



Sanlam Employee Benefits

**Sanlam Plus Pension &
Provident Preservation Fund
monthly investment fact sheets**

July 2024

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Member Investment Selection Menu

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Regulation 28 Compliance

All of the Trustee-approved institutionally priced portfolios are compliant with Regulation 28 .

The Sanlam Plus Pension and Provident Preservation Fund Trustees are responsible for ensuring compliance with Regulation 28 of the Pension Funds Act, and no monitoring is required at Participating Employer level. The Trustees will take whatever steps are necessary to ensure ongoing compliance with Regulation 28 including the possibility of making changes to the Fund's investments, for example closing non-compliant portfolios to new inflows, as permitted in terms of the approved Investment Protocol.

Smoothed Bonus Range

Smooth bonus portfolios contain various intricacies outside of the scope of these monthly fact sheets. For more information members are advised to consult the product brochures which explain the mechanics of the Sanlam Monthly Bonus Fund and the Sanlam Stable Bonus Portfolio in more detail. These brochures are available on the Sanlam website at www.sanlam.co.za

SMM 70 Portfolio



Period Ending 31-Jul-24
Fund Size R 981 million
Inception Date Feb-00

Fund objective

The relatively high equity allocation of the Fund should occasionally result in high volatility but also high rate of growth compared to funds with a moderate risk profile.

Risk Profile

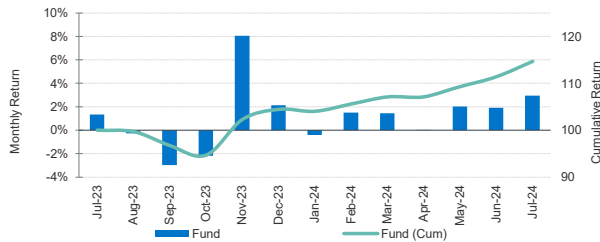
This fund has a moderate -aggressive risk profile

Fees

0.80% per annum for the first R100m
 0.75% per annum on portion of assets between R100m - R250m
 0.70% per annum on portion of assets between R250m - R500m
 0.60% per annum on portion of assets between R500m - R1bn
 0.55% per annum on the portion above R1bn

All Sub-funds invested in this portfolio are charged the highest investment management fee applicable to the first tranche of assets, and Sub-funds with greater than R100 million assets are separately rebated any savings due to the sliding investment management fee scale on a monthly basis. The underlying investment managers may be incentivised on a performance fee basis. Fees are

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

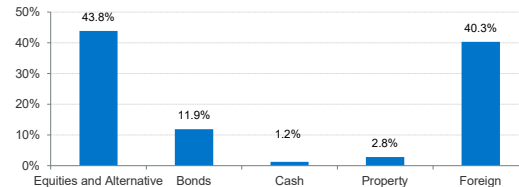
	Fund	Benchmark
1 Month	3.0%	3.0%
3 Months	7.0%	7.3%
6 Months	10.2%	10.5%
1 Year	14.7%	14.6%
3 Years	11.5%	11.8%
5 Years	11.5%	11.3%
10 Years	8.4%	8.8%

Top 10 equity holdings (% of Equities)

Share Name	% of Equities
Naspers	8.2%
Firststrand Limited	6.2%
Standard Bank Group Limited	5.4%
Gold Fields Limited	4.3%
Prosus	3.9%
Capitec	2.9%
ABSA Group Limited	2.8%
British American Tobacco Plc	2.7%
Anglo American Plc	2.4%
Shoprite Holdings Limited	2.4%

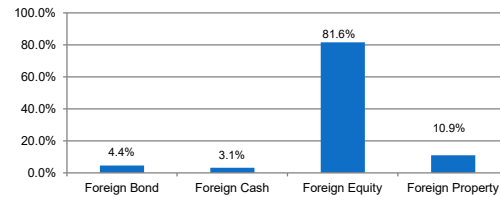
Benchmark
 40.0% Capped SWIX (Shareholder Weighted Index)
 11.0% All Bond Index
 2.0% Short Term Fixed Interest Index (STeFI)
 4.0% Sapy Property Index
 5.0% Bloomberg SA Inflation-linked Bond Index (GILBx) JSE Inflation-linked Govt Bond Index (IGOV)
 32.0% MSCI All Country World Index
 2.0% Bloomberg Global Bond Aggregate Index
 4.0% FTSE EPRA/NAREIT Developed Dividend+ Index

Asset class breakdown



The benchmark reflects the fund's long-term strategic asset allocations. Fund asset allocations may be allowed to vary from the benchmark, depending on market conditions.

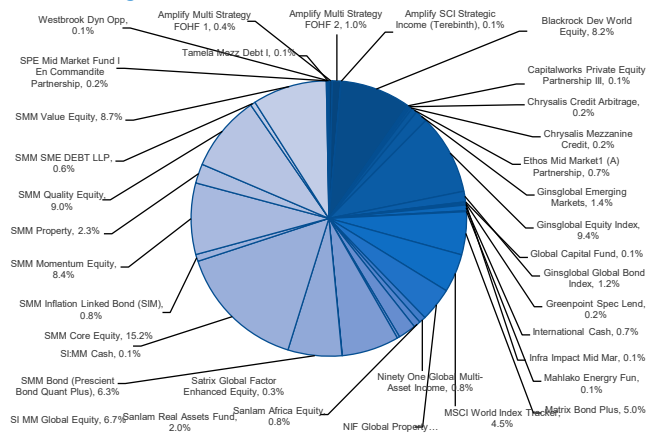
Foreign Split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	33.2%	23.2%
Resources	21.4%	38.4%
Industrials	45.4%	38.4%

Fund manager breakdown



Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	44.4%
Average capital loss in one month	-1.5%
Downside risk *	5.0%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise is provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

SMM 50 Portfolio



Period Ending 31-Jul-24
Fund Size R 646 million
Inception Date Sep-00

Fund objective

The Fund aims to provide investment returns in line with its risk profile. The moderate equity allocation should result in moderate volatility and a moderate rate of growth.

Risk profile

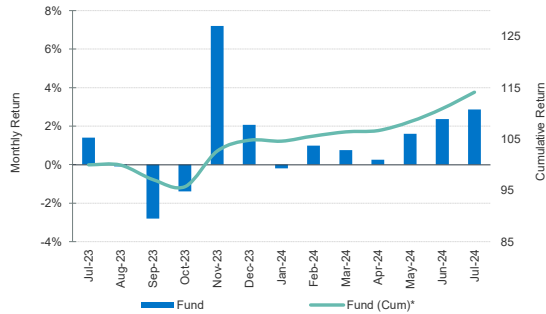
This fund has a moderate risk profile.

Fees

0.75% per annum for the first R100m
 0.70% per annum on portion of assets between R100m - R250m
 0.65% per annum on portion of assets between R250m - R500m
 0.55% per annum on portion of assets between R500m - R1bn
 0.50% per annum on the portion above R1bn

All Sub-funds invested in this portfolio are charged the highest investment management fee applicable to the first tranche of assets, and Sub-funds with greater than R100 million assets are separately rebated any savings due to the sliding investment management fee scale on a monthly basis. The underlying investment managers may be incentivised on a performance fee

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

	Fund	Benchmark
1 Month	2.9%	2.9%
3 Months	7.0%	7.1%
6 Months	9.1%	9.4%
1 Year	14.1%	14.2%
3 Years	10.6%	10.8%
5 Years	10.8%	10.4%
10 Years	8.5%	8.5%

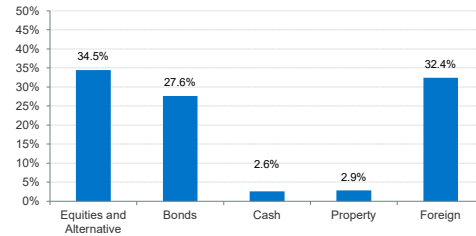
Top 10 equity holdings (% of Equities)

Share Name	% of Equities
Naspers	8.3%
Firststrand Limited	6.2%
Standard Bank Group Limited	5.3%
Gold Fields Limited	4.4%
Prosus	3.9%
ABSA Group Limited	2.9%
Capitec	2.8%
British American Tobacco Plc	2.8%
Anglo American Plc	2.4%
Nedbank Group Limited	2.4%

Benchmark

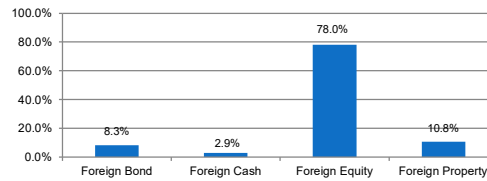
30.0% Capped SWIX (Shareholder Weighted Index)
 19.0% All Bond Index
 6.0% STeFI Composite
 4.0% Sapy Property Index
 10.0% JSE Inflation-linked Govt Bond Index
 3.0% FTSE EPRA/NAREIT Developed Dividend+ Index
 25.0% MSCI World Equity Index (Developed Markets)
 3.0% Bloomberg Global Aggregate Index

Asset class breakdown



The benchmark reflects the fund's long-term strategic asset allocations. Fund asset allocations may

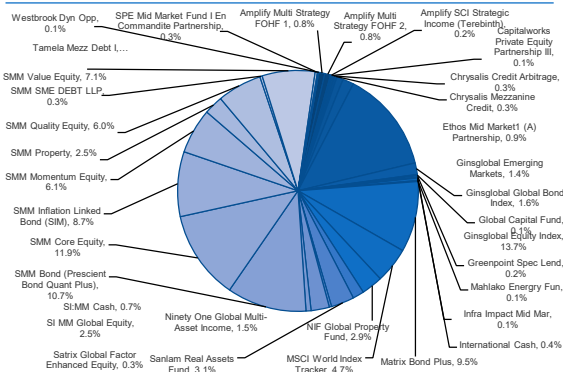
Foreign Split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	33.1%	23.2%
Resources	21.4%	38.4%
Industrials	45.5%	38.4%

Fund manager breakdown



Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	44.4%
Average capital loss in one month	-1.2%
Downside risk *	4.4%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise is provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

SMM 30 Portfolio



Period Ending 31-Jul-24
Fund Size R 95 million
Inception Date Jul-10

Fund objective

The Fund aims to provide investment returns in line with its risk profile. The low equity allocation should result in low volatility and a modest rate of growth.

Risk profile

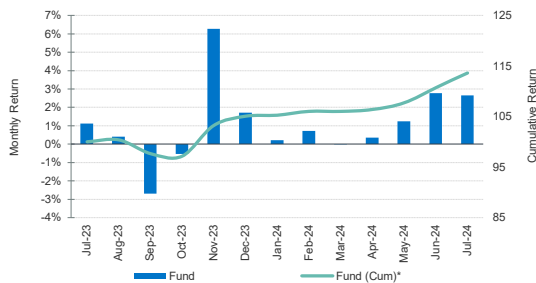
This fund has a conservative risk profile.

Fees

0.70% per annum for the first R100m
 0.65% per annum on portion of assets between R100m - R250m
 0.60% per annum on portion of assets between R250m - R500m
 0.50% per annum on portion of assets between R500m - R1bn
 0.45% per annum on the portion above R1bn

All Sub-funds invested in this portfolio are charged the highest investment management fee applicable to the first tranche of assets, and Sub-funds with greater than R100 million assets are separately rebated any savings due to the sliding investment management fee scale on a monthly basis. The underlying investment managers may be incentivised on a performance fee

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

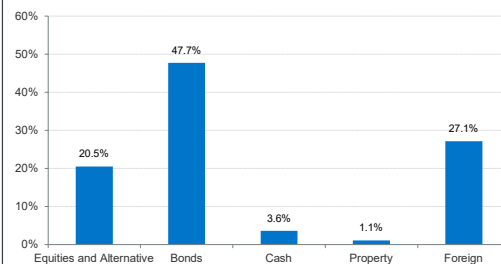
	Fund	Benchmark
1 Month	2.7%	2.7%
3 Months	6.8%	6.6%
6 Months	8.0%	8.1%
1 Year	13.7%	13.8%
3 Years	10.0%	10.0%
5 Years	9.9%	9.6%
10 Years	8.8%	8.4%

Top 10 equity holdings (% of Equities)

Share Name	% of Equities
Naspers	8.2%
Firststrand Limited	6.3%
Standard Bank Group Limited	5.4%
Gold Fields Limited	4.4%
Prosus	3.9%
Capitec	2.9%
ABSA Group Limited	2.8%
British American Tobacco Plc	2.7%
Anglo American Plc	2.4%
Shoprite Holdings Limited	2.3%

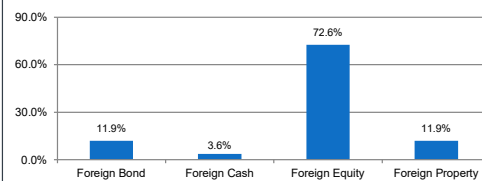
Benchmark
 15.0% Capped SWIX (Shareholder Weighted Index)
 30.0% All Bond Index
 13.0% Short Term Fixed Interest Index (STeFi)
 14.0% JSE Inflation-linked Govt Bond Index
 2.0% Sapy Property Index
 3.0% FTSE EPRA/NAREIT Developed Dividend+ Index
 20.0% MSCI World Equity Index (Developed Markets)
 3.0% Bloomberg Global Aggregate Index

Asset class breakdown



The benchmark reflects the fund's long-term strategic asset allocations. Fund asset allocations may be allowed to vary from the benchmark, depending on market conditions.

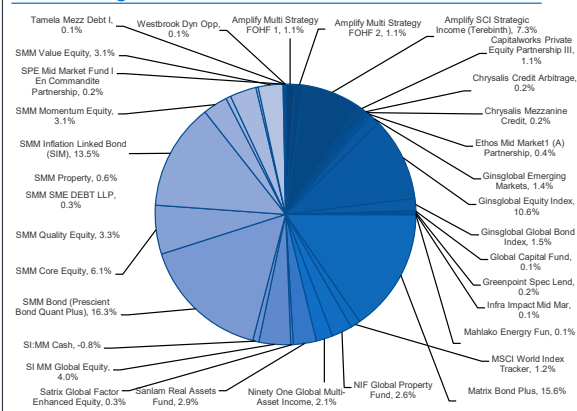
Foreign Split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	33.2%	23.2%
Resources	21.3%	38.4%
Industrials	45.5%	38.4%

Fund manager breakdown



Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	30.6%
Average capital loss in one month	-1.3%
Downside risk *	3.7%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

SMM Moderate Absolute Fund



Period Ending 31-Jul-24
Fund Size R 2,123 million
Inception Date May-03

Fund objective

The fund's objective is to provide long-term absolute (positive) returns to investors. In specific terms, it aims to achieve a return of inflation +5%, gross of investment management fees over any rolling three-year period and aim for no capital loss over any rolling 12 months. The fund has a low to medium risk

Risk profile

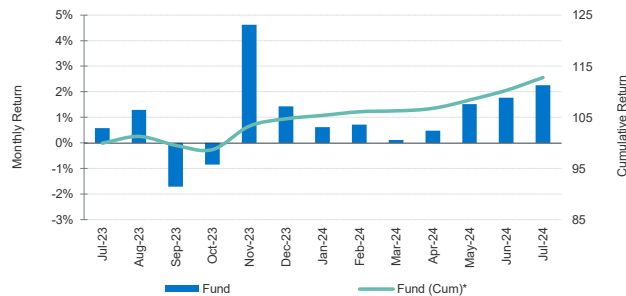
This fund has a moderate risk profile

Fees

0.80% per annum for the first R100m
 0.75% per annum on portion of assets between R100m - R250m
 0.70% per annum on portion of assets between R250m - R500m
 0.65% per annum on portion of assets between R500m - R1bn
 0.60% per annum on the portion above R1bn

All Sub-funds invested in this portfolio are charged the highest investment management fee applicable to the first tranche of assets, and Sub-funds with greater than R100 million assets are separately rebated any savings due to the sliding investment management fee scale on a monthly basis. The underlying investment managers may be incentivised on a performance fee basis. Fees are

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

	Fund	Benchmark *
1 Month	2.3%	1.1%
3 Months	5.7%	2.1%
6 Months	7.0%	5.4%
1 Year	12.8%	9.9%
3 Years	11.3%	10.8%
5 Years	12.5%	10.1%
10 Years	10.0%	10.0%

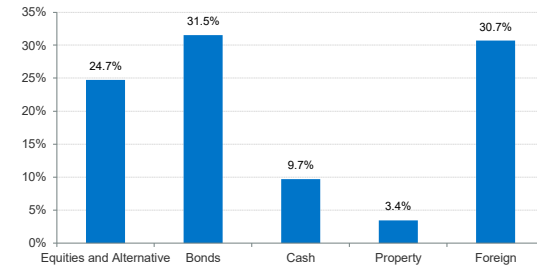
* The figure for the most recent month is estimated.

Top 10 equity holdings (% of Equities)

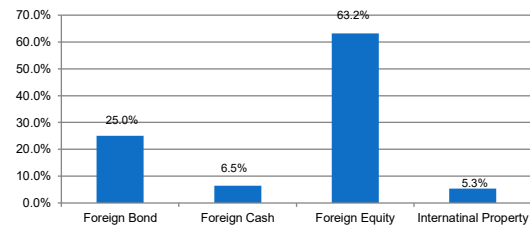
Share Name	% of Equities
Firststrand Limited	4.7%
Naspers	4.4%
Standard Bank Group Limited	4.3%
Prosus	4.3%
Remgro Limited	3.6%
British American Tobacco Plc	3.6%
Capitec	3.1%
Bid Corporation Limited	3.0%
Nedbank Group Limited	2.9%
Shoprite Holdings Limited	2.8%

Benchmark CPI + 5%

Asset class breakdown



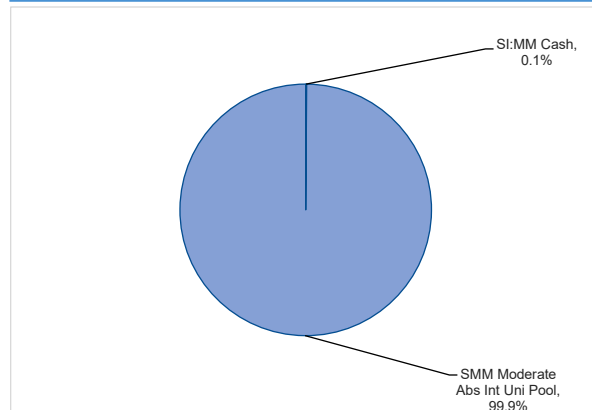
Foreign Split



Equity sectoral exposure (%)

	Fund
Financials	32.5%
Resources	16.1%
Industrials	51.4%

Fund manager breakdown



Risk analysis

% of negative months over the last 3 years	30.6%
Average capital loss in one month	-1.0%
Downside risk **	3.1%

** Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.



SMM NUR Balanced Fund

Period Ending 31-Jul-24
Fund Size R 465 million
Inception Date Jan-14

Fund objective

Provide stable long-term investment returns by investing in Shar'iah compliant balanced funds.

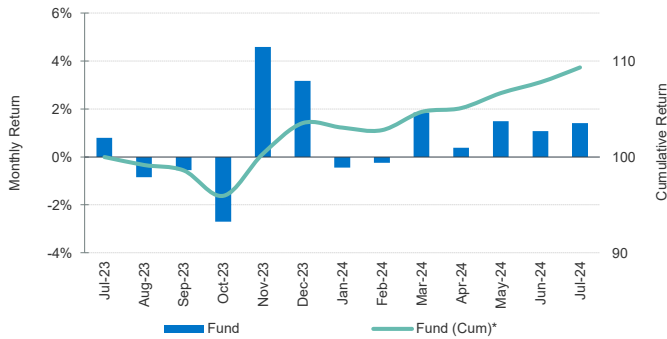
Risk Profile

This fund is Shariah Compliant - moderate-aggressive risk profile.

Fees

0.95% on both local and foreign assets per annum

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

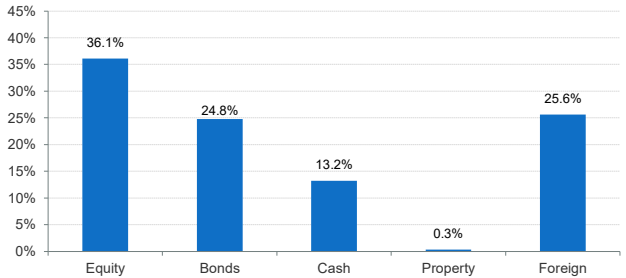
	Fund	Benchmark
1 Month	1.4%	1.1%
3 Months	4.0%	3.5%
6 Months	6.1%	7.0%
1 Year	9.3%	9.7%
3 Years	8.3%	8.4%
5 Years	10.0%	8.8%

Top 10 equity holdings (% of Equities)

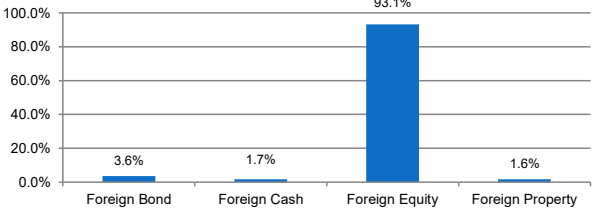
Share Name	% of Equities
Mr Price Group Limited	6.7%
Anglo American Plc	5.6%
MTN Group Limited	5.6%
Clicks Group Limited	4.4%
Omnia Holdings	4.0%
AVI Limited	3.7%
Vodacom Group	3.5%
Bidvest Group Limited	3.5%
Sasol Limited	3.1%
Glencore Xstrata Plc	3.0%

Benchmark The market value weighted average rolling three year total return of peer group Shari'ah Balanced Funds.

Asset class breakdown



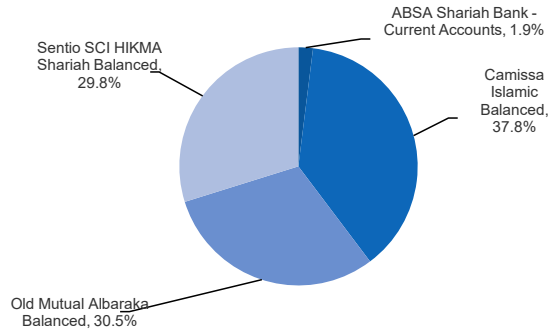
Foreign Split



Equity sectoral exposure (%)

Resources	Fund
Industrials	32.0%
	68.0%

Fund manager breakdown



Risk analysis

% of negative months over the last 3 years	47.2%
Average capital loss in one month	-1.0%
Downside risk **	4.1%

** Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Sanlam Accumulation



Period Ending 31-Jul-24
Fund Size R18 422 million
Inception Date Jul-13

Fund objective

The fund is an aggressive portfolio displaying high levels of volatility over the short term and is aiming to provide market related growth.

Risk profile

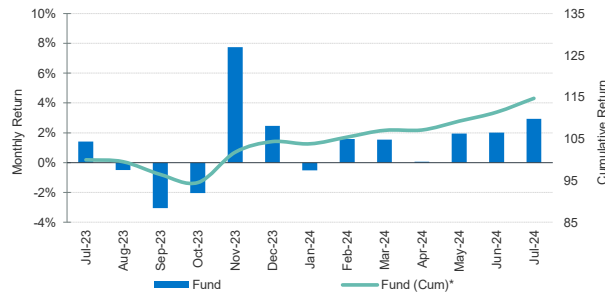
This portfolio has an aggressive risk profile

Fees

1.00% on both local and foreign assets per annum
 0.90% per annum on the portion of assets between R50m - R100m
 0.775% per annum on the portion of assets between R100m – R300m
 0.70% per annum on the portion of assets between R300m – R500m
 0.65% per annum on the portion above R500m

All Sub-funds invested in this portfolio are charged the highest investment management fee applicable to the first tranche of assets, and Sub-funds with greater than R50 million assets are separately rebated any savings due to the sliding investment management fee scale on a monthly basis. The underlying investment managers may be incentivised on a performance fee basis 0.87% on both local and foreign assets per annum

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

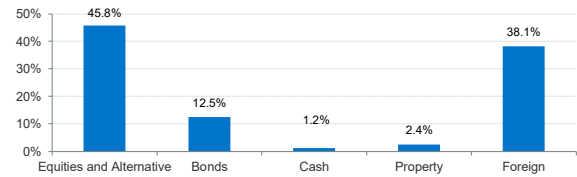
	Fund	Benchmark
1 Month	2.9%	3.0%
3 Months	7.1%	7.3%
6 Months	10.5%	10.5%
1 Year	14.7%	14.6%
3 Years	11.6%	11.5%
5 Years	11.4%	11.1%
10 Years	8.6%	8.9%

Top 10 holdings (% of Equities)

Share Name	% of Equities
Naspers	7.1%
ELN 002 Series 1 20122028	7.1%
Firststrand Limited	5.2%
Standard Bank Group Limited	4.3%
Gold Fields Limited	3.6%
ELN 001 Series 1 20062028	3.5%
Prosus	3.1%
STR12408 : SBEN10	2.7%
Capitec	2.5%
STR12512 : SBEN12	2.5%

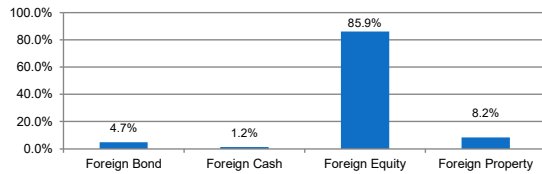
Benchmark
 40.0% Capped SWIX (Shareholder Weighted Index)
 11.0% BEASSA Total Return All Bond Index
 5.0% Bloomberg SA GILBx JSE Inflation-linked Govt Bond Index (IGOV)
 4.0% FTSE/JSE SAPY Index
 2.0% Short Term Fixed Interest Index (STeFI)
 4.0% FTSE EPRA/NAREIT Developed Dividend+Index
 32.0% MSCI All Country World Equity Index
 2.0% Bloomberg Global Aggregate Index

Asset class breakdown



The benchmark reflects the fund's long-term strategic asset allocations. Fund asset allocations may be allowed to vary from the benchmark, depending on market conditions.

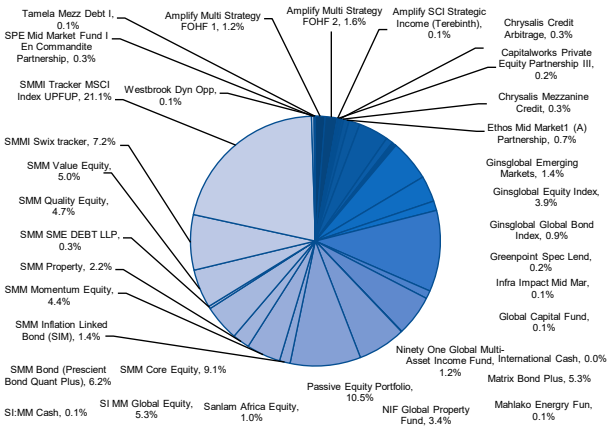
Foreign split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	32.7%	23.2%
Resources	21.5%	38.4%
Industrials	45.8%	38.4%

Fund manager breakdown



Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	41.7%
Average capital loss in one month	-1.7%
Downside risk *	5.1%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range ,the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Simeka Wealth Creation



Period Ending 31-Jul-24
Fund Size R 1.4 billion
Inception Date Jun-16

Fund objective

To deliver superior real returns over the longer term. This balanced portfolio is managed on a multi-manager basis and includes international exposure. Each manager has been selected on the basis of rigorous quantitative and qualitative analysis. The underlying managers of the portfolio have been selected, mandated, monitored and reviewed by a Joint Investment Committee.

Risk Profile

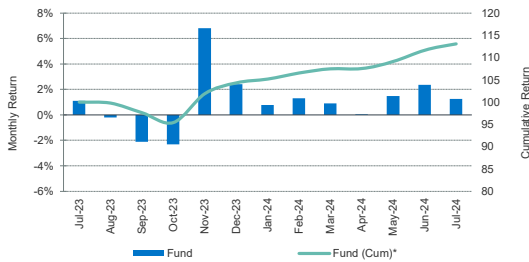
This portfolio has a moderate-aggressive risk profile.

Fees

Wealth Creation

Investment management fee 0.45% per annum

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

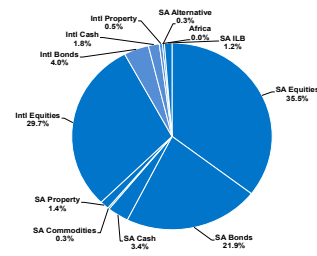
	Fund	Benchmark
1 Month	1.3%	2.2%
3 Months	5.2%	6.0%
6 Months	7.5%	9.0%
1 Year	13.1%	14.8%
3 Year	11.9%	11.9%
5 Year	12.8%	12.3%

Top 10 equity holdings (% of Equity)

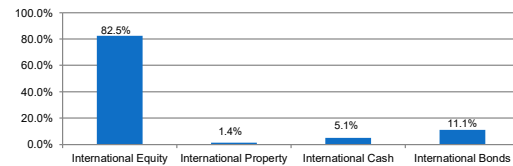
Share Name	% of Equity
Naspers	4.1%
Prosus	2.8%
FirstRand	3.1%
Standard bank	2.3%
British American Tobacco	2.6%
Gold Fields	1.7%
Anheuser-Busch Inbev	2.0%
Microsoft Corp	1.8%
Anglo American	1.7%
Capetic Bank Holdings Ltd	1.7%

Benchmark 53.00% SA Large Manager Watch Median
 7.00% BEASSA Total Return All Bond Index (ALBI)
 37.00% MSCI ACWI
 3.00% Barclays Global Aggregate Bond Index

Asset class breakdown



Foreign Split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	11.8%	34.3%
Resources	7.9%	24.4%
Industrials	1.3%	4.2%

Fund manager breakdown

Manager	Weight
Mercer Global EM Active Equity	1.2%
Prescient Income Provider (SIMM)	5.1%
M&G Domestic Balanced	9.9%
Allan Gray Domestic Balanced	10.0%
Ninety One Domestic Balanced	9.8%
Truffle Domestic Balanced	10.1%
Coronation Domestic Balanced	9.9%
Sanlam MSCI Guaranteed Tracker	21.0%
Ninety One Global Multi-Asset Income	6.6%
SIMM Global Equity	6.9%
Futuregrowth	3.1%
Coronation	2.2%
Prescient	1.6%
Banker	0.1%
Taquantia Global Currency Hedge	1.3%
AF Paasive Global EM Equity	1.2%

Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	33.3%
Average capital loss in one month	-1.5%
Downside risk *	1.3%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise is provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

SIM Balanced Fund



Period Ending 31-Jul-24
Fund Size R1 128 million
Inception Date Feb-75

Fund objective

The fund's objective is to provide stable long-term investment income and capital growth. It provides peer-related investment returns by investing primarily in equities,

Risk profile

The portfolio has a moderate-aggressive risk profile.

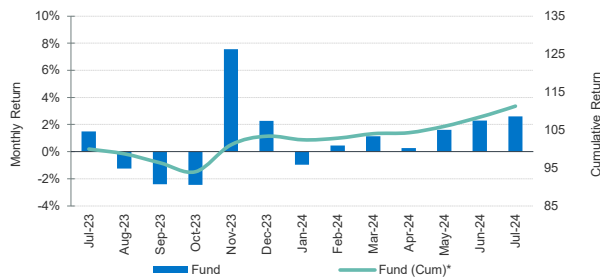
Fees

0.70% per annum for the first R100m
 0.60% per annum on portion of assets between R100m - R250m
 0.55% per annum on portion of assets between R250m - R500m
 0.50% per annum on portion of assets between R500m - R1bn
 0.45% per annum on the portion above R1bn

All Sub-funds invested in this portfolio are charged the highest investment management fee applicable to the first tranche of assets, and Sub-funds with greater than R100 million assets are separately rebated any savings due to the sliding investment management fee scale on a monthly basis. Fees are based

No performance Fees

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

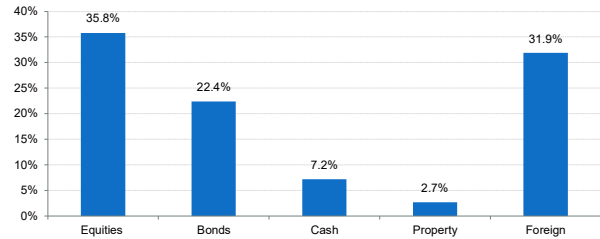
	Fund	Benchmark
1 Month	2.6%	2.6%
3 Months	6.7%	6.2%
6 Months	8.7%	8.9%
1 Year	11.3%	12.5%
3 Years	9.8%	10.8%
5 Years	8.9%	10.9%
10 Years	7.6%	7.7%

Top 10 equity holdings (% of Shares)

Share Name	% of Shares
Naspers N	9.5%
FirstRand / RMBH	7.1%
Stanbank	5.5%
Gfields	5.0%
Prosus (PRX)	3.5%
British American Tobacco	3.1%
Anglos	3.0%
Nedbank Limited	2.9%
Anggold	2.7%
ABSAG ABG	2.7%

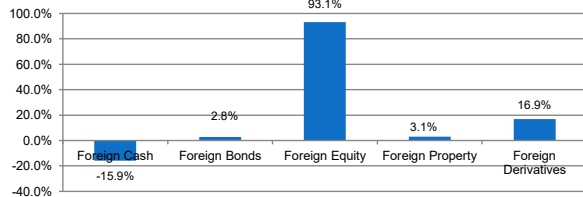
Benchmark Alexander Forbes Global Large Manager Watch Median

Asset class breakdown



The benchmark reflects the fund's long-term strategic asset allocations. Fund asset allocations may be allowed to vary from the benchmark, depending on market conditions.

Foreign Split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	31.5%	34.4%
Resources	23.7%	22.7%
Industrials	44.8%	42.9%

Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	44.4%
Average capital loss in one month	-1.4%
Downside risk *	4.5%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

SIM Cash Fund



Period Ending 31-Jul-24
Fund Size R3 271 million
Inception Date Jul-01

Fund objective

To provide capital stability and high liquidity that offers competitive returns compared to bank deposits.

Risk Profile

This fund has a conservative risk profile.

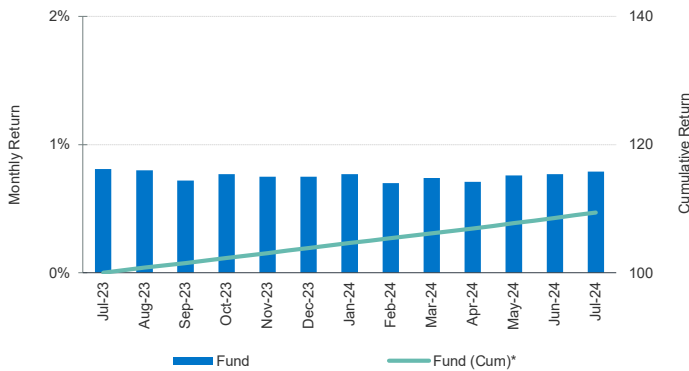
Fees

0.20% per annum for the first R100m
 0.125% per annum on the portion of assets between R100m – R500m
 0.10% per annum on the portion of assets above R500m

All Sub-funds invested in this portfolio are charged the highest investment management fee applicable to the first tranche of assets, and Sub-funds with greater than R100 million assets are separately rebated any savings due to the

No performance Fees

Monthly and cumulative returns



*Based on 1 year returns

Benchmark STeFI Index

Fund performance (%)

	Fund	Benchmark
1 Month	0.8%	0.7%
3 Months	2.3%	2.1%
6 Months	4.6%	4.2%
1 Year	9.4%	8.6%
3 Years	7.4%	6.6%
5 Years	6.8%	6.1%
10 Years	7.4%	6.6%

Risk analysis

% of negative months over the last 3 years	0.0%
Average capital loss in one month	0.0%
Downside risk *	0.8%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Momentum Investments Classic Factor 7



Period Ending 31-Jul-24
Fund Size R 15.1 billion
Inception Date Mar-99

Fund objective

The portfolio is aimed at investors who are in the accumulation phase of investing. It has a long term horizon and aims to maintain exposure of between 82.5% and 90% to growth asset classes (local and global equities and property). It consists of the full universe of asset classes, including global investments of upto 30% (excludes Africa), but excludes the exposure to alternative asset classes.

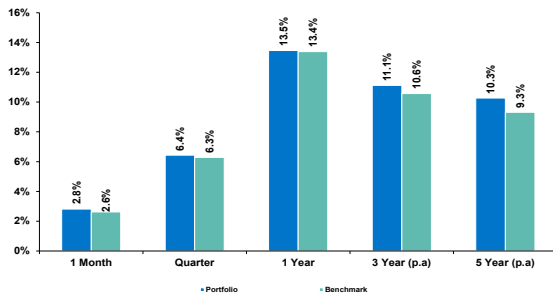
Risk Profile

This portfolio has a moderate-aggressive risk profile.

Fees

Policy fee of 0.55% per annum

Performance (gross returns)



Fund performance (%)

	Fund	Benchmark
1 Month	2.8%	2.6%
3 Months	6.4%	6.3%
1 Year	13.5%	13.4%
3 Year	11.1%	10.6%
5 Year	10.3%	9.3%

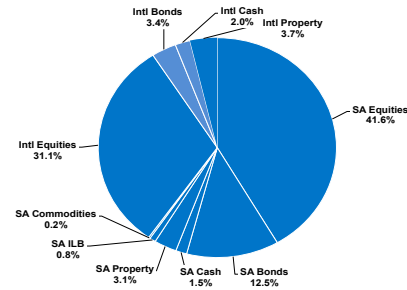
Top 10 equity holdings (% of Portfolio)

Share Name	% of Portfolio
Naspers	3.6%
FirstRand Ltd	3.0%
Prosus	2.4%
Stanbank	2.2%
Gold Fields Ltd	2.1%
Anglo American Plc	1.4%
British American Tobacco	1.4%
Capitec Bank Holdings Ltd	1.4%
Anglogold Ashanti Plc	1.3%
Absa Group Ltd	1.2%

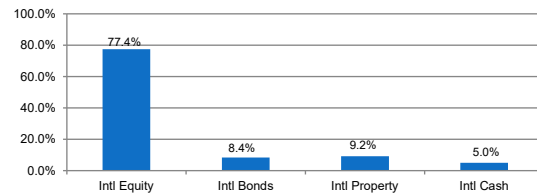
Benchmark

- 45.00% FTSE/JSE Shareholder Weighted Capped Index
- 3.00% FTSE/JSE All Property Index
- 10.00% BEASSA All Bond Index (ALBI)
- 5.00% Short term Fixed Interest Composite (STeFI)
- 28.00% MSCI All Countries World Index
- 3.50% FTSE EPRA/NAREIT Developed Index
- 3.50% FTSE World Government Bond Index
- 2.00% ICE BofA US 1-Month Treasury Bill Index

Asset class breakdown



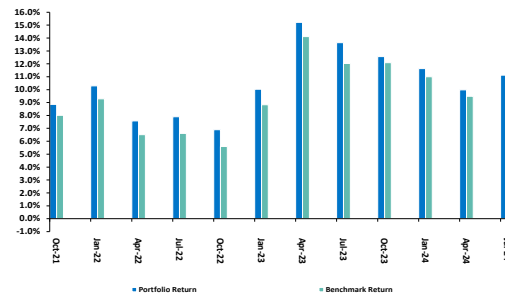
Foreign Split



Risk statistics (since inception)

	Portfolio	Benchmark
% Positive Months	64.3%	63.6%
% Negative Months	35.7%	36.4%
Maximum Drawdown	-24.0%	-25.7%
Annualised return since inception	13.3%	13.1%
Standard deviation	11.1%	11.9%
Downside deviation	6.2%	6.7%

Returns (rolling 3-years)



Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise is provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Momentum Investments Classic Factor 6



Period Ending
Fund Size
Inception Date

31-Jul-24
R 2.7 billion
Jul-00

Fund objective

The portfolio is aimed at investors who are in the accumulation phase of investing. It has a medium to long term horizon and aims to maintain exposure of between 77.5% and 90% to growth asset classes (local and global equities and property) with a small allocation to defensive asset classes. It consists of the full universe of asset classes, including global investments of upto 30% (excludes Africa), but excludes the exposure to alternative asset classes.

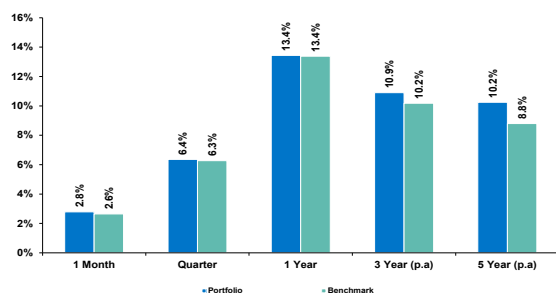
Risk Profile

This portfolio has a moderate-aggressive risk profile.

Fees

Policy fee of 0.55% per annum

Performance (gross returns)



Fund performance (%)

	Fund	Benchmark
1 Month	2.8%	2.6%
3 Months	6.4%	6.3%
1 Year	13.4%	13.4%
3 Year	10.9%	10.2%
5 Year	10.2%	8.8%

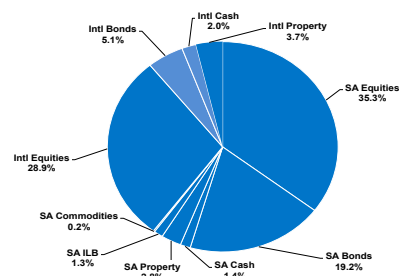
Top 10 equity holdings (% of Portfolio)

Share Name	% of Portfolio
Naspers	3.1%
FirstRand Ltd	2.5%
Prosus	2.1%
Stanbank	1.8%
Gold Fields Ltd	1.8%
Anglo American Plc	1.2%
British American Tobacco	1.2%
Capitec Bank Holdings Ltd	1.2%
Anglogold Ashanti Plc	1.1%
Absa Group Ltd	1.0%

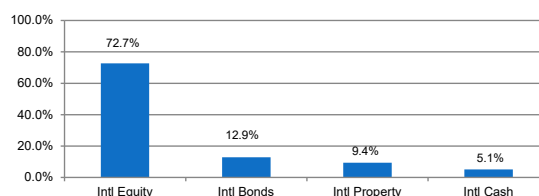
Benchmark

36.50% FTSE/JSE Shareholder Weighted Capped Index
2.50% FTSE/JSE All Property Index
18.50% BEASSA All Bond Index (ALBI)
7.00% Short term Fixed Interest Composite (STeFI)
25.00% MSCI All Countries World Index
3.50% FTSE EPRA/NAREIT Developed Index
5.00% FTSE World Government Bond Index
2.00% ICE BofA US 1-Month Treasury Bill Index

Asset class breakdown



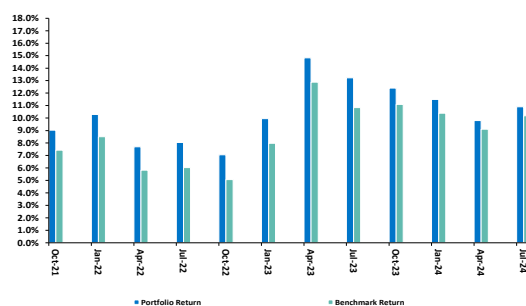
Foreign Split



Risk statistics (since inception)

	Portfolio	Benchmark
% Positive Months	65.4%	63.7%
% Negative Months	34.6%	36.3%
Maximum Drawdown	-20.2%	-21.1%
Annualised return since inception	12.7%	11.9%
Standard deviation	10.0%	10.5%
Downside deviation	5.6%	5.9%

Returns (rolling 3-years)



Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise is provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Momentum Investments Classic Factor 5



Period Ending 31-Jul-24
Fund Size R 1.4 billion
Inception Date Jun-10

Fund objective

The portfolio is aimed at investors who are in the consolidation phase of investing. It has a medium to long term horizon and aims to maintain exposure of between 60% and 77.5% to growth asset classes (local and global equities and property). The remaining exposure is to asset classes that should preserve the purchasing power of the capital accumulated. It consists of the full universe of asset classes, including global investments of upto 30% (excludes Africa), but excludes the exposure to alternative asset classes.

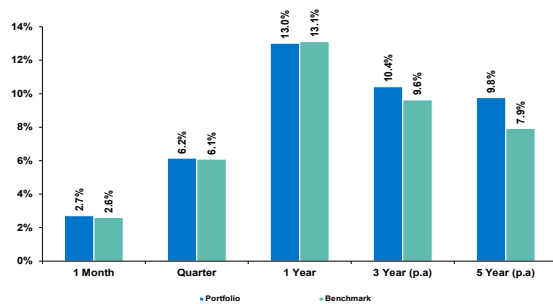
Risk Profile

This portfolio has a moderate risk profile.

Fees

Policy fee of 0.55% per annum

Performance (gross returns)



Fund performance (%)

	Fund	Benchmark
1 Month	2.7%	2.6%
3 Months	6.2%	6.1%
1 Year	13.0%	13.1%
3 Year	10.4%	9.6%
5 Year	9.8%	7.9%

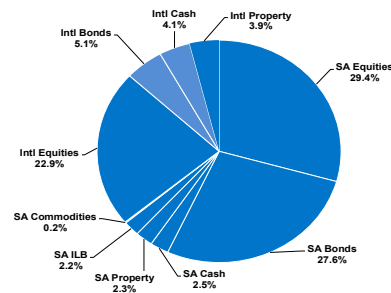
Top 10 equity holdings (% of Portfolio)

Share Name	% of Portfolio
Naspers	2.3%
FirstRand Ltd	1.9%
Prosus	1.5%
Stanbank	1.4%
Gold Fields Ltd	1.3%
Anglo American Plc	0.9%
British American Tobacco	0.9%
Capitec Bank Holdings Ltd	0.9%
Anglogold Ashanti Plc	0.8%
Absa Group Ltd	0.7%

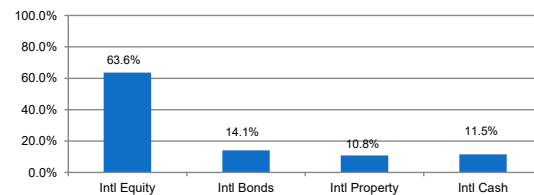
Benchmark

- 30.00% FTSE/JSE Shareholder Weighted Capped Index
- 2.50% FTSE/JSE All Property Index
- 23.00% BEASSA All Bond Index (ALBI)
- 12.00% Short term Fixed Interest Composite (STeFI)
- 20.00% MSCI All Countries World Index
- 3.50% FTSE EPRA/NAREIT Developed Index
- 5.00% FTSE World Government Bond Index
- 4.00% ICE BofA US 1-Month Treasury Bill Index

Asset class breakdown



Foreign Split



Risk statistics (since inception)

	Portfolio	Benchmark
% Positive Months	70.6%	70.6%
% Negative Months	29.4%	29.4%
Maximum Drawdown	-17.5%	-18.7%
Annualised return since inception	10.1%	9.6%
Standard deviation	7.5%	7.9%
Downside deviation	4.5%	4.9%

Returns (rolling 3-years)



Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Allan Gray Global Balanced

Period Ending 31-Jul-24
Fund Size R31 741 million
Inception Date Aug-00

Fund objective

This Portfolio is for institutional investors with an average risk tolerance. It aims to offer long-term returns superior to the benchmark, but at lower risk of capital loss.

Risk Profile

This fund has a moderate-aggressive risk profile.

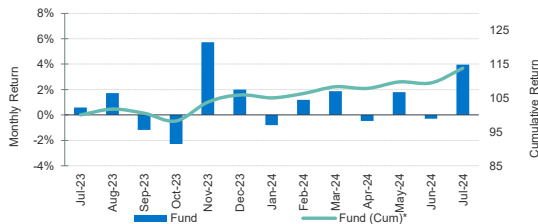
Fees

On local assets:
1.00% per annum

On foreign assets:

The Base Refundable Reserve Fee (RRF) levies a base fee of 0.60% p.a. plus 25% of the outperformance (net of the base fee) experienced relative to its benchmark, subject to a refund for subsequent underperformance. The maximum fee (base plus performance fee), that Orbis can receive in cash in any one year is limited to 2.6%. The benchmark for the Selection (Base RRF) is 60% of the MSCI World Index (net dividends reinvested) and 40% of the JP Morgan Global Government Bond Index.

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

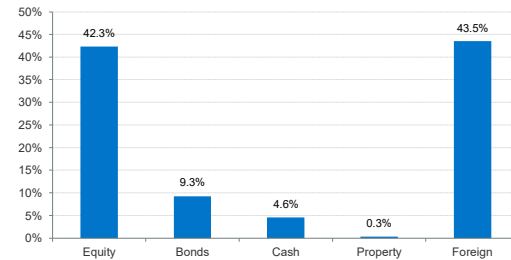
	Fund	Benchmark
1 Month	4.0%	2.4%
3 Months	5.5%	5.6%
6 Months	8.3%	8.6%
1 Year	13.8%	11.8%
3 Years	13.6%	10.4%
5 Years	12.4%	10.8%
10 Years	9.3%	8.1%

Top 10 equity holdings (% of Equities)

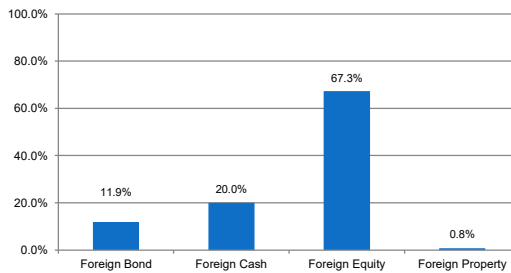
Share Name	% of Equities
British American Tobacco Plc	9.2%
Anheuser-Busch Inbev SA INV	7.8%
Prosus	5.5%
Nedbank Group Limited	4.9%
Glencore Xstrata Plc	4.9%
Standard Bank Group Limited	4.7%
Woolworths Holdings Limited	4.4%
Mondi Plc	4.1%
Remgro Limited	3.0%
Firstrand Limited	3.0%

Benchmark Alexander Forbes Global Large Manager Watch Average

Asset class breakdown



Foreign split



Equity sectoral exposure (%)

	Fund
Financials	27.0%
Resources	19.9%
Industrials	53.1%

Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	30.6%
Average capital loss in one month	-1.2%
Downside risk *	3.6%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Coronation Houseview

Period Ending 31-Jul-24
Fund Size R13 630 million
Inception Date Oct-93

Fund objective

The Coronation Houseview Portfolio is a clean slate fully discretionary balanced portfolio and represents their best investment view for a balanced portfolio in all major asset classes – equities, property, bonds, cash and international. The Portfolio's objective is to outperform the median return of the peer group over rolling 3 year periods. The Portfolio is managed in accordance with the limits of

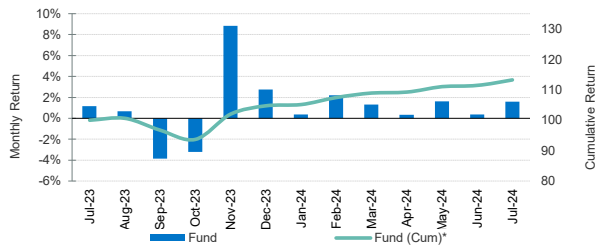
Risk profile

This fund has a moderate - aggressive risk profile.

Fees

0.62% per annum on both local and foreign assets.

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

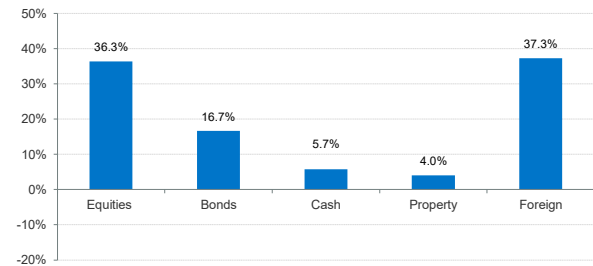
	Fund	Benchmark
1 Month	1.6%	2.6%
3 Months	3.6%	6.2%
6 Months	7.7%	8.9%
1 Year	13.2%	12.5%
3 Years	10.7%	10.8%
5 Years	12.8%	10.9%
10 Years	9.6%	8.4%

Top 10 equity holdings (% of Equities)

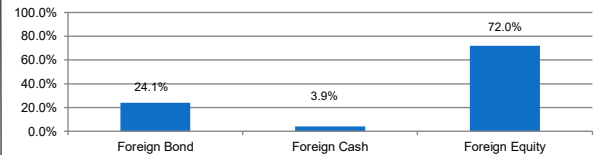
Share Name	% of Equities
Naspers	10.8%
Firststrand Limited	6.3%
Capitec	5.8%
Richemont	5.6%
DIS-CHEM Pharmacies Pty Ltd	4.7%
Quilter Plc	4.6%
Bid Corporation Limited	4.4%
British American Tobacco Plc	3.7%
Aspen Healthcare Holdings	3.3%
Adved	3.2%

Benchmark Alexander Forbes Global Large Manager Watch Median

Asset class breakdown



Foreign split



Equity sectoral exposure (%)

	Fund
Financials	29.8%
Resources	12.0%
Industrials	58.2%

Risk analysis

(based on the last 3 years' monthly return)

% of negative months over the last 3 years	27.8%
Average capital loss in one month	-2.6%
Downside risk *	5.9%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Camissa Balanced Fund

Period Ending 31-Jul-24
Fund Size R5 556 million
Inception Date May-11

Fund objective

To provide investors with high long-term capital growth, within the constraints of the statutory investment restrictions for retirement funds. The fund seeks to provide a moderate exposure to volatility in the short term.

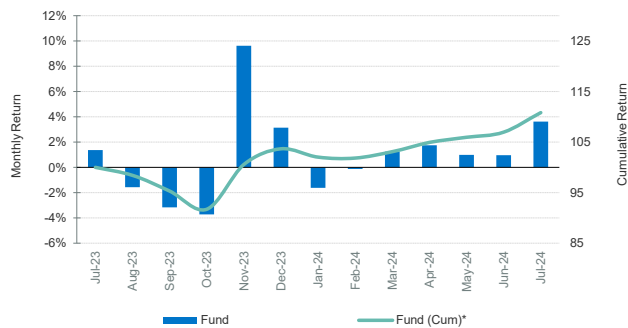
Risk profile

This fund has a moderate - aggressive risk profile.

Fees

0.85% on both domestic and international assets.

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

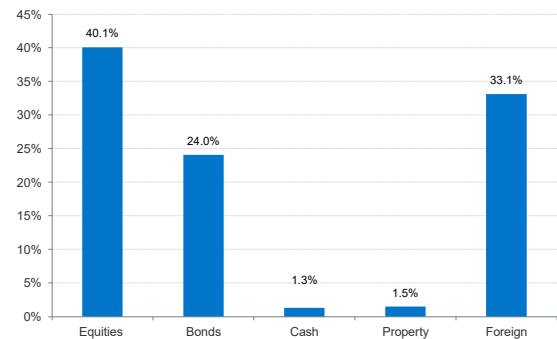
	Fund	Benchmark
1 Month	3.6%	2.1%
3 Months	5.6%	5.4%
6 Months	8.7%	7.9%
1 Year	10.8%	11.5%
3 Years	9.5%	9.2%
5 Years	11.3%	9.6%
10 Years	9.0%	7.0%

Top 10 equity holdings (% of Equities)

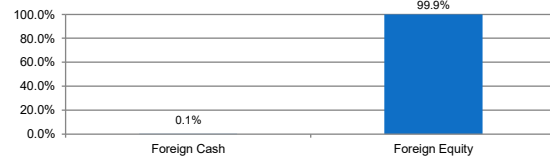
Share Name	% of Equities
Prosus	16.9%
Norham Platinum Hldg Ltd	6.6%
Mtn Group Limited	6.5%
Anglo American Platinum Ltd	5.2%
Firststrand Limited	5.1%
Omnia Holdings Limited	4.7%
Famous Brands Limited	4.2%
Pepkor Holdings Ltd	3.9%
Datalec Limited	3.7%
Dipula Income Fund-B	3.5%

Benchmark ASISA SA Multi-Asset High Equity Mean

Asset class breakdown



Foreign split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	20.0%	33.2%
Resources	26.9%	21.9%
Industrials	53.1%	44.9%

Risk analysis

(based on the last 3 years' monthly return)

% of negative months over the last 3 years	50.0%
Average capital loss in one month	-1.7%
Downside risk *	1.5%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Sanlam Ninety One Balanced Fund

Period Ending 31-Jul-24
Fund Size R23 844 million
Inception Date Jan-97

Fund objective

The primary objective is to deliver capital growth over the medium to long term at volatility levels that reflect a moderate risk profile. The portfolio will invest in a combination of equities, bonds, money market instruments, listed property as well as international equities and fixed interest investments. The portfolio will be broadly diversified across asset classes. Active asset allocation and securities selection strategies appropriate to the needs of moderate investors will be followed.

Risk profile

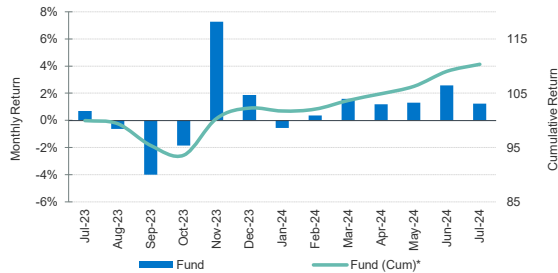
This fund has a moderate-aggressive risk profile.

Fees

South African assets:
0.95% per annum

International assets:
0.70% per annum

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

	Fund	Benchmark
1 Month	1.2%	2.5%
3 Months	5.2%	5.9%
6 Months	8.5%	8.7%
1 Year	10.4%	12.8%
3 Years	8.5%	10.7%
5 Years*	10.2%	10.8%
10 Years*	9.0%	8.4%

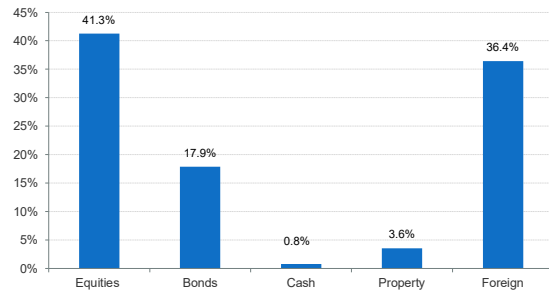
* Returns are off the FFS as the fund has not been invested for that period

Top 10 equity holdings (% of Equities)

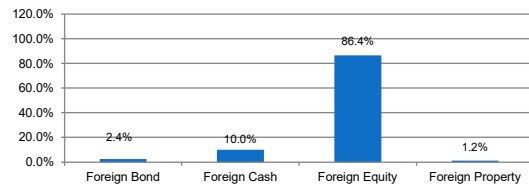
Share Name	% of Equities
Naspers	12.4%
FirstRand Limited	8.7%
Capitec	6.2%
Anglogold Ashanti Limited	4.0%
Sanlam	3.8%
Anglo American Plc	3.8%
Gold Fields Limited	3.5%
Standard Bank Group Limited	3.3%
Mr Price Group Limited	3.2%
Shoprite Holdings Limited	3.0%

Benchmark Alexander Forbes Global Best Investment View Median

Asset class breakdown



Foreign split



Equity sectoral exposure (%)

	Fund
Financials	32.6%
Resources	21.1%
Industrials	46.3%

Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	41.7%
Average capital loss in one month	-1.6%
Downside risk *	4.7%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.



Satrix Enhanced Balanced Tracker Fund

Period Ending 31-Jul-24
Fund Size R12 150 million
Inception Date Sep-08

Fund objective

The portfolio invests in tracker equity and bond indices, locally and abroad, and also cash to create a moderate risk balanced portfolio which is expected to perform close to the underlying indices without incurring active management costs. Scrip lending may be performed on the passive equity component.

Risk Profile

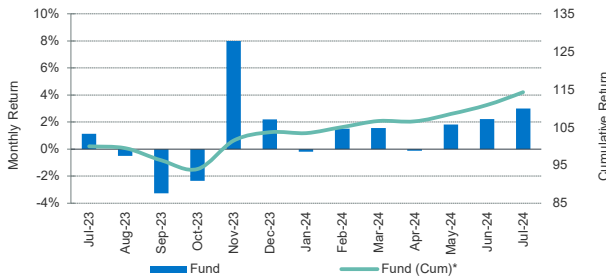
This fund has an aggressive risk profile

Fees

0.36% on both local and foreign assets per annum
 0.25% per annum on international interest bearing assets

The domestic equity component tracks the Capped SWIX Index. Script lending is permitted in respect of this basket of shares, and the resultant income (net of associated costs) is periodically rebated to clients participating in this portfolio, and effectively serves to reduce the quoted management fee.

Monthly and cumulative returns



*Based on 1 year returns

Fund performance (%)

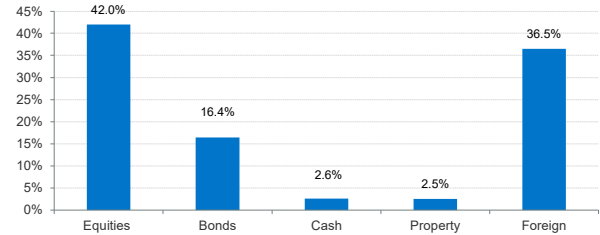
	Fund	Benchmark
1 Month	3.0%	3.0%
3 Months	7.2%	7.3%
6 Months	10.4%	10.5%
1 Year	14.2%	14.6%
3 Years	11.5%	11.6%
5 Years	11.5%	11.1%
10 Years	9.2%	8.8%

Top 10 equity holdings (% of Shares)

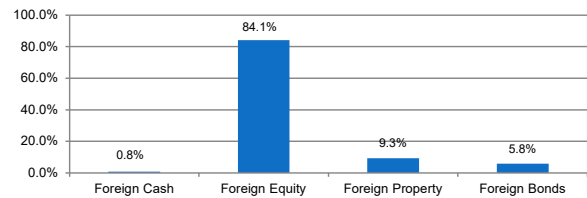
Share Name	% of Shares
Naspers N	7.5%
FirstRand / RMBH	6.4%
Stanbank	4.6%
Capitec	4.4%
Gfields	3.7%
Anglos	3.5%
NEPIROCK	2.7%
British American Tobacco	2.6%
Richemont	2.5%
Anggold	2.5%

Benchmark
 40.0% Capped SWIX (Shareholder Weighted Index)
 4.0% Sapy Property Index
 11.0% ALBI (BEASSA All Bond Index)
 2.0% STeFI
 32.0% MSCI All Country World Index (ACWI)
 2.0% Bloomberg Global Aggregate Index
 5.0% JSE ASSA TR Inflation-Linked Gov Bond Index
 4.0% FTSE EPRA/NAREIT Developed Dividend+ Index

Asset class breakdown



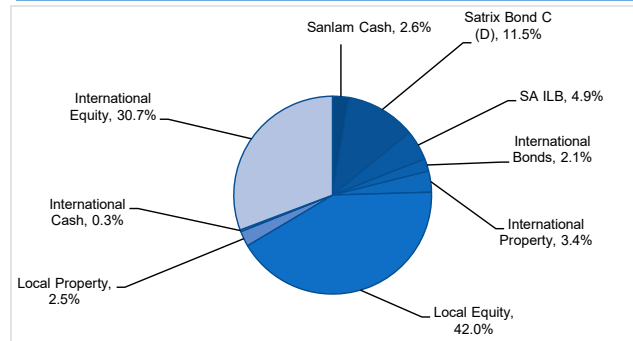
Foreign Split



Equity sectoral exposure (%)

	Fund	Benchmark
Financials	35.5%	35.5%
Resources	23.4%	23.4%
Industrials	41.1%	41.1%

Fund manager breakdown



Risk analysis

% of negative months over the last 3 years	41.7%
Average capital loss in one month	-1.7%
Downside risk *	5.2%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Sanlam Monthly Bonus Fund



Period Ending 31-Jul-24
Fund Size (Book Value) R9 517million
Inception Date Jul-99

Fund objective

The Monthly Bonus Fund (MBF) protects investors against short-term volatility by smoothing out investment returns, whilst providing valuable guarantees on benefit payments. The underlying portfolio is mandated with more weight to less risky asset classes than a typical balanced fund. The Sanlam Monthly Bonus Fund offers 100% capital guarantee and fully vesting bonuses. Fully vesting bonuses are declared monthly in advance.

Risk profile

This fund has a conservative risk profile

Fees

Investment Management Fees:

0.425% on both local and foreign assets per annum

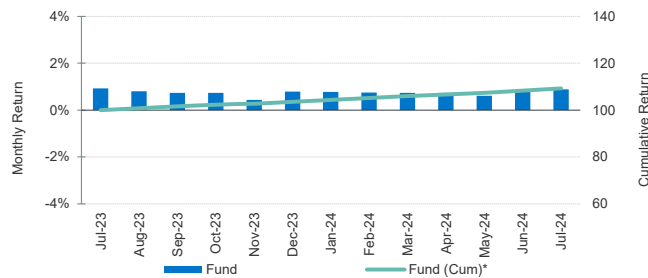
Guarantee Premium:

A guarantee premium of 1.6% on both local and foreign assets per annum

Annual Performance Linked Fee:

The investment manager may be incentivised with performance fees (capped at 0.30% p.a.)

Monthly and cumulative bonuses



*Based on 1 year returns

Fund bonuses (%)

	Fund (gross of fees)
1 Month	0.9%
3 Months	2.4%
6 Months	4.7%
1 Year	9.2%
3 Years	8.2%
5 Years	7.4%
10 Years	8.1%

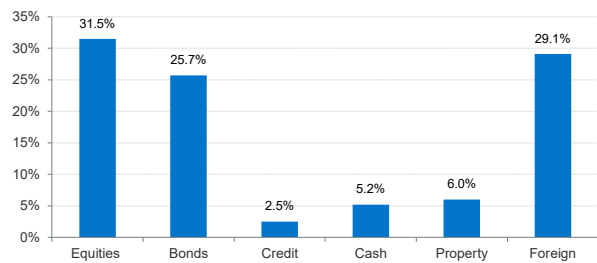
Top 10 equity holdings (% of Shares)

Share Name	% of Shares
Naspers N	8.4%
FirstRand / RMBH	7.2%
Stanbank	5.2%
British American Tobacco	4.6%
Gfields	4.6%
Anglos	4.2%
Capitec	4.0%
Prosus (PRX)	3.2%
CFR	3.2%
Anggold	2.6%

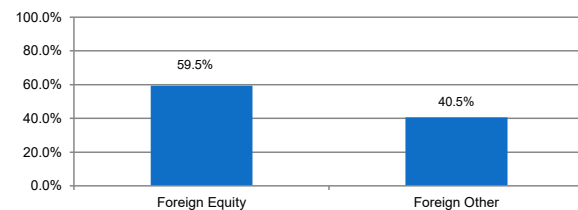
Benchmark

30.0% Capped SWIX (Shareholder Weighted Index)
 17.5% JSE Government Bond Index
 6.5% JSE 7 – 12 years Total Return Index + 1.0%
 4.5% 3 month JIBAR +1.25%
 2.0% IGOVI
 2.5% Bloomberg Global Aggregate Index (GABI)
 2.5% FTSE EPRA/NAREIT Developed Index
 5.0% 90-day average SOFR+1.75% p.a.
 7.0% STeFI Index
 20.0% 87.5% MSCI Total Return Index (Developed Markets)
 & 12.5% MSCI Emerging Markets Total Return Index
 (net of withholding taxes)
 2.5% CPI + 4.5%

Asset class breakdown



Foreign split



Equity sectoral exposure (%)

	Fund
Financials	30.6%
Resources	22.6%
Industrials	46.8%

Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	0.0%
Average capital loss in one month	0.0%
Downside risk *	0.9%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

Funding Level

August 2024: Fully funded

Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Sanlam Stable Bonus Portfolio



Period Ending 31-Jul-24
Fund Size (Book Value) R17 814 million
Inception Date Nov-86

Fund objective

The Stable Bonus Portfolio (SBP) offers investors stable, smoothed returns with a partial guarantee on benefit payments. A bonus, which consists of a vesting and non-vesting component is declared monthly in advance. Bonuses cannot be negative. The portfolio offers 100% capital guarantee and partially vesting bonuses

Risk profile

Conservative

Fees

Investment Management Fees:

0.425% on both local and foreign assets per annum

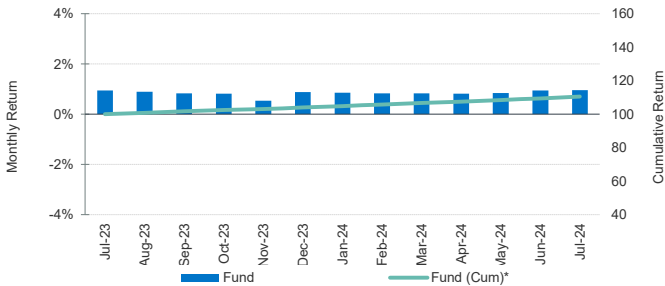
Guarantee Premium:

A guarantee premium of 0.9% on both local and foreign assets per annum

Annual Performance Linked Fee:

The investment manager may be incentivised with performance fees (capped at 0.30% p.a.)

Monthly and cumulative bonuses



*Based on 1 year returns

Fund bonuses (%)

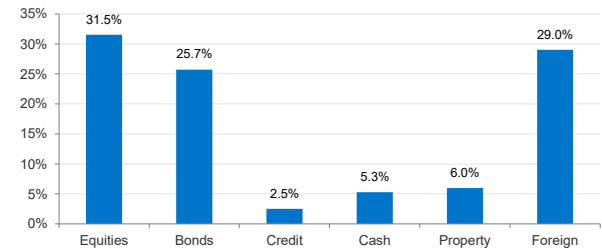
	Fund (gross of fees)
1 Month	1.0%
3 Months	2.8%
6 Months	5.4%
1 Year	10.6%
3 Years	8.9%
5 Years	8.0%
10 Years	8.6%

Top 10 equity holdings (% of Shares)

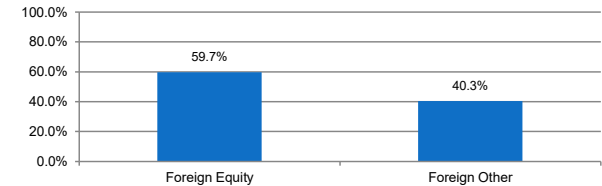
Share Name	% of Shares
Naspers N	8.4%
FirstRand / RMBH	7.2%
Stanbank	5.2%
British American Tobacco	4.6%
Gfields	4.6%
Anglos	4.2%
Capitec	4.0%
Prosus (PRX)	3.2%
CFR	3.2%
Anggold	2.6%

Benchmark 30.0% Capped SWIX (Shareholder Weighted Index)
 17.5% JSE Government Bond Index
 6.5% JSE 7 – 12 years Total Return Index + 1.0%
 4.5% 3 month JIBAR +1.25%
 2.0% IGOVI
 2.5% Bloomberg Global Aggregate Index (GABI)
 2.5% FTSE EPRA/NAREIT Developed Index
 5.0% 90-day average SOFR+1.75% p.a.
 7.0% STeFI Index
 20.0% 87.5% MSCI Total Return Index (Developed Markets)
 & 12.5% MSCI Emerging Markets Total Return Index
 (net of withholding taxes)
 2.5% CPI + 4.5%

Asset class breakdown



Foreign Split



Equity sectoral exposure (%)

	Fund
Financials	30.7%
Resources	22.6%
Industrials	46.7%

Risk analysis

(based on the last 3 years' monthly returns)

% of negative months over the last 3 years	0.0%
Average capital loss in one month	0.0%
Downside risk *	0.9%

* Downside risk is measured as the standard deviation of the underperformance of the portfolio relative to CPI

The Non-vested bonuses as a proportion of book value.

Sanlam Umbrella Pension Fund	11.56%
Sanlam Umbrella Provident Fund	15.38%

* Only impacts Sanlam Lifestage members opting for this preservation strategy in the last 6 years before retirement.

Funding Level

August 2024: Fully funded

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Graviton SCI Balanced



Period Ending 31-Jul-24
Fund Size R 1204 million
Inception Date Sep-12

The Graviton portfolios are only available to a select group of members that are advised by Graviton Wealth Management & Graviton Partners.

Fund objective

The portfolio may display capital fluctuations over the shorter term, however, volatility levels should be lower than a pure equity fund. Diversified across all the major asset classes but is tilted more towards equities and other risky asset classes to ensure the best long-term returns of all asset classes.

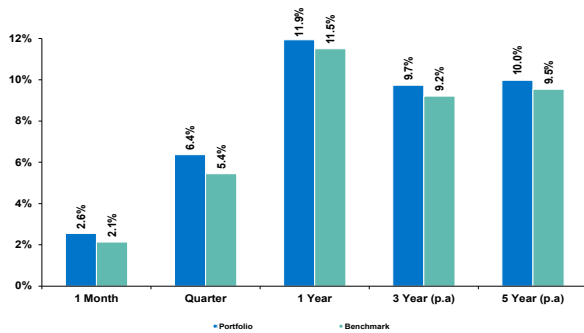
Risk Profile

This portfolio has a moderate-aggressive risk profile.

Fees

Investment management fee of 1% per annum

Performance (gross returns)



Fund performance (%)

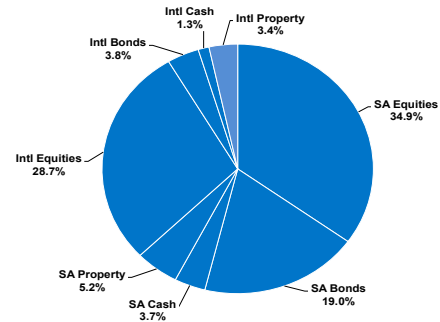
	Fund	Benchmark
1 Month	2.6%	2.1%
3 Months	6.4%	5.4%
1 Year	11.9%	11.5%
3 Year	9.7%	9.2%
5 Year	10.0%	9.5%

Top 10 equity holdings (% of Portfolio)

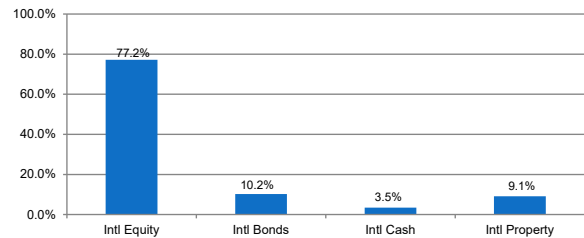
Share Name	% of Portfolio
Naspers	2.4%
FirstRand Ltd	2.2%
Stanbank	1.7%
Gold Fields Ltd	1.3%
Capitec	1.3%
Prosus	1.2%
Anglo American Plc	1.1%
British American Tobacco Plc	1.1%
Bid Corp Ltd	1.0%
Absa Group Ltd	0.9%

Benchmark 100.00% SA Multi Asset High Equity (average)

Asset class breakdown



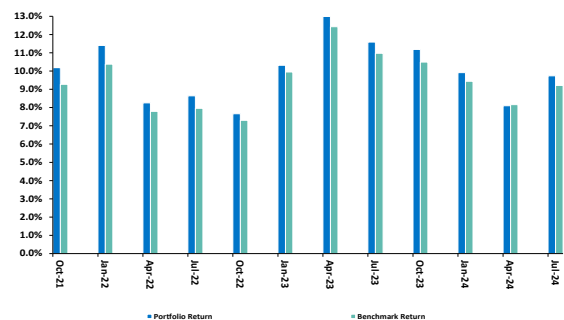
Foreign Split



Risk statistics (since inception)

	Portfolio	Benchmark
% Positive Months	69.2%	65.0%
% Negative Months	30.8%	35.0%
Maximum Drawdown	-15.9%	-14.1%
Annualised return since inception	9.3%	8.5%
Standard deviation	9.0%	8.1%
Downside deviation	5.3%	4.7%

Returns (rolling 3-years)



Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.

Graviton SCI Low Equity



Period Ending 31-Jul-24
Fund Size R 385 million
Inception Date Sep-12

The Graviton portfolios are only available to a select group of members that are advised by Graviton Wealth Management & Graviton Partners.

Fund objective

It aims to protect capital in real terms whilst providing a reasonable level of income. It displays low volatility levels designed to reduce the probability of capital losses. Has limited or no exposure to equities. Aims to ensure a stable income or income growth.

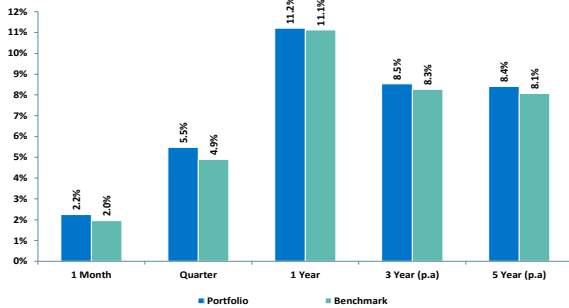
Risk Profile

This portfolio has a cautious risk profile.

Fees

Investment management fee of 1% per annum

Performance (gross returns)



Fund performance (%)

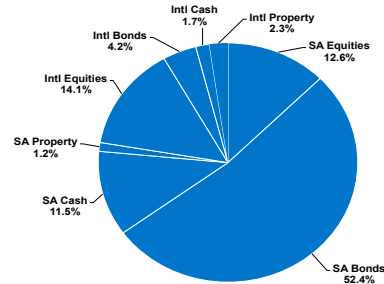
	Fund	Benchmark
1 Month	2.2%	2.0%
3 Months	5.5%	4.9%
1 Year	11.2%	11.1%
3 Year	8.5%	8.3%
5 Year	8.4%	8.1%

Top 10 equity holdings (% of Portfolio)

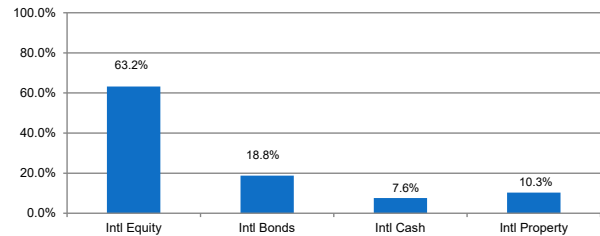
Share Name	% of Portfolio
Naspers	0.9%
FirstRand Ltd	0.8%
Stanbank	0.6%
Gold Fields Ltd	0.5%
Capitec	0.5%
Prosus	0.4%
Anglo American Plc	0.4%
British American Tobacco Plc	0.4%
Bid Corp Ltd	0.3%
Shoprite Holdings Ltd	0.3%

Benchmark 100.00% SA Multi Asset Low Equity (average)

Asset class breakdown



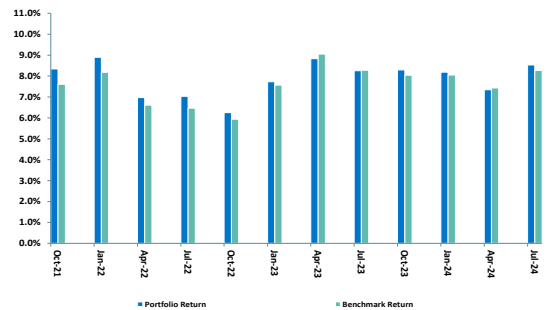
Foreign Split



Risk statistics (since inception)

	Portfolio	Benchmark
% Positive Months	72.0%	71.3%
% Negative Months	28.0%	28.7%
Maximum Drawdown	-8.0%	-8.1%
Annualised return since inception	8.2%	7.7%
Standard deviation	5.3%	4.8%
Downside deviation	2.8%	2.6%

Returns (rolling 3-years)



Note: Performance figures are gross of investment management fees, but are net of any performance fees (if applicable). For portfolios in the Smoothed Bonus Range, the returns are gross of investment management fees, but are net of any guarantee premiums. Performance figures for periods greater than 12 months are annualised. All data shown is at the month-end, unless specifically indicated differently. Changes in currency rates of exchange may cause the value of your investment to fluctuate. Past performance is not necessarily a guide to the future returns. The value of investments and the income from them may increase or decrease and are not guaranteed. You may not get back the amount you invest. The product information sheets are prepared for the SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND by its investment consultants. The product information sheets are prepared in good faith and the information, data and opinions contained in the product information sheets are based on source information considered reliable. However, no guarantee, explicit or otherwise are provided that the information and data contained therein are correct and comprehensive. The SANLAM PLUS PENSION & PROVIDENT PRESERVATION FUND and the investment consultants cannot be held liable for any loss, expense and/or damage following from the use of the product information sheets.