

**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 aims to provide a stable level investment growth, with low volatility over the medium to long term.

**Fund Information**

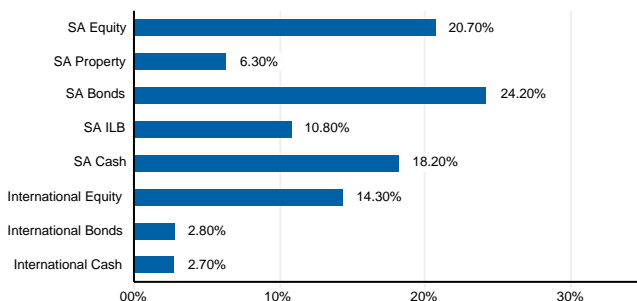
<b>Inception Date</b>	01-Apr-2018
<b>Portfolio Manager</b>	Sanlam Investments
<b>Legal Structure</b>	Pooled Life Policy

**Benchmark**

SA Equity - FTSE/JSE Capped SWIX	21.0%
SA Property - FTSE/JSE SA Listed Property Index (SAPY)	6.0%
SA Bonds - All Bond Index (ALBI)	23.0%
SA Inflation Linked Bonds - S&P South Africa Sovereign ILB 1+Y Index	10.0%
SA Cash - STeFI Composite	20.0%
International Equity - MSCI All Country World Index (ACWI)	14.0%
International Bonds - Barclays Global-Aggregate Index (GABI)	3.0%
International Cash - JP Morgan 1D USD cash rate	3.0%

**Sectoral Exposure**

	% of Fund
Technology	11.3
Telecommunications	6.3
Health Care	2.8
Financials	23.3
Real Estate	4.8
Consumer Discretionary	7.4
Consumer Staples	10.8
Industrials	4.1
Basic Materials	28.2
Energy	1.0

**Asset Composition**

**Risk Profile**

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

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

	Fund (%)	Benchmark (%)
1 Month	1.40%	1.40%
3 Months	3.00%	2.90%
6 Months	7.60%	7.60%
1 Year	14.20%	14.10%
3 Years	8.20%	8.10%
Since Inception	8.00%	8.10%
YTD	9.00%	8.90%

**Top 10 Equity Exposures**

	% of Fund
Naspers	2.0
Growthpoint	1.5
NEPI Rockcastle	1.3
Anglos	1.1
FirstRand / RMBH	1.0
Impala Platinum Holdings	0.8
MTN Group	0.7
Redefine Properties	0.7
SIBANYE-S (SSW)	0.6
Standard Bank Group	0.6

**Total Investment Cost (TIC)**

Total Expense Ratio (TER)	Transaction Cost (TC)	Total Investment Charges (TER+TC)
0.32%	0.09%	0.41%

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 31 March 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.

