SANLAM UNITY UMBRELLA FUND

Investment returns for the period ending 31 August 2021

Smoothed Bonus Allocation	1 month	3 months	Year to date	12 months	3 years	5 years	10 years
Sanlam Stable Bonus Fund	0.6%	1.7%	4.9%	7.4%	6.8%	7.3%	10.6%

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 previously invested 25% in the Satrix (SWIX) Balanced Tracker Fund and 75% in the Sanlam Monthly Bonus Fund to the end of July 2021.
4. The Sanlam Unity Umbrella Fund began investing in the Sanlam Stable Bonus Fund from 1 August 2021.
5. The Sanlam Unity Umbrella Fund currently invests 100% in the Sanlam Stable Bonus Fund.
6. For the Sanlam Stable Bonus Fund, the bonuses declared are net of guarantee charges. All numbers are quoted gross of investment management fees.
7. Investment returns for periods greater than 12 months are annualised.
8. 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**.