

INFLATION PLUS FUND

STRATEGY

1 Leverages off the active management research platform to tailor positions within the Absolute Return framework.

2 Adds additional value through tactical asset allocation. The team aims to add additional value by applying tactical asset allocation (TAA) based on relative fundamental valuations of asset classes (both domestic and foreign).

WHY SHOULD YOU INVEST IN A ABSOLUTE RETURN SOLUTION SUCH AS THE SIM INFLATION PLUS FUND?



1 SIM Absolute Return solutions are designed to provide inflation beating returns through market cycles.

In volatile markets, investors are looking for solutions that **minimise drawdowns and protect against capital losses** – volatility requires **effective tactical asset allocation**.



2 Actively manages the balance between risk and return through appropriate diversification.

Managers of Absolute Return solutions **manage risk** return profiles through **appropriate diversification** across asset classes and within asset classes.



3 Offers capital protection through (i) derivative strategies & (ii) diversification. Our Absolute Return solutions

offer **explicit capital protection** through application of **derivative strategies**, enhancing the implicit **capital protection of diversification** across asset classes.



PORTFOLIO MANAGER

NATASHA NARSINGH
HEAD: ABSOLUTE RETURN

Experience: 21 years
B.Sc (Chem), MBA

THE TEAM

The Absolute Return team is supported by a comprehensive research platform with access to local and global specialist teams across equity, fixed income, property and asset allocation - collectively accessing investment ideas and views to consider within the Absolute Return framework.

Principles for managing real returns

Diversified portfolio:
Operates across all asset classes.



Long-term strategy:
Cognisant of long-term asset allocation.



Derivatives:

Use of derivatives and risk management is an important component.



Dynamic:

Dynamic asset allocation, moving between asset classes and instruments.

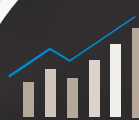


Downside protection:

Protection via tactical asset allocation and derivative strategies.



SOLUTION AIM



Grow capital above inflation - target return of CPI + 4% over a rolling 3-year cycle.

Protect capital over any rolling 1-year period.



The result of our dual objectives is a low to medium volatility solution with high risk-adjusted returns.

SOLUTION CHARACTERISTICS

5 KEY BENEFITS

OF INVESTING IN THE SOLUTION BASED ON PAST PERFORMANCE.

- DYNAMIC PROCESS.
- CLEAR TARGET AND OBJECTIVES.
- SMOOTH RETURN PROFILE.
- DISCIPLINED FOCUS ON DOWNSIDE RISK.
- OUR TEAM HAS ACCESS TO EXTENSIVE RESOURCES.



Consistent mid- to long-term performance



In volatile times, the SIM Inflation Plus Fund offers investors **stability and capital protection** at competitive long-term returns.



Stable Return Profile

- Reduced level of drawdown
- Minimum volatility

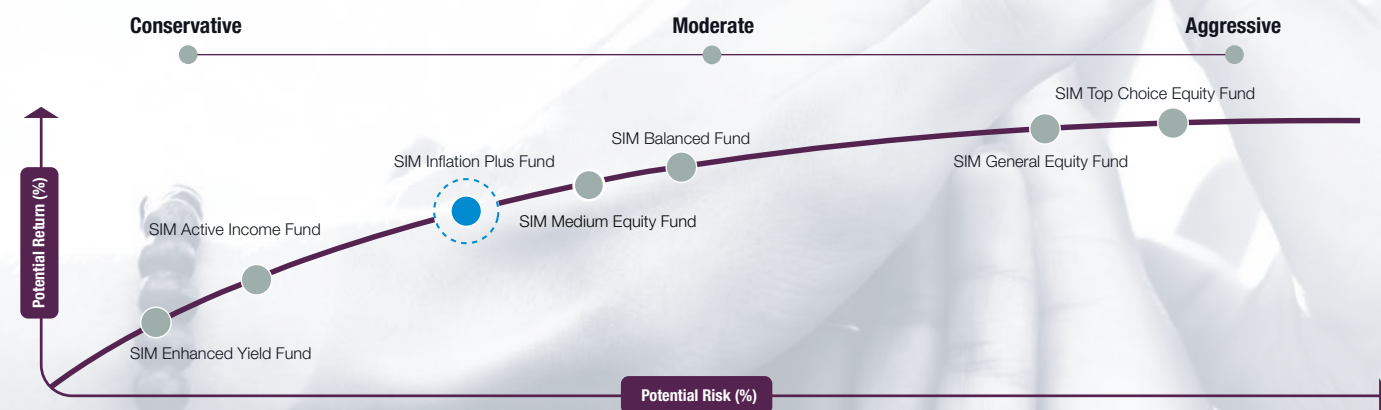
FINDING CONSISTENCY IN A WORLD OF UNCERTAINTY

SIM Inflation Plus Fund details:

| | |
|-------------------------------|---|
| Solution Category | SA Multi Asset Low Equity |
| Fund Investable Assets | Local and Offshore Cash, Bonds, Property, Equity, Derivatives |
| Inception Date | 01 Apr 1999 |
| Max Equity | 40% (Regulation 28 Compliant) |
| Risk Profile | Cautious |
| Benchmark | CPI + 4% (rolling 3 years) |

Source: Sanlam Investments, 2020

Active Management Core Range Potential Risk/Return (%)



Source: Sanlam Investments, 2020

Sanlam Investments awards

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



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