SANLAM UNITY UMBRELLA FUND

Investment returns for the period ending 30 June 2026

Allocation of Fund	1 month	3 months	Year to date	12 months	3 years	5 years
Total Fund	0.9%	2.8%	5.8%	11.9%	11.1%	9.9%
Inflation	0.7%	2.4%	3.2%	4.5%	4.2%	5.1%
Real Return	0.2%	0.4%	2.6%	7.4%	6.9%	4.8%

1. From August 2021, the strategy changed to an allocation of 100% Sanlam Stable Bonus portfolio. As of February 2024, the strategy also holds an allocation to SIM Cash to enhance the liquidity of the Fund.
2. The Sanlam Unity Umbrella Fund invested 25% in the Satrix (SWIX) Balanced Tracker Fund and 75% in the Sanlam Monthly Bonus Fund prior to July 2021.
3. For the Sanlam Stable Bonus Portfolio, the bonuses declared are net of guarantee charges. All numbers are quoted gross of investment management fees.
4. Investment returns for periods greater than 12 months are annualised.
5. This summary sheet is prepared for the Sanlam Unity 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 Unity Umbrella Fund and its investment consultants cannot be held liable for any loss or damage suffered as a result of any inaccuracy.
6. Inflation is lagged by 1 Month.

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