

**Fund Description**

The fund's objective is to provide stable long-term investment growth. The fund is actively managed and invests primarily in equities, fixed-interest investments, cash and foreign assets. The fund is however not permitted to invest in securities where alcohol, tobacco or gambling form the core of the company's business.

**Fund Information**

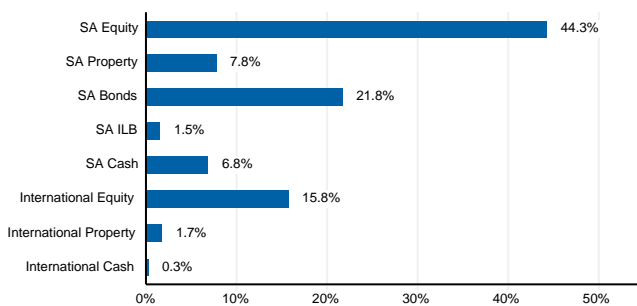
<b>Inception Date</b>	01-Sep-2009
<b>Fund size</b>	R 274 million
<b>Portfolio Manager</b>	Sanlam Investments
<b>Legal Structure</b>	Pooled Life Policy

**Benchmark**

SA Equity - FTSE/JSE Capped SWIX excl Tobacco Alcohol and Gambling	42.5%
SA Property - FTSE/JSE SA Listed Property Index (SAPY)	7.5%
SA Bonds - BEASSA ALBI TRI	17.5%
SA Cash - STeFI Composite	12.5%
International Equity - MSCI World ESG Leaders Net Ret (ZAR)	17.5%
International Bonds - Bloomberg Global Aggregate Index	2.5%

**Sectoral Exposure**

	<b>% of Fund</b>
Technology	10.3
Telecommunications	8.1
Health Care	3.4
Financials	24.5
Real Estate	2.0
Consumer Discretionary	6.9
Consumer Staples	4.7
Industrials	4.0
Basic Materials	35.1
Energy	1.0

**Asset Composition**

**Risk Profile**

Conservative	<b>Moderate</b>	Moderate Aggressive	Aggressive
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**Time Horizon**

0-2 years	<b>2-3 years</b>	5 years +	7 years +
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**Returns**

	<b>Fund (%)</b>	<b>Benchmark (%)</b>
1 Month	0.70%	0.60%
3 Months	1.10%	0.20%
6 Months	8.70%	8.00%
1 Year	17.10%	15.10%
3 Years	11.60%	10.60%
5 Years	10.30%	9.30%
Since Inception	11.30%	10.60%
YTD	1.10%	0.20%

**Top 10 Equity Exposures**

	<b>% of Fund</b>
MTN Group	3.2
Anglos	2.9
FirstRand / RMBH	2.8
Sasol	2.5
Naspers	2.4
Standard Bank Group	2.1
Prosus	1.7
Impala Platinum Holdings	1.7
Growthpoint	1.5
ABSA Group	1.5

**Total Investment Cost (TIC)**

<b>Total Expense Ratio (TER)</b>	<b>Transaction Cost (TC)</b>	<b>Total Investment Charges (TER+TC)</b>
0.62%	0.10%	0.72%

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 September 2021.

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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.