OCT 2021 | **Fund Fact Sheet**

The One Fund Trust Solution

Growth Portfolio

(Sanlam Segregated Model Portfolios Companies SPC)

THE ONE FUND TRUST SOLUTION - GROWTH PORTFOLIO

The One Fund Trust Solution (Sanlam Segregated Model Portfolio Companies SPC) provides a simple choice of three risk-tailored model portfolios.

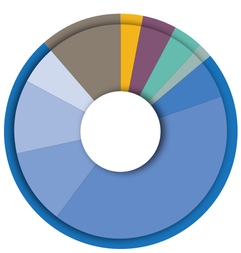
Each Portfolio invests in a range of asset classes to help provide diversification. The Portfolios are constructed through analytics and research conducted by the Sanlam UK Multi Asset team. The portfolios consist of low-cost passive and active funds and are rebalanced on a quarterly basis.

Strategic asset allocation is utilised with the primary goal of creating an asset mix that seeks to provide the optimal balance between expected risk and return for a long-term investment horizon.

COMPETITIVE ADVANTAGE

- The benefits of a Bermuda trust participation structure
- Potential reporting and tax administration efficiencies
- Advised by experienced Sanlam UK Multi-asset team
- Risk Rating tailored to clients' risk profiles and long-term investment goals
- Underlying Institutional/Clean share funds and ETF's for lower costs
- Quarterly Rebalancing
- Active Asset Allocation and Fund Selection
- Best of Breed Global and Regional Asset Class Exposure
- Daily Liquidity
- Transparent Reporting of underlying funds
- 24/7 viewing of Funds on the Client/Advisor website

PORTFOLIO ALLOCATIONS



US Government Bonds	**3.1%**
Vanguard US Government Bond Index	3.1%
Global Investment Grade Bonds	**4.8%**
Allianz Strategic Bond	1.7%
Muzinich Global Tactical Credit	1.5%
Sanlam Hybrid Capital Bond	1.5%
Global High Yield Bonds	**4.2%**
Amundi Funds - Global High Yield Bond	2.1%
Federated Hermes Global High Yield Credit	2.1%
Emerging Markets Bonds	**2.0%**
Muzinich Emerging Markets Short Duration	2.0%
Equities	**74.6%**
Global Equities 5.8%	
Sanlam Global High Quality	5.8%
North American Equities 40.6%	
BA Beutel Goodman US Val	3.9%
Sanlam US Dividend Income	5.9%
Sanlam Centre American Select Equity	8.1%
Polen Capital Focus US Growth	5.8%
Loomis Sayles US Growth Equity	5.5%
Legg Mason CB US Equity	3.1%
Brown Advisory US Mid-Cap Growth	5.1%
Granahan US Focused Growth	3.2%
European Equities 11.2%	
Threadneedle European Select	4.1%
Man GLG Pan European Growth	3.5%
Sanlam Active UK Equity	3.6%
Asian Equities 11.3%	
Schroders ISF Asian Total Return	4.9%
BlackRock Japan Small & MidCap Oppor.	3.2%
Man GLG Japan CoreAlpha Equity Fund	3.2%
Emerging Markets Equities 5.7%	
Baillie Gifford WW EM Leading Comp.	2.8%
Pacific North of South EM All Cap Equity	2.9%
Alternatives	**11.3%**
Sanlam Centre Global Listed Infrastructure	3.0%
Sanlam Multi-Strategy	3.6%
Sanlam Real Assets	2.6%
Protea ECO Advisors ESG Absolute Return	2.1%

KEY INFORMATION

Investor Type: Suitable for investors looking for managed investment fund solutions with growth potential

Annual Management Charge 0.45%*

Placement Fee 1.80%**

Portfolio Manager: Sanlam Group (Centre Asset Management)

Fund Advisor: Sanlam Group (Sanlam Investments UK)

Currencies Available: USD

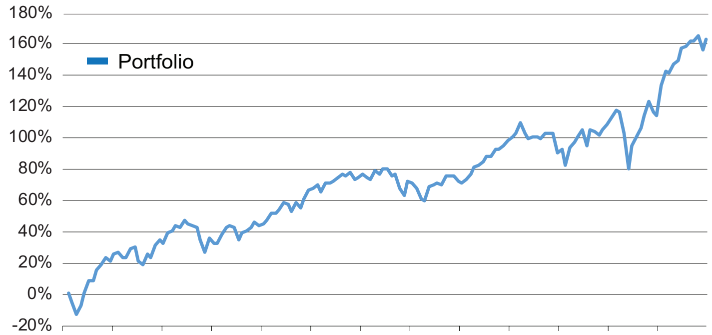
ISIN: KYG7827N1161

BLOOMBERG TICKER: SSMPGRW KY

Launch Date: 5 July 2019

* Annual Management Charge includes the Manager Fees and Quarterly Rebalancing. Additional underlying fund fees could apply.
** Placement Fee includes Trust and all distribution fees.

PERFORMANCE***



Jan-Dec 2009	25.95	Jan-Dec 2015	-3.79
Jan-Dec 2010	9.51	Jan-Dec 2016	3.63
Jan-Dec 2011	-4.23	Jan-Dec 2017	16.68
Jan-Dec 2012	10.48	Jan-Dec 2018	-9.91
Jan-Dec 2013	15.53	Jan-Dec 2019	19.44
Jan-Dec 2014	2.82	Jan-Dec 2020	11.30

GROWTH PORTFOLIO RETURNS (%)***

1 month	2.67
YTD	8.31
1-year Average Annualized Return	22.75
3-year Average Annualized Return	11.32
5-year Average Annualized Return	8.87
Since Strategy Inception	7.78

*** All performance data is net of fees. Performance data from January 2009 to May 2019 is simulated. Simulated data is for informational purposes only, does not represent an actual account and is not the result of any actual trading.

This simulation is based on historical returns and is not intended to project or predict future investment returns.

DISCLAIMER

The portfolio was launched on 01 July 2019. Data preceding this launch date are a composite of similar funds and indices which had a similar composition to the portfolio at that time and therefore we believe the performance numbers quoted are a fair indication of what the performance of this portfolio would have been. This document provides a brief description of The One Fund Trust Solution - Growth Portfolio. It is neither an offer to sell, nor a solicitation to buy any securities in any fund and should not be relied upon as investment advice. Independent financial advice should be sought as not all investments are suitable for all investors. Investors should understand the risks associated with any investment in securities. Review complete fund documentation for further information. Investments in The One Fund Trust Solution are subject to risks. Investments can go down as well as up as a result of changes in the value of the investments. There is no assurance or guarantee of principal or performance and there is no guarantee that a portfolio will achieve its objective. Investors may lose money, including possible loss of principal. Past performance is not necessarily a guide to future performance. For more information, please speak to a Sanlam relationship manager. The One Fund Trust Solution is not available in the United States or to citizens or residents of the Cayman Islands, U.S. or Bermuda. This material is not to be distributed to any person while such person is physically present in the United States.