

Fund Description

The fund offers investors diversified exposure to all the key local and international asset classes. The fund tracks a composite index benchmark and has a long-term strategic asset allocation that is rebalanced twice a year in March and September. The fund is designed to allow for maximum exposure to foreign equities. The high allocation to growth assets in this fund is expected to result in volatile returns over the shorter term, but also higher long term investment growth. 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-2022
Fund Size	R 436 million
Portfolio Manager	Satrix
Legal Structure	Pooled Life Policy

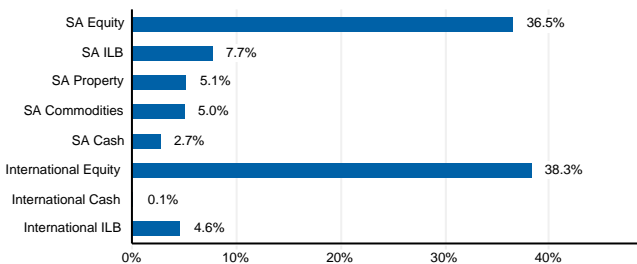
Benchmark

SA Equity - FTSE/JSE TOP 40	35.0%
SA ILB - S&P South Africa Sovereign Inflation Linked Bond 1+ year Index	8.0%
SA Property - FTSE/JSE SAPY Total Return Index	5.0%
SA Commodities - Gold Spot	5.0%
SA Cash - Short Term Fixed Interest Index (STeFI) Composite Index	2.0%
International Equity - S&P 500	40.0%
International ILB - Bloomberg US Government inflation-Linked Bond Index	5.0%

Sectoral Exposure

	% of Fund
Technology	15.7
Telecommunications	3.8
Health Care	1.8
Financials	32.4
Real Estate	2.2
Consumer Discretionary	5.1
Consumer Staples	11.8
Industrials	3.0
Basic Materials	23.3
Energy	0.9

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	2.3	2.3
3 Months	6.5	6.6
6 Months	11.2	11.5
1 Year	16.2	16.4
3 Years	13.4	13.6
5 Years	13.9	14.0
Since Inception	12.1	12.1
YTD	11.8	12.1

The performance figures prior to the inception date of 01 February 2022 are back tested and based on the actual index indicated in the Benchmark, using the historical data.

Top 10 Equity Exposures

	% of Fund
Naspers	4.3
FirstRand / RMBH	2.8
Standard Bank Group	2.0
Goldfields	1.9
NEPI Rockcastle	1.9
Capitec	1.7
Anglos	1.6
Prosus	1.4
British American Tobacco	1.1
Richemont SA	1.1

Total Investment Cost (TIC)

Total Expense Ratio (TER)	Transaction Cost (TC)	Total Investment Charges (TER+TC)
0.51%	0.14%	0.65%

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 only consists of the investment management fee. Once the portfolio reaches a six-month track record, the TER and TC will be reported. Fees are inclusive of any VAT.

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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.



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