

### Fund Description

The fund invests in a broad spectrum of listed securities with an allocation appropriate for South African retirement funds. The fund's objectives are to achieve steady income and capital growth and to preserve capital in real terms (adjusted for inflation). It invests in a diversified mix of equities, bonds, cash and property.

### Fund Information

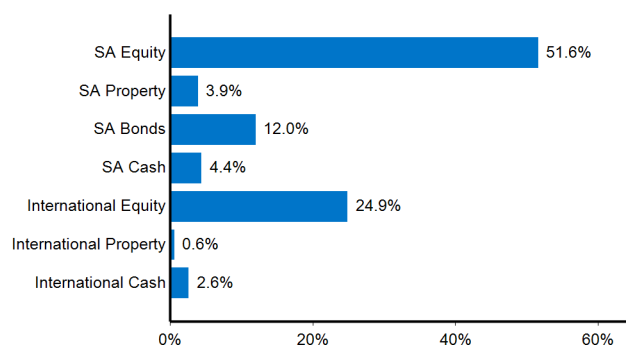
<b>Inception Date</b>	01-Apr-2012
<b>Fund Size</b>	R 398 million
<b>Portfolio Manager</b>	Sanlam Investments
<b>Legal Structure</b>	Sanlam Pooled Life Policy

### Benchmark

The performance benchmark of the fund is the market value weighted average return of the Domestic Asset Allocation Prudential Variable Equity unit trust sector excluding the Foord Balanced Fund

Sectoral Exposure	Fund (%)
Financials	19.4
Industrials	77.5
Resources	3.1

### Asset Composition



### Risk Profile

Cautious	Moderate	<b>Moderate-Aggressive</b>	Aggressive
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### Time Horizon

0 - 2 years	2 - 3 years	<b>5 years +</b>	7 years +
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Returns	Fund (%)	Benchmark (%)
1 Month	0.3	-0.8
3 Months	-0.9	-0.9
6 Months	3.9	5.6
Year to date	-0.9	-0.9
1 Year	10.1	10.9
3 Years	10.0	8.7
5 Years	7.7	7.2
Since inception	9.6	8.8

### Top 10 Equity Exposures

Exposure	% of Fund
BHP Group	4.7
Naspers	4.3
Aspen Healthcare Holdings	4.2
New Gold ETF	4.1
Richemont	4.1
Firststrand Limited	3.5
Anheuser-Busch Inbev SA INV	3.3
Standard Bank Group Limited	2.8
Spar group	2.3
Bidvest Group Limited	1.8

### Total Investment Costs (TIC)

Total Expense Ratio (TER)	Transaction Costs (TC)	Total Investment Charges (TER + TC)
0.83%	0.03%	0.86%

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.

Inclusive in the TER of 0.83%, a performance fee of 0.00% was recovered.

### Contact Information

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DISCLAIMER: Performance figures are gross of multi manager fees, gross of fixed fees charged by investment managers and net of any performance fees (where applicable) charged by investment managers. Performance figures for periods greater than 12 months are annualised. All data shown is at the month end. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may go down as well as up and are not guaranteed. You may not get back the amount you invest.