



## AGENDA

8.15 - 9.00	Registration
9.00 - 9.10	Welcome
9.10 - 9.15	<b>Introducing Sanlam Investments</b> The evolution of asset management: The rise of alternatives and solution based investing. <b>Nersan Naidoo</b> - Chief Executive of Sanlam Investments
9.20 - 9.50	<b>Economic overview and market insights.</b> <b>Arthur Kamp</b> - Economist at Sanlam Investment Group
9.50 - 10.20	<b>Fixed Interest insights and a deep dive into the SIM Enhanced Yield Fund and the SIM Active Income Fund.</b> <b>Melville du Plessis</b> - Portfolio Manager at Sanlam Investments
10.20 - 10.50	<b>Unpacking the SIM Equity capability, current house view and latest insights on the SIM General Equity Fund and SIM Top Choice Equity Fund.</b> <b>Charl de Villiers</b> - Portfolio Manager at Sanlam Investments
10.50 - 11.20	Refreshments
11.20 - 11.50	<b>How are index trackers used within an active portfolio to effectively provide style and sector diversification?</b> <b>Kingsley Williams</b> - Chief Investment Officer of Satrix
11.50 - 12.30	<b>How do we leverage our in-house capabilities to blend a balanced solution?</b> <b>Ralph Thomas</b> - Portfolio Manager at Sanlam Investments
12.30 - 12.40	Closing
12.40 - 13.30	Networking lunch



**Nersan Naidoo**

**Chief executive of Sanlam Investments**

Nersan is a member of the Sanlam Investment Group executive committee. He has extensive experience in investment management and business leadership, locally and internationally. Before becoming the chief executive of Sanlam Investments in 2013, Nersan was the founding member and CE of the Sanlam Investments multi-manager business. He also managed Sanlam's multi manager business from the London office for two years before returning to South Africa.

Nersan is a CFA and holds a B.Sc. Electrical Engineering Honours degree as well as a PGD in Organisational Leadership from Oxford University.

**WE HAVE  
SCALE,  
EXPERTISE  
AND 100  
YEARS OF  
EXPERIENCE**

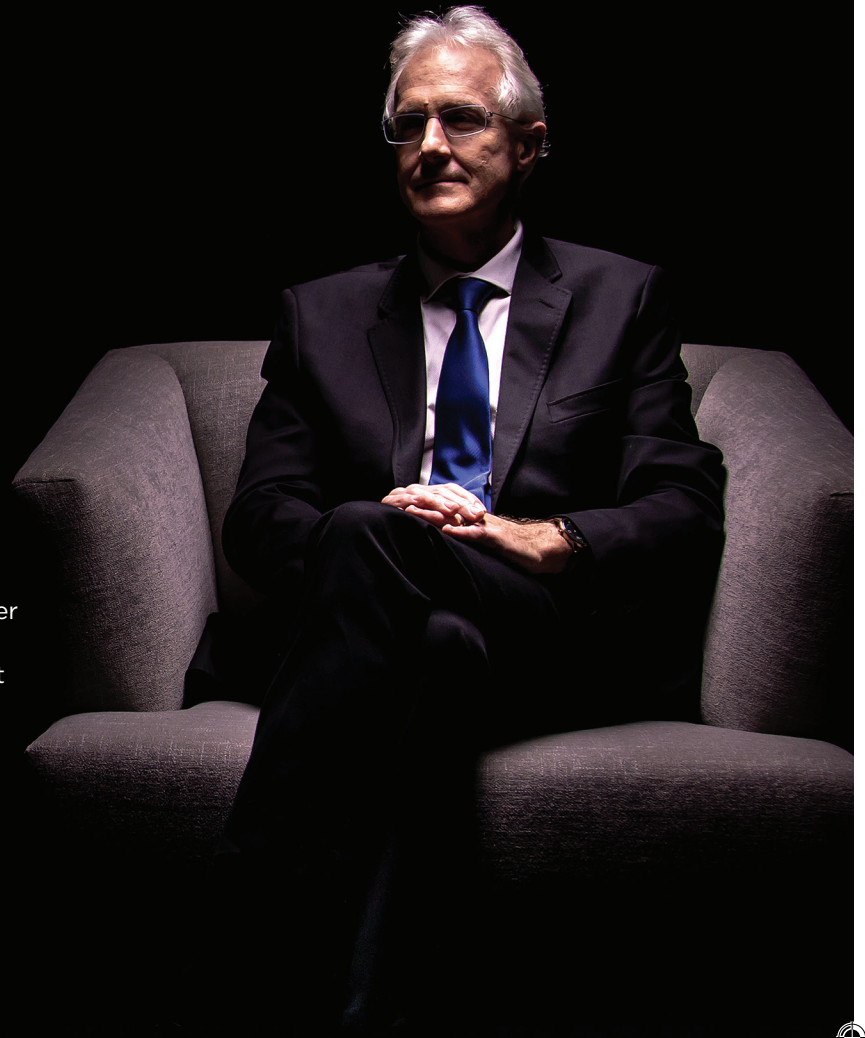
# MEET THE SPEAKERS

## Arthur Kamp

### Economist at Sanlam Investment Group

Arthur has been an investment economist at Sanlam since 2005, providing input on the domestic and global economy to the asset allocation team. Prior to joining Sanlam, Arthur worked as an economics consultant at Eskom from 1990 to 1995 and thereafter spent 10 years working as an economist at stock broking firm Simpson McKie, which was later bought by global investment bank HSBC.

Arthur graduated from Stellenbosch University with a B.Econ Economics Honours cum laude and from the University of London with an M.Sc. in Financial Economics.



## Melville du Plessis

### Portfolio manager at Sanlam Investments

Melville joined Sanlam Investments in 2011.

As fixed interest portfolio manager, his responsibilities include portfolio management and product development.

After obtaining a B.Comm. Honours degree from Stellenbosch University, Melville joined Novare Investments as a consulting team member and later became a portfolio manager for multi-manager products. Melville is a FRM, CFA and CAIA charter holder.





**Charl de Villiers**

**Portfolio Manager at Sanlam Investments**

Charl joined Sanlam Investments 10 years ago as an equity analyst in 2008. He is currently a portfolio manager responsible for co-managing the Sanlam Investment Management General Equity Fund. Alongside this, he is a member of the Sanlam Model Portfolio group.

Charl completed his B.Tech.Eng (Electrical) at the NMMU in 1999. After a few years of practicing engineering he completed an MBA at the GSB at the University of Cape Town in 2002. He then joined Nebula Solutions as a management consultant in 2003. In 2005 he moved to Aylett & Company to begin his investment career as an equity analyst. Charl is also a CFA charter-holder and has 13 years of experience in the financial services industry.

**Kingsley Williams**

**Chief investment officer of Satrix**

Kingsley is the chief investment officer of Satrix and was previously the CIO of Indexation at Old Mutual Customised Solutions. He has spent nearly 20 years in the financial industry covering indexation, portfolio management, quantitative research, product development and IT.

He holds an MBA in Finance from Wits Business School, a B.Sc. Honours in Computer Science and a major in Mathematical Statistics.





**Ralph Thomas**

**Portfolio manager at Sanlam Investments**

Ralph was appointed to his current role as portfolio manager of Balanced Funds in 2016. He has more than 12 years of financial services experience specialising in multi-asset derivative structuring. Previously, Ralph was a director at Deutsche Bank AG (SA) and a senior manager at Standard Bank. Ralph has extensive experience in trading, structuring, research and analysis across asset classes within global financial markets.

Ralph has a B.Bus Sci (Finance) degree from the University of Cape Town. He obtained an MBA cum laude from the University of Cape Town in 2015.

**All Access Summit Event MC**

**Iman Rappetti**

**Award-winning journalist & MC**

Iman is an award-winning journalist and has more than fifteen years' experience in online, print, radio and broadcast journalism, covering stories all the way from the Middle East to Africa and the US, with politics as her main focus. She is heard every weekday morning on PowerFM, and her past MC work includes facilitating the former Public Protector - Thuli Madonsela's - public lecture at Wits Business School and the 2012 and 2013 Standard Bank Journalism Awards. In 2011 she hosted US First Lady Michelle Obama on her first SA tour as part of the Young African Women's Leadership Forum. Iman has interviewed many of SA's movers and shakers as well as international figures like Oprah and Richard Branson. She is well known for her honest, down to earth and often amusing presentation style.





# INTRODUCING SANLAM INVESTMENTS

**AT SANLAM  
INVESTMENTS, WE  
MANAGE RISK FOR  
GROWTH TO DELIVER  
CONSISTENTLY  
EXCELLENT  
PERFORMANCE  
ACROSS THE WIDEST  
RANGE OF INVESTMENT  
PORTFOLIO AND  
PRODUCT SOLUTIONS,  
TAILORED TO  
SUIT INDIVIDUAL  
INVESTING NEEDS.**

With more than R800 billion under management, Sanlam Investments is one of South Africa's largest asset managers. Our areas of expertise include active investing, alternatives, international investing, index tracking and multi-management.

Built on a legacy of trust established over Sanlam's 100 year history, we aim to protect and grow our clients' wealth over the long term. At Sanlam Investments we successfully combine capabilities to deliver strong performance across our broad investment range. We achieve this through our ongoing commitment to the following:

- Sanlam's longevity and innovation. We have been around for a century and continue to successfully understand and adapt to our investors' needs.
- People, collaboration and values. Our enduring track record ensures we attract the best talent in the industry. Our teams are made up of highly skilled and experienced individuals, driven by their shared passion for investment success.
- Our robust, tested and proven pragmatic investment process and philosophy. Our performance history highlights the success we have achieved for our clients by committing to our investment philosophy.



**WE HAVE  
ONE OF THE  
LARGEST  
MULTI-  
SPECIALIST  
INVESTMENT  
TEAMS IN  
SOUTH AFRICA.  
OUR TEAM  
MEMBERS  
ARE HIGHLY  
QUALIFIED AND  
OFFER BOTH  
DEPTH AND  
BREADTH OF  
EXPERIENCE IN  
THEIR AREAS  
OF EXPERTISE.**

# SANLAM INVESTMENTS SOLUTIONS

## WE'RE BUILT TO MEET DIVERSE CLIENT NEEDS

Our offering incorporates solutions from a number of businesses that function across the financial services value chain. The result is a diverse range of businesses and specialist expertise available within Sanlam Investments, enabling us to offer a range of solutions across the risk spectrum and to meet current and evolving needs across our client base. Our multi-specialist approach provides our clients with access to extraordinary investment expertise and opportunities, the breadth and depth of which are hard to match.

Solutions

Sanlam  
Investments

the **Wealthsmith**  approach  
to investing for long-term success

A Wealthsmith™ is someone who has a deep understanding of the true definition of wealth, knows how to create it and strives to maintain it over the long term. To be a Wealthsmith™ is to be patient, act meticulously and never be rushed. When it comes to investing, there's often the temptation to ride the euphoria of speculation. At Sanlam Investments, we resist this.

Strategies

Insights

# ACTIVE MANAGEMENT INDEX TRACKING ALTERNATIVES INTERNATIONAL MULTI-MANAGER

## Client-centric investment approach

**1 SOLUTIONS**  
We offer solutions for investors who seek best in class, off-the-shelf investment products. We manage risk for growth and long-term performance results.

**2 STRATEGIES**  
We deliver research-led insights and strategies for partners and investors who seek market leading investment building blocks to include in customised portfolios.

**3 INSIGHTS**  
Our research, insights and portfolio construction solutions offer our investment partners market leading tools and insights used to co-create optimal client portfolios.

# SANLAM INVESTMENTS

# FIXED INTEREST



**MELVILLE DU PLESSIS**  
**PORTFOLIO MANAGER AT SANLAM INVESTMENTS**  
**EXPERIENCE: 13 YEARS**  
**B.COMM HONOURS, FRM, CFA, CAIA**

**FIXED INTEREST TEAM**  
 Investment decisions are made by leveraging off the entire Fixed Interest team's capabilities and skill set, in addition to the broader asset management team. The portfolio manager is supported by the comprehensive credit capabilities of the Sanlam Group and dealing desk team.

## SIM ENHANCED YIELD FUND

### FUND STRATEGY

1. The fund invests in a blend of interest and credit instruments to enhance yield.
2. The fund invests across the entire duration spectrum (e.g. cash, government bonds, corporate bonds, and inflation-linked bonds).
3. The fund may invest in derivatives to achieve its investment objective.

### FUND AIM

1. STABLE INCOME
2. CAPITAL PROTECTION

### WHO SHOULD INVEST IN THE FUND

- Investors looking to protect their capital while aiming to get a higher return than from a money market fund or 32-day bank savings account
- An investor who has a time horizon of 6 months to 1 year
- Investors who are drawing a regular income and require a stable fund

### 6 KEY BENEFITS OF INVESTING IN THE FUND

1. Outperforms cash over the medium to long term
2. Stable consistent returns
3. Consistently outperforms peers
4. Competitive management fee
5. Qualifies as a tax-free investment
6. Offers stability, enabling regular income withdrawal

### SIM Enhanced Yield Fund details

<b>Fund Category</b>	SA Interest Bearing Short Term
<b>Investable Assets</b>	Local: Cash, Government Bonds, Corporate Bonds, Inflation-Linked Bonds
<b>Inception Date</b>	3 May 2011
<b>Risk Profile</b>	Conservative
<b>Benchmark</b>	STeFI + 0.5%
<b>Min Investment Amount</b>	Lump sum: R10 000   Monthly: R500

Source: Sanlam Investments May 2018



## OVERVIEW

The Sanlam Investments Fixed Interest team offers stable solutions for those who require a regular income. Several full-time, dedicated portfolio managers and fixed interest analysts facilitate access to crucial, lower-risk portfolios with inflation-beating real returns. The Sanlam Investments Fixed Interest solutions offer much needed protection in volatile markets.

## SIM ACTIVE INCOME FUND

### FUND STRATEGY

1. The fund invests in a variety of fixed income instruments to pick up yield.
2. The fund invests across the entire duration spectrum (e.g. cash, government bonds, corporate bonds, and inflation-linked bonds).
3. The fund manager only takes on carefully considered risk when the return potential looks attractive.

### FUND AIM

1. MAXIMISE RETURNS ABOVE CASH
2. CAPITAL PRESERVATION

### WHO SHOULD INVEST IN THE FUND

- Investors looking to protect their capital
- Investors aiming to get a higher return than from a money market fund
- Investors looking to invest for a time horizon of 1 to 2 years
- Investors who are drawing a regular income and require a stable fund

### 5 KEY BENEFITS OF INVESTING IN THE FUND

1. Lower levels of risk – therefore little or no drawdown
2. Stable consistent returns
3. Superior long-term performance
4. Competitive management fee
5. Fund can be accessed as a tax-free investment

SIM Active Income Fund details	
Fund Category	SA Multi Asset Income
Investable Assets	Local: Cash, Bonds, Property. Max 10% Equities
Inception Date	3 Nov 2006
Risk Profile	Conservative
Benchmark	STeFI + 1%
Min Investment Amount	Lump sum: R10 000   Monthly: R500

Source: Sanlam Investments May 2018

Despite the fact that this fund can per mandate invest 30% offshore, this is currently not being implemented and it is unlikely that an allocation will be made to offshore in the foreseeable future. The fund is Reg. 28 compliant.

# SANLAM INVESTMENTS EQUITIES



**CHARL DE VILLIERS**  
**PORTFOLIO MANAGER AT**  
**SANLAM INVESTMENTS**  
**EXPERIENCE: 13 YEARS**  
**B.TECH.ENG (ELECTRICAL),**  
**MBA, CFA**

## EQUITIES TEAM

Sanlam Investments' equity funds are managed by an experienced team of skilled, award-winning portfolio managers, with diverse backgrounds and specialist expertise. Our equity funds have an extensive fundamental research team covering 96% of the Johannesburg Stock Exchange.

This is a pure equity fund diversified across all sectors of the JSE. The fund may at any time hold a maximum of 30% in offshore assets.

## SIM GENERAL EQUITY FUND

### FUND STRATEGY

1. The fund invests in companies that are undervalued relative to their realistic growth prospects.
2. It uses the asset manager's extensive research team to uncover under-researched mid and small cap companies. The fund leverages off the asset manager's equity houseview.

### FUND AIM

OUTPERFORM THE FTSE/JSE ALL SHARE INDEX

### WHO SHOULD INVEST IN THE FUND

- Investors who can withstand potential capital volatility in the shorter term
- Investors looking for long-term capital growth
- Investors looking to invest for 5 years or more
- Investors seeking a core equity fund with offshore exposure

### 4 KEY BENEFITS OF INVESTING IN THE FUND

1. Proven low tracking error resulting in more consistent returns
2. Lower level of volatility relative to the benchmark
3. Outperforms the benchmark in bull and bear markets
4. Diversified across all sectors of the JSE

#### SIM General Equity Fund details

<b>Fund Category</b>	SA Equity General
<b>Investable Assets</b>	Local and Offshore Equity
<b>Inception Date</b>	26 Jun 1967
<b>Risk Profile</b>	Aggressive
<b>Benchmark</b>	FTSE/JSE All Share Index
<b>Min Investment Amount</b>	Lump sum: R10 000   Monthly: R500

Source: Sanlam Investments May 2018



## OVERVIEW

Our equity funds have been offering compelling risk-adjusted returns from inception. Through strict stock selection and by challenging the norm of thinking, we grow clients' wealth over the long term. Rigorous debate and the thorough interrogation of data prepares our portfolios for long-term performance.



**PATRICE RASSOU**  
**HEAD OF EQUITIES AT**  
**SANLAM INVESTMENTS**  
**EXPERIENCE: 24 YEARS**  
**MSC (ECON), MBA, ACA**

## SIM TOP CHOICE EQUITY FUND

### FUND STRATEGY

1. This actively managed equity fund typically holds approximately 20 stocks listed on the Johannesburg Stock Exchange, reflecting the best ideas and most active positions held throughout the asset manager's equity offering.
2. The fund takes positions in companies which dominate their respective industries but whose valuations are below our estimate of fair value.

### FUND AIM

DELIVER CONSISTENTLY SUPERIOR GROWTH OF CAPITAL OVER THE MEDIUM TO LONG TERM

### WHO SHOULD INVEST IN THE FUND

- Investors who can withstand potential capital volatility in the shorter term
- Aggressive investors looking for long-term capital growth
- An investor who has a time horizon of 5 years or more
- Clients seeking a core equity fund

### 4 KEY BENEFITS OF INVESTING IN THE FUND

1. A concentrated best-ideas portfolio of max 20 stocks
2. Benchmark agnostic
3. Strong risk management
4. Consistently aims to deliver a higher level of return when compared to its competitors

#### SIM Top Choice Equity Fund details

<b>Fund Category</b>	SA Equity General
<b>Investable Assets</b>	Local and Offshore Equity
<b>Inception Date</b>	18 Aug 2006
<b>Risk Profile</b>	Aggressive
<b>Benchmark</b>	FTSE/JSE SWIX: 97%   STeFi: 3%
<b>Min Investment Amount</b>	Lump sum: R10 000   Monthly: R500

Source: Sanlam Investments May 2018

This fund may invest in unit trusts, may invest up to 30% offshore and may invest in derivative instruments. Neither of these components have been utilised in the past or are currently in the portfolio.



**KINGSLEY WILLIAMS**  
**CHIEF INVESTMENT OFFICER OF SATRIX**  
**EXPERIENCE: 18 YEARS**  
**BSC HONOURS (COMPUTER SCIENCE)**  
**MBA (FINANCE)**



**“THE SKILL IS IN DECIDING HOW BEST TO ALLOCATE BOTH YOUR RISK AND FEE BUDGET, BOTH WITHIN AND ACROSS ASSET CLASSES IN ORDER TO GIVE YOURSELF THE BEST OPPORTUNITY OF ACHIEVING YOUR INVESTMENT OBJECTIVE.”**

#### **SATRIX TEAM**

The Satrix team is specialised and focused. We have a proven track record of developing and implementing scalable and systematic investment results, thereby giving investors greater peace of mind. We have proven research skills, portfolio analysis, index construction, portfolio construction and risk management expertise.

Our team’s combined investment experience is the greatest in the SA index tracking industry. This experience provides a depth of understanding to our clients, technical expertise and the advantages of long-standing relationships with index providers.

#### **SATRIX OWN THE MARKET**

Satrix is the pioneer of index tracking investment products in South Africa, and has been tracking indices and creating solutions for our clients since 2000 across a wide range of retail and institutional products, including exchange traded funds (ETFs), unit trusts and segregated mandates.

Satrix pioneered ETFs in South Africa in 2000 with the flagship Satrix Top 40 ETF and continues to lead the index tracking investment industry; launching a number of new and innovative index tracking products over the years.

We understand that investors want simple, smart investment products which offer a cost advantage and no performance compromise. Our ongoing product development and focussed research into the drivers of excess performance means that we meet client expectations with regards to stand alone exposure, or as part of a solution crafted in partnership with our clients.

As end investors demand greater consistency and transparency, financial regulations increase and industry competition escalates, we see more portfolio constructors using index-tracking products alongside actively managed portfolios. Satrix is well placed to assist with optimising these solutions.

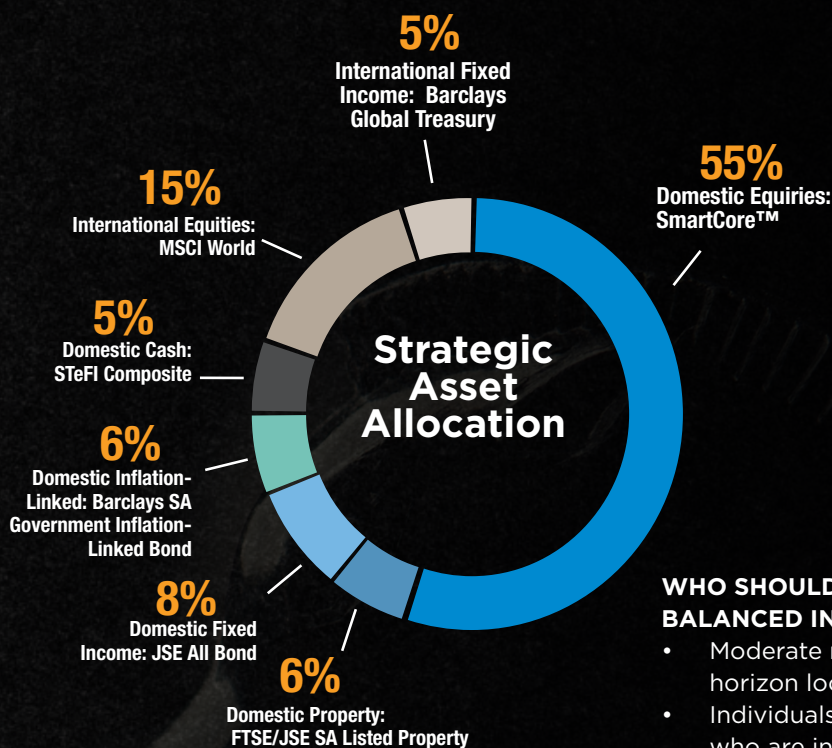
At Satrix we are strong advocates for cost effectiveness, investing simplicity and providing investors with strategies to more effectively manage their investment risks.

### **SATRIX BALANCED INDEX FUND**

The Satrix Balanced Index Fund is a well-diversified portfolio which invests across asset classes (equities, bonds, property and cash) both locally and globally. This means you don’t have to decide where to invest your money; the fund does it for you.

#### **WHAT DOES IT INVEST IN?**

The fund has a strategic asset allocation, which means that each asset class has a set weighting and is rebalanced semi-annually in March and September. The fund invests in local assets (80%) and international assets (20%) and 70% of the fund is invested in equities (55% domestic + 15% international), giving it a moderate risk profile.



The graph shows the allocation between the seven asset classes, and which index is being tracked for each asset class.

Source: Satrix 31 Dec 2017

#### INTRODUCING SATRIX SmartCore™

The SmartCore™ is a proprietary Satrix equity index. Three indices are combined to make up SmartCore™, representing the 55% local SA equity exposure. The composition is researched and periodically reviewed by Satrix, and is currently made up as follows:

- 13.75% S&P Quality South Africa Index - investing in companies which exhibit high quality characteristics. This index is rebalanced every six months
- 13.75% Proprietary Satrix Stable Dividend Index - investing in companies that have a higher dividend yield relative to the market. This index is rebalanced every six months
- 27.5% Proprietary Satrix Momentum Index - investing in companies which exhibit positive price movements (over six and twelve months). It invests in companies that are already doing well or are expected to do well by these measures. This index is rebalanced every six weeks

#### WHO SHOULD INVEST IN THE SATRIX BALANCED INDEX FUND?

- Moderate risk investors with a long-term time horizon looking for capital growth
- Individuals saving towards retirement or for those who are in retirement and drawing an annuity, because it adheres to Regulation 28
- Individuals who want to use the fund in their tax-free savings account either as their total exposure or as part of their portfolio
- Long-term, after-tax money can also be invested into this fund

#### 5 BENEFITS OF INVESTING IN THE FUND

1. Unique equity SmartCore™.
2. Strategic asset allocation that is rebalanced semi-annually.
3. 70% allocation to equities - 55% local SA equities and 15% offshore equities.
4. Regulation 28 compliant.
5. Annual management fee of 0.35% + VAT for direct retail clients and 0.25% + VAT via LISPs.

#### THE BEST WAY TO ACCESS THE FUND.

The fund can be accessed via LISPs ( e.g Glacier, Allan Gray and Investec) or private stock-broking accounts which offer unit trust investments as well as directly through Sanlam Collective Investments.

**“EACH INDEX BRINGS COMPLEMENTARY BUT DIFFERING EQUITY EXPOSURE TO THE CORE OF THE FUND. THIS ENSURES THAT THE SMARTCORE™ CAPTURES THE TYPE OF RETURNS WE ARE TARGETING FROM THE SA EQUITY MARKET.”**

KINGSLEY WILLIAMS, CIO, SATRIX



# SANLAM INVESTMENTS MULTI-ASSET

## MULTI-ASSET TEAM

The team is responsible for putting together multi-asset portfolios that take cognisance of all the research produced by the research platform and contains within the different asset classes the house views determined by the single asset class teams. Effectively it uses all the strengths and building blocks within a large asset manager, to provide a global balanced solution that represents the asset manager's best view. The aim is to achieve the best growth on capital without taking excessive risk or using building blocks with extreme volatility.

Sanlam Investments' multi-asset funds, the **SIM Inflation Plus Fund** and **SIM Balanced Fund**, are designed for investors seeking solutions which offer:

1. **Diversification across all asset classes**
2. **Consistency during times of volatility**
3. **Capital protection without compromising on growth potential**
4. **Guidance from specialist investment experts on how much and where to invest**

**NATASHA NARSINGH**  
**HEAD OF ABSOLUTE RETURN FUNDS**  
**AT SANLAM INVESTMENTS**

**EXPERIENCE: 15 YEARS**  
**B.SC (CHEM), MBA**

**SIM INFLATION PLUS FUND:**  
**PORTFOLIO MANAGER**

**OUR SPECIALIST  
INVESTMENT TEAMS  
MANAGE RISK FOR  
GROWTH TO DELIVER  
CONSISTENTLY  
EXCELLENT  
PERFORMANCE  
ACROSS THE  
WIDEST RANGE  
OF INVESTMENT  
PORTFOLIO AND  
PRODUCT  
SOLUTIONS,  
TAILORED TO SUIT  
YOUR NEEDS.**

**SIM BALANCED FUND:  
PORTFOLIO MANAGERS**

**FRED WHITE  
HEAD OF BALANCED FUNDS  
AT SANLAM INVESTMENTS**

**EXPERIENCE: 25 YEARS  
B.ENG, M.ENG, MBA, CFA**

**RALPH THOMAS  
PORTFOLIO MANAGER AT  
SANLAM INVESTMENTS**

**EXPERIENCE: 15 YEARS  
B.BUS SCI (FINANCE), MBA**

# SANLAM INVESTMENTS MULTI-ASSET SOLUTIONS

## SIM INFLATION PLUS FUND

### FUND STRATEGY

1. The fund leverages the asset manager's house view and research to implement positions within the Absolute Return framework.
2. The team aims to add additional value by applying tactical asset allocation (TAA) based on relative long-term valuations of asset classes (both domestic and foreign).

### FUND AIM

1. CONSISTENT MID- TO LONG-TERM PERFORMANCE
2. STABLE RETURN PROFILE

### WHO SHOULD INVEST IN THE FUND

- Investors looking for stable returns
- Investors looking for minimum drawdowns
- Investors looking for capital protection

### 6 KEY BENEFITS OF INVESTING IN THE FUND

1. Minimises drawdowns and protects against capital losses
2. Manages risk return profiles through diversification across asset classes
3. Capital protection through the application of derivative strategies
4. Delivery of high risk-adjusted returns
5. Low volatility
6. Disciplined focus on downside risk

#### SIM Inflation Plus Fund details

<b>Fund Category</b>	SA Multi Asset Low Equity
<b>Investable Assets</b>	Local and Offshore: Cash, Bonds, Property, Equity, Derivatives
<b>Inception Date</b>	1 Apr 1999
<b>Risk Profile</b>	Cautious
<b>Benchmark</b>	CPI + 4% (rolling 3 years)
<b>Max Equity:</b>	40% (Regulation 28 Compliant)
<b>Min Investment Amount</b>	Lump sum: R10 000   Monthly: R500

Source: Sanlam Investments May 2018



## SIM BALANCED FUND

### FUND STRATEGY

1. The fund enhances returns in every component within the portfolio.
2. It implements strategies to reduce drawdown risk without introducing excessive opportunity cost.

### FUND AIM

1. ENHANCE RETURN
2. MANAGE RISK

### WHO SHOULD INVEST IN THE FUND

- Investors who want protection against huge drawdowns
- Investors who have a longer investment horizon
- Investors looking for a fund that diversifies across all major asset classes

### 4 KEY BENEFITS OF INVESTING IN THE FUND

1. Diversified across all major asset classes
2. Highly experienced and qualified team - no key man risk
3. Reduced drawdown risk through a well researched strategy and a dedicated derivative manager
4. Input from Sanlam Investments specialist teams across all asset classes and investment decisions

#### SIM Balanced Fund details

<b>Fund Category</b>	SA Multi Asset High Equity
<b>Investable Assets</b>	Local and Offshore: Cash, Bonds, Property, Equity,
<b>Inception Date</b>	1 Jun 1995
<b>Risk Profile</b>	Moderately Aggressive
<b>Benchmark</b>	SA Multi Asset High Equity Average
<b>Max Equity:</b>	75% (Regulation 28 Compliant)
<b>Min Investment Amount</b>	Lump sum: R10 000   Monthly: R500

Source: Sanlam Investments May 2018



# INVEST LIKE A WEALTHSMITH™

At Sanlam Investments, we carefully do our homework, weigh up the pros and cons, check, re-check and analyse, scrutinise and remove emotion from every investment decision we make. This philosophy defines our focussed approach to investing, rigorously evaluating opportunities and managing risk for growth to meet our clients' goals over the short, medium and long term.

A Wealthsmith™ is someone who has a deep understanding of the true definition of wealth, knows how to create it and strives to maintain it over the long term. To be a Wealthsmith™ is to be patient, act meticulously and never be rushed. When it comes to investing, there's often the temptation to ride the euphoria of speculation. At sanlam investments, we resist this.

## AWARDS

Our business is built on a legacy of trust, which is why at Sanlam Investments we're driven to deliver results.

**Investment Week**  
Fund Manager of the Year  
(Category: Financials),  
Kokkie Kooyman  
**2010**

**Raging Bull**  
Sanlam Investment Management Global  
Best Ideas Feeder Fund

**Morning Star Award**  
Sanlam Investment Management Global  
Financial Fund

**Investment Week**  
Fund Manager of the Year  
(Category: Financials), Kokkie Kooyman  
**2012**

**Raging Bull**  
Sanlam Investment Management  
Industrial Fund  
**HedgeNews Africa Awards 2014**  
Blue Ink Fixed Income Arbitrage Fund  
**2014**

**2011**  
**Investment Week**  
Fund Manager of the Year  
(Category: Financials),  
Kokkie Kooyman

**2013**  
**Lipper Award (UK) 2013**  
Sanlam Global Financial Fund (USD)  
**Investment Week**  
Fund Manager of the Year  
(Category: Financials), Kokkie Kooyman

**2015**  
**Raging Bull**  
Sanlam Investment Management  
Enhanced Yield Fund  
**Loerie Award**  
Top Brand 2015  
**Intellidex Top Private Banks and  
Wealth Manager Survey (2nd year  
running)**  
Top Wealth Manager in SA

Source: Sanlam Investments 2018