

Sanlam Wealth Creation



Period Ending 31-Mar-22
Fund Size R 4,518 million
Inception Date Jun-16

Fund objective

To deliver superior real returns over the longer term. This balanced portfolio is managed on a multi-manager basis and includes international exposure. Each manager has been selected on the basis of rigorous quantitative and qualitative analysis. The underlying managers of the portfolio have been selected, mandated, monitored and reviewed by a Joint Investment Committee consisting of ACA Employee Benefits and Alexander Forbes Investments.

Risk Profile

This portfolio has a moderate-aggressive risk profile.

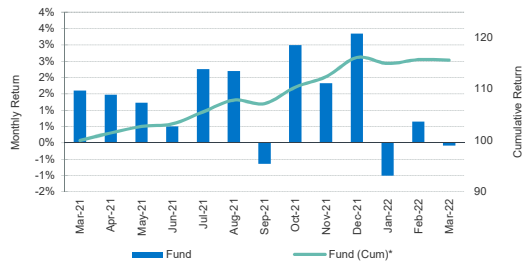
Fees

Sanlam Wealth Creation Portfolio**

Investment management fee of 0.45% per annum.
 Investment consulting fee 0.05% per annum excluding VAT

**This portfolio is not wrapped within an insurance policy issued by Sanlam and is charged an investment administration fee of 0.15% (excluding VAT) per annum.

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

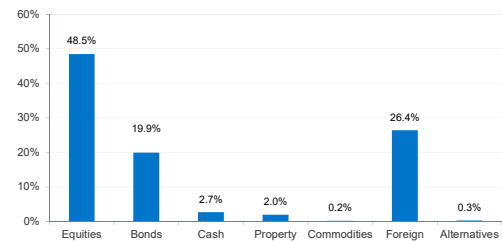
	Fund	Benchmark
1 Month	-0.1%	0.1%
3 Months	-0.4%	-0.7%
6 Months	7.9%	6.6%
1 Year	15.7%	14.1%
3 Year	12.7%	12.2%
*5 Year	10.2%	9.7%

Top 10 equity holdings (% of Equities)

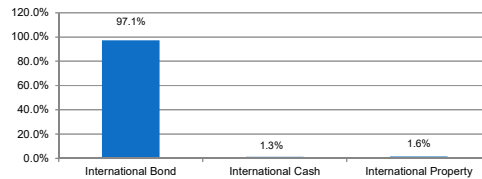
Share Name	% of Equities
Anglos	3.5%
Glencore	3.5%
British American Tobacco	3.4%
MTN Group	3.1%
Prosus	3.1%
FirstRand	3.0%
Stanbank	2.8%
Sasol	2.7%
Naspers N	2.4%
Absa Group Ltd	2.3%

Benchmark	Weight
65% FTSE/JSE Capped SWIX (CAPI)	20.00%
35% BEASSA Total Return All Bond Index (ALBI)	52.00%
SA Domestic Large Manager Watch Median	25.00%
85.2% MSCI World Index	
15.2% MSCI Emerging Markets (Net)	
JP Morgan Global Bond Index Total Return (JPM)	3.00%

Asset class breakdown



Foreign Split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	14.9%	30.5%
Resources	15.2%	29.3%
Industrials	1.8%	4.0%

Fund manager breakdown

Manager	Weight
Simeka Offshore Passive Wealth Creation BB	26.6%
AFIL Capped SWIX Tracker	11.1%
M&G Domestic Balanced	11.0%
Allan Gray Domestic Balanced	10.4%
Coronation Domestic Balanced	11.3%
Ninety One Domestic Balanced	10.5%
Futuregrowth Bond	3.2%
Prescient Fixed Interest	1.5%
Banker	0.7%
Coronation Bond	2.3%
Truffle Domestic Balanced	11.3%

Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	0.0%
Average capital loss in one month	0.0%
Downside risk *	0.0%

* 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.