SANLAM UNITY UMBRELLA FUND

Investment returns for the period ending 31 July 2021

Index-tracking Allocation	1 month	3 months	Year to date	12 months	3 years	5 years	10 years
SATRIX Enhanced Balanced Tracker Fund	2.2%	3.1%	13.7%	21.9%	8.7%	7.4%	11.6%
Smoothed Bonus Allocation	**1 month**	**3 months**	**Year to date**	**12 months**	**3 years**	**5 years**	**10 years**
Sanlam Monthly Bonus Fund	0.6%	1.8%	4.2%	7.0%	6.3%	6.8%	9.7%

1. The first investment of the Sanlam Unity Umbrella Fund into the Satrix (SWIX) Balanced Tracker Fund (previously SIM Enhanced Tracker Balanced Fund) was on 1 April 2009.
2. The Sanlam Unity Umbrella Fund began investing in the Sanlam Monthly Bonus Fund on 1 February 2010.
3. The Sanlam Unity Umbrella Fund currently invests 25% in the Satrix (SWIX) Balanced Tracker Fund and 75% in the Sanlam Monthly Bonus Fund.
4. For the Sanlam Monthly Bonus Fund the bonuses declared are net of guarantee charges. All numbers are quoted gross of investment management fees.
5. Investment returns for periods greater than 12 months are annualised.
6. This summary sheet is prepared for the Sanlam Umbrella Fund by its investment consultants. Every effort has been made to ensure that the information in this summary is correct. However, the summary is for information purposes only and Sanlam, the Sanlam Umbrella Fund and its investment consultants cannot be held liable for any loss or damage suffered as a result of any inaccuracy.

Further information on our portfolios is available on our website **www.SanlamUmbrellaFund.co.za**.