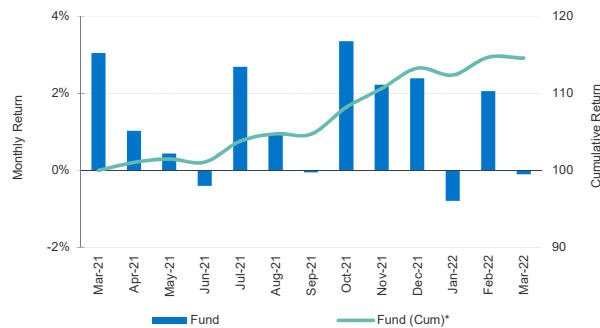
Risk Profile

This fund is Shariah Compliant - moderate-aggressive risk profile.

Fees

0.95% per annum

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

	Fund	Benchmark
1 Month	-0.1%	-1.1%
3 Months	1.2%	-1.0%
6 Months	9.5%	6.9%
1 Year	14.6%	11.3%
3 Years	12.2%	9.0%
5 Years	9.7%	7.0%

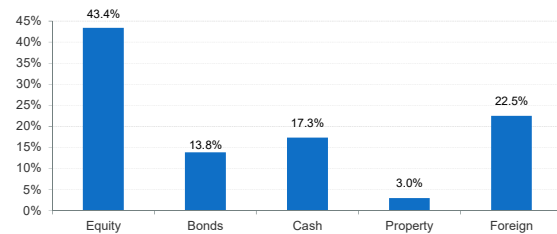
Top 10 equity holdings (% of Equities)

Share Name	% of Equities
MTN Group Limited	8.1%
Anglo American Plc	4.6%
BHP Group Limited	4.4%
Anglo American Platinum Ltd	4.1%
Gold Fields Limited	4.0%
Mr Price Group Limited	4.0%
Aspen Healthcare Holdings	3.8%
African Rainbow Minerals Limited	3.2%
Mondi Plc	3.1%
Impala Platinum Holdings Limited	3.1%

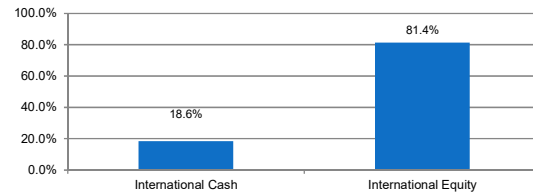
Benchmark

The market value weighted average rolling three year total return of peer group Shariah Balanced Funds.

Asset class breakdown



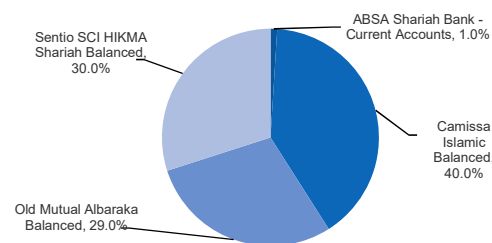
Foreign Split



Equity sectoral exposure (%)

	Fund
Resources	36.3%
Industrials	63.7%

Fund manager breakdown



Risk analysis

% of negative months over the last 3 years	33.3%
Average capital loss in one month	-1.6%
Downside risk **	5.6%

** Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM UMBRELLA FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM UMBRELLA FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.