

Sanlam Foord Balanced Fund



Period Ending 31-Mar-22
Fund Size R 398 million
Inception Date Apr-12

Fund objective

The fund aims to provide investors with a steady growth in income and capital as well as the preservation of real capital. The portfolio shall comprise a mix of securities in the equity, bond, money and property markets.

Risk profile

This fund has a moderate - aggressive risk profile.

Fees

On Domestic assets:

0.80% per annum

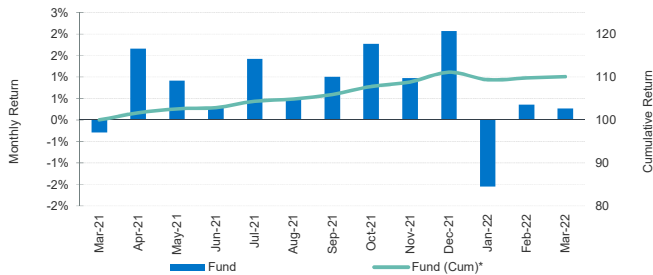
On International assets:

1.35% per annum

Performance fee of 10% (excluding VAT) of the outperformance of its benchmark calculated over a rolling 12 month period.

The performance fee is accrued daily and paid monthly. There is no cap on performance fee. A high water mark applies.

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

| | Fund | Benchmark |
|------------------|-------|-----------|
| 1 Month | 0.3% | -0.8% |
| 3 Months | -0.9% | -0.9% |
| 6 Months | 3.9% | 5.6% |
| 1 Year | 10.1% | 10.9% |
| 3 Years | 10.0% | 8.8% |
| *5 Years | 7.7% | 7.3% |
| *10 Years | 8.9% | 8.8% |

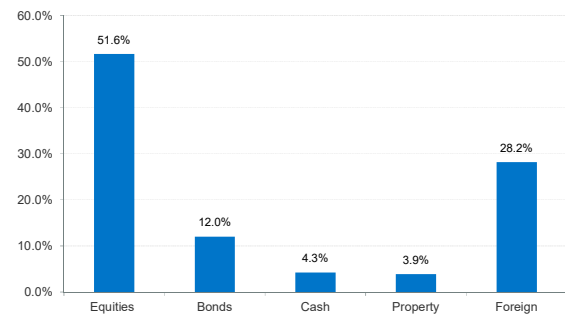
*Returns are illustrative as the Fund has not been invested over that period

Top 10 equity holdings (% of Equities)

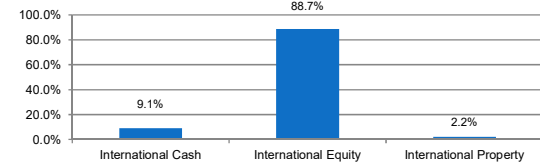
| Share Name | % of Equities |
|-----------------------------|---------------|
| BHP Group | 9.0% |
| Naspers | 8.3% |
| Aspen Healthcare Holdings | 8.1% |
| New Gold ETF | 8.0% |
| Richemont | 7.9% |
| Firstrand Limited | 6.8% |
| Anheuser-Busch Inbev SA INV | 6.5% |
| Standard Bank Group Limited | 5.3% |
| Spar group | 4.4% |
| Bidvest Group Limited | 3.5% |

Benchmark Average of the SA Multi-Asset High Equity Category

Asset class breakdown



Foreign split



Equity sectoral exposure (%)

| | Fund |
|--------------------|-------|
| Financials | 19.4% |
| Resources | 3.1% |
| Industrials | 77.5% |

Risk analysis

(based on the last 3 years' monthly returns)

| | |
|---|-------|
| % of negative months over the last 3 years | 25.0% |
| Average capital loss in one month | -2.4% |
| Downside risk * | 5.3% |

* 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.