

Fund Description

The fund's objective is to provide medium to high long-term investment growth and is suitable for investors with a long-term investment horizon. The fund invests primarily in equities, fixed-interest investments, cash and foreign assets. The Portfolio comply with the provisions of Regulation 28, issued under the Pension Funds Act (Act No. 24 of 1956), as amended.

Fund Information

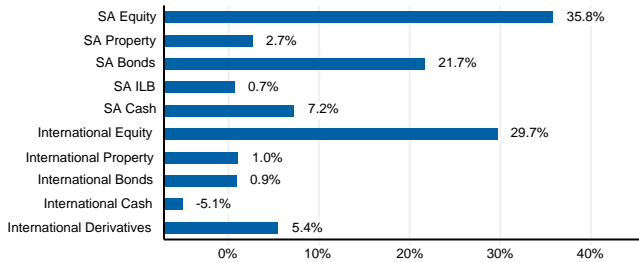
Inception Date	01-Feb-1975
Fund size	R1 128 million
Portfolio Manager	Sanlam Investments
Legal Structure	Pooled Life Policy

Benchmark

Alexander Forbes Global Large Manager Watch Median

Sectoral Exposure

	% of Fund
Technology	14.6
Telecommunications	3.2
Health Care	2.3
Financials	31.6
Consumer Discretionary	7.3
Consumer Staples	11.8
Industrials	5.7
Basic Materials	22.7
Energy	1.1

Asset Composition

Risk Profile

Conservative	Moderate	Moderate Aggressive	Aggressive
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Time Horizon

0-2 years	2-3 years	5 years +	7 years +
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Returns

	Fund (%)	Benchmark (%)
1 Month	2.6	2.6
3 Months	6.7	6.2
6 Months	8.6	8.9
1 Year	11.3	12.5
3 Years	9.8	10.8
5 Years	8.9	10.9
Since Inception	14.8	N/A
YTD	7.6	8.4

Top 10 Equity Exposures

	% of Fund
Naspers	3.7
FirstRand / RMBH	2.7
Standard Bank Group	2.1
Goldfields	1.9
Prosus	1.3
British American Tobacco	1.2
Anglos	1.2
Nedbank Limited	1.1
Anglogold Ashanti	1.1
ABSA Group	1.0

Total Investment Cost (TIC)

Total Expense Ratio (TER)	Transaction Cost (TC)	Total Investment Charges (TER+TC)
0.78%	0.12%	0.90%

The TER was incurred as expenses relating to the administration of the Financial Product. The TC was incurred as costs relating to the buying and selling of the assets underlying the Financial Product. The TIC was incurred as costs relating to the investment of the Financial Product. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER may not necessarily be an accurate indication of future TER's.

The TER shown above is based on the highest fee tier where applicable and is calculated as at 30 June 2024. Fees are inclusive of any VAT.

Figures are lagged by three months.

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DISCLAIMER: This fact sheet does not constitute financial advice as defined by FAIS. Performance figures are gross of investment management and performance fees (where applicable). Performance figures for periods greater than 12 months are annualised. All data shown is at the month end. Changes in currency rates may cause the value of your investment to fluctuate. Past performance is not indicative of future returns. Capital and returns may fluctuate and are not guaranteed. The underlying type of investments must comply with the type of instruments as allowed by the LTIA and the portfolio must comply with regulation 28 of the Pension Fund act.