

### Fund Description

The fund aims to deliver steady income and capital growth and is managed in accordance with Regulation 28. The fund invests in a range of interest-bearing instruments, shares, bonds and property. In selecting securities for the fund, the investment manager aims to follow an investment approach that allows it to secure an optimum overall return for investors.

### Fund Information

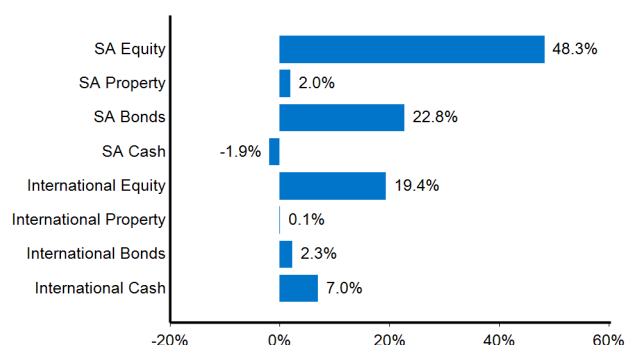
<b>Inception Date</b>	01-Apr-2012
<b>Fund Size</b>	R 301 million
<b>Portfolio Manager</b>	Sanlam Investments
<b>Legal Structure</b>	Sanlam Pooled Life Policy

### Benchmark

ASISA South African Multi Asset High Equity Category Average

Sectoral Exposure	Fund (%)
Financials	28.4
Industrials	49.2
Resources	22.5

### 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	0.0	-0.2
3 Months	0.2	-0.9
6 Months	7.9	6.3
Year to date	0.2	-0.9
1 Year	17.3	11.0
3 Years	10.9	9.1
5 Years	9.7	7.3
Since inception	12.0	8.6

### Top 10 Equity Exposures

Company	% of Fund
MTN Group Limited	3.6
Standard Bank Group Limited	3.6
Sasol Limited	3.2
Naspers	2.9
ABSA Group Limited	2.5
British American Tobacco Plc	2.4
Prosus	2.4
Anglo American Plc	2.3
Investec Plc	2.0
Firststrand Limited	1.9

### Total Investment Costs (TIC)

Total Expense Ratio (TER)	Transaction Costs (TC)	Total Investment Charges (TER + TC)
1.09%	0.14%	1.23%

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.

### 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.