

ACTIVE INCOME FUND



PORTFOLIO MANAGER
MELVILLE DU PLESSIS
FIXED INTEREST FUNDS SIM

Experience: 12 years
B.Comm (Hons), FRM,
CFA, CAIA

THE TEAM

Investment decisions are made by leveraging off the entire Fixed Interest team's capabilities and skill set, in addition to the broader SIM Investment team. The portfolio manager is supported by the comprehensive credit capabilities of the Sanlam Group, and dealing desk team.

FUND STRATEGY

- 1** The fund **invests in a variety of fixed income instruments** to pick up yield.
- 2** The fund **invests across the entire duration spectrum** (e.g. Cash, Government Bonds, Corporate Bonds, Inflation Linked Bonds).
- 3** The fund manager only **takes on carefully considered risk** when the return potential looks attractive.

WHY SHOULD YOU INVEST IN THE SIM ACTIVE INCOME FUND?



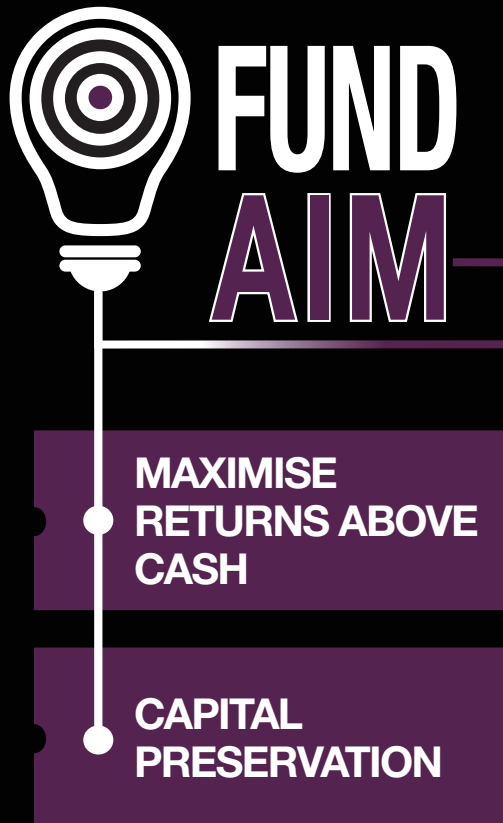
OFFERS **PROTECTION** IN VOLATILE MARKETS.



OUTPERFORMED INFLATION BY 3% GROSS OF FEES PER ANNUM SINCE INCEPTION.



OFFERS **STABILITY** – ENABLING REGULAR INCOME WITHDRAWAL.



In a volatile times, the **SIM Active Income Fund offers investors a consistent income.**

WHO SHOULD INVEST IN THE SIM ACTIVE INCOME FUND?

- Investors looking to **protect their capital.**
- Investors aiming to get a **higher return than from a money market fund.**
- Investors looking to invest for a **time horizon of 1 to 2 years.**
- Investors who are **drawing a regular income** and require a stable fund.

5 KEY BENEFITS

OF INVESTING IN THE FUND BASED ON PAST PERFORMANCE.

- ➔ LOWER LEVELS OF RISK – THEREFORE LITTLE OR NO DRAWDOWN.
- ➔ STABLE CONSISTENT RETURNS.
- ➔ SUPERIOR LONG-TERM PERFORMANCE.
- ➔ COMPETITIVE MANAGEMENT FEE.
- ➔ FUND CAN BE ACCESSED AS A TAX FREE INVESTMENT.

SIM Active Income Fund details:

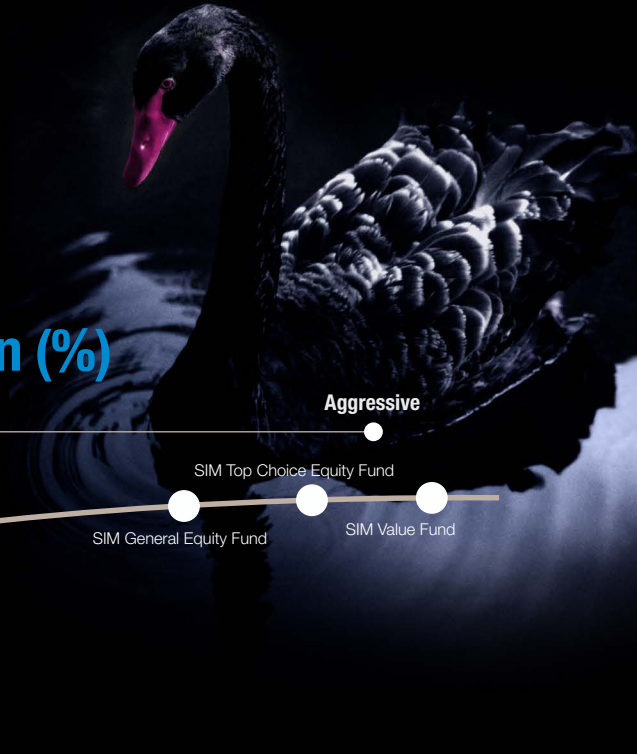
Fund Category:	SA Multi Asset Income
Investable Assets:	Local: Cash, Bonds, Property, Max 10% Equities
Inception Date:	03-Nov-06
Risk Profile:	Conservative
Benchmark:	STeFI +1%

Despite the fact that this fund can per mandate invest 25% offshore, this is currently not being implemented and it is unlikely that an allocation will be made to offshore in the foreseeable future. The fund is Reg. 28 compliant.

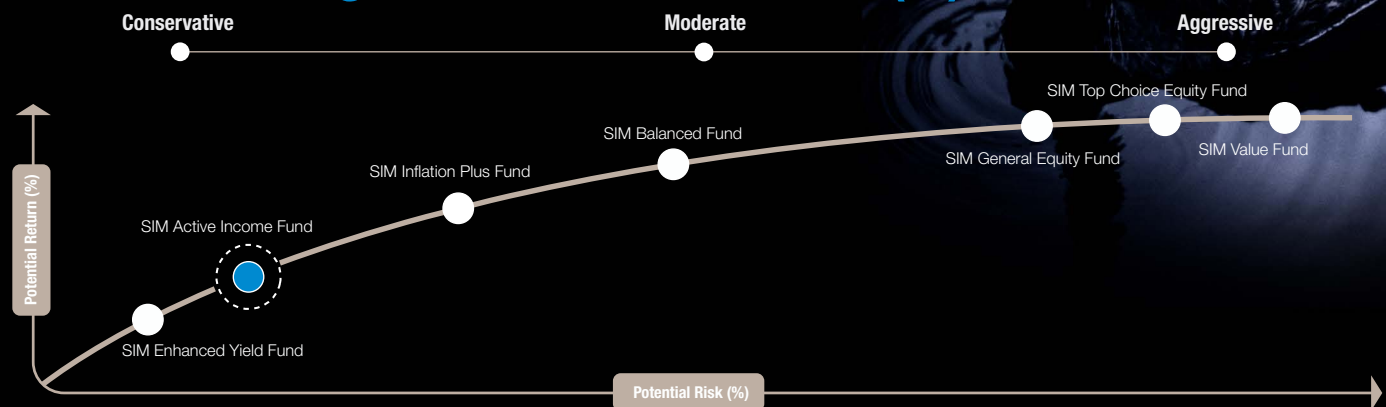
Source: Sanlam Investments October 2017

Bold & Cautious

There is a time to be bold and a time to be cautious. Knowing when to be which is what makes us Wealthsmiths.



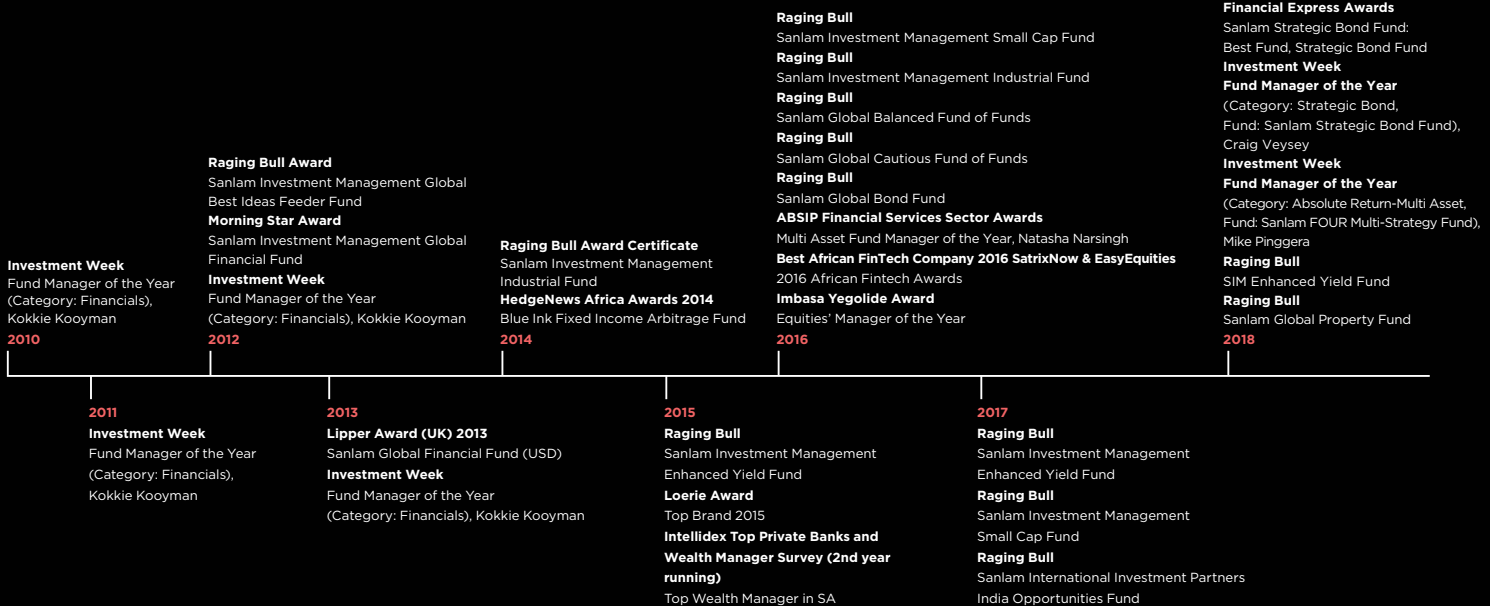
Sanlam Investment Management Core Fund Range Potential Risk/Return (%)



Source: Sanlam Investments October 2017

Sanlam Investments awards

Our business is built on a legacy of trust, which is why at Sanlam Investments we're driven to deliver results.



Sanlam Investments consists of the following authorised Financial Services Providers: Sanlam Investment Management (Pty) Ltd ("SIM"), Sanlam Multi Manager International (Pty) Ltd ("SMMI"), Satrix Managers (RF) (Pty) Ltd, Graviton Wealth Management (Pty) Ltd ("GWM"), Graviton Financial Partners (Pty) Ltd ("GFP"), Satrix Investments (Pty) Ltd, Blue Ink Investments (Pty) Ltd ("Blue Ink"), Sanlam Capital Markets (Pty) Ltd ("SCM"), Sanlam Private Wealth (Pty) Ltd ("SPW"), Sanlam Credit Fund Advisor Proprietary Limited, Sanlam Africa Real Estate Advisor Proprietary Limited and Sanlam Employee Benefits ("SEB"), a division of Sanlam Life Insurance Limited and Simeka Wealth (Pty) Ltd; and has the following approved Management Companies under the Collective Investment Schemes Control Act: Sanlam Collective Investments (RF) (Pty) Ltd ("SCI") and Satrix Managers (RF) (Pty) Ltd ("Satrix"). Sanlam Collective Investments (RF) (Pty) Ltd is a registered and approved Manager in terms of the Collective Investment Schemes Control Act. A schedule of fees can be obtained from the Manager. This is a multi-asset, income fund. The Retail class is the most expensive class offered by the Manager. Maximum Fund charges include (incl. VAT): Initial advice fee, 1.14%. Initial manager fee, N/A. Annual advice fee, 1.14%. Annual manager fee, 0.91%. Total expense ratio (TER), 0.92%. For more information visit www.sanlaminvestments.com. The fund is exposed to equities, which means prices will go up and down. SIM stands for Sanlam Investment Management. Full details on the basis of the award is available from the Manager. Please refer to the fund's Minimum Disclosure Document (MDD) to view more information.