

# Minimum Disclosure Document

(Fund Fact Sheet)

## Absa Sanlam Multi Managed Core Preserver Fund

December 2024

Portfolio  
Co-Managed by **absa**



### Fund Objective

The Absa Sanlam Multi Managed Core Preserver Fund provides investors with access to investments aimed at capital preservation over the long term, with minimal probability of capital loss over the medium term.

### Fund Strategy

In order to achieve the objective, the investments to be included in the portfolio may comprise a combination of assets in liquid form, money market instruments, interest bearing securities, bonds, debentures, corporate debt, equity securities, property securities, preference shares, convertible equities, convertible debentures and non-equity securities. The portfolio equity exposure will be limited to a minimum of 40% and maximum 60% of the portfolio net asset value. The fund may from time to time invest in listed and unlisted instruments, in accordance with the provisions of the Act as amended from time to time, in order to achieve the portfolio objective. The Absa Sanlam Multi Managed Core Accumulation Fund will be a Multi Managed - portfolio. The fund is managed according to the guidelines as set out in regulation 28 of the pension funds act and is suitable for retirement funds investments.

### Why choose this fund?

- Seeks to achieve real target returns over specific time periods.
- Strong focus on capital protection, which reduces investment risk in volatile markets can be applied based on considerations relating to time, risk and/or target returns.
- Combines the collective expertise of selected asset managers with proven track records.
- Managers pursue excess returns (alpha) through their asset selection and market timing capabilities.
- Investment returns will comprise of market return (beta) and alpha which is a reflection of the investment managers.

### Fund Information

<b>ASISA Fund Classification</b>	SA Multi Asset Low Equity
<b>Risk Profile</b>	Cautious
<b>Benchmark</b>	Avg SA Multi Asset Low Equity
<b>Fee Class Launch date*</b>	04 December 2017
<b>Portfolio Launch date</b>	04 December 2017
<b>Minimum investment</b>	Lump sum: R2 000   Monthly: R200
<b>Portfolio Size</b>	R 4274 million
<b>Bi-annual Distributions</b>	31/12/24: 3.29 cents per unit 30/06/24: 1.84 cents per unit
<b>Income decl. dates</b>	30/06   31/12
<b>Income price dates</b>	1st working day
<b>Portfolio valuation time</b>	17:00
<b>Transaction cut off time</b>	15:00
<b>Daily price information</b>	www.sanlamunitrusts.co.za
<b>Repurchase period</b>	3 working days

Fees (Incl. VAT)	B-Class (%)
<b>Advice initial fee (max.)</b>	3.45
<b>Manager initial fee (max.)</b>	0
<b>Advice annual fee (max.)</b>	neg.
<b>Manager annual fee (max.)</b>	1.04
<b>Total Expense Ratio (TER)</b>	1.12

Advice fee | Any advice fee is negotiable between the client and their financial advisor. An annual advice fee negotiated is paid via a repurchase of units from the investor.

Obtain a personalised cost estimate before investing by visiting [www.sanlamunitrustsmdd.co.za](http://www.sanlamunitrustsmdd.co.za) and using our Effective Annual Cost (EAC) calculator. Alternatively, contact us at 0860 100 266.

TOTAL EXPENSE RATIOS  
PERIOD: 1 October 2021 to September 2024

Total Expense Ratio (TER) | 1.12% of the value of the Financial Product was incurred as expenses relating to the administration of the Financial Product. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER may not necessarily be an accurate indication of future TER's.

Transaction Cost (TC): 0.08% of the value of the Financial Product was incurred as costs relating to the buying and selling of the assets underlying the Financial Product. Transaction Costs are a necessary cost in administering the Financial Product and impacts Financial Product returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of Financial Product, the investment decisions of the investment manager and the TER.

Total Investment Charges (TER + TC): 1.20% of the value of the Financial Product was incurred as costs relating to the investment of the Financial Product.

The portfolio manager may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. This fund is also available via certain LISPS (Linked Investment Service Providers), which levy their own fees. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.

\*Effective 1 December 2024, SCI will charge a monthly administration fee of R23 (VAT Inclusive) on retail investors whose total investment value is less than R50 000. Clients with an active recurring monthly debit order will not be levied this fee.

### Top 10 Holdings

Top 10	% of Equity
GQG Partners Global Equity S USD Acc	6.25
Naspers	3.92
Robeco Capital Growth - BP Global Premium Equ Incs I USD Acc	3.03
Standard Bank Group Limited	2.77
FirstRand Limited	2.56
MWLF_Offshore Equities	2.09
British American Tobacco Plc	2.07
Nedbank Group Ltd	1.98
Gold Fields Ltd	1.46
Capitec	1.40

### Performance (Annualised) as at 31 Dec 2024 on a rolling monthly basis\*

B-Class	Fund (%)	Benchmark (%)
1 Year	12.94	12.25
3 Year	9.05	8.11
5 Year	8.80	8.57
Since inception	7.63	7.32

An annualised rate of return is the average rate of return per year, measured over a period either longer or shorter than one year, such as a month, or two years, annualised for comparison with a one-year return.

### Performance (Cumulative) as at 31 Dec 2024 on a rolling monthly basis\*

B-Class	Fund (%)	Benchmark (%)
1 Year	12.94	12.25
3 Year	29.70	26.34
5 Year	52.46	50.85
Since inception	68.37	64.90

Cumulative return is the aggregate return of the portfolio for a specified period.

### Risk statistics: 3 years to 31 Dec 2024

Std Deviation (Ann)	4.43
Sharpe Ratio (Ann)	0.41

### Actual highest and lowest annual returns\*

Highest Annual %	16.23
Lowest Annual %	-0.15

\*The highest and lowest 12 month returns are based on a 12 month rolling period over 10 years or since inception where the performance history does not exist for 10 years.

This monthly Minimum Disclosure Document should be viewed in conjunction with the Glossary of Terms sheet which is available on the website.



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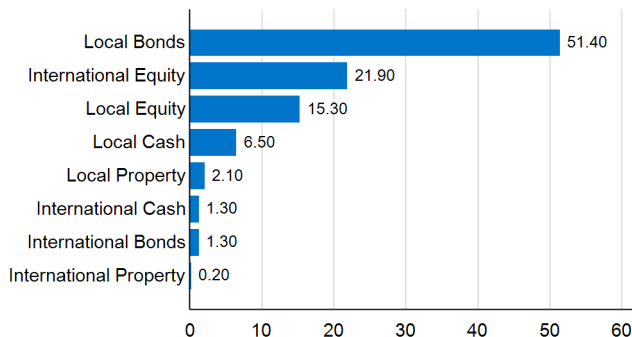
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December 2024



### Asset Allocation



### Risk Profile (Cautious)

Your primary aim is to achieve capital growth to realise your goals. You are prepared to tolerate fluctuations in your returns because you know that the longer-term picture is worth the short term pain, even if that means you lose money sometimes. While diversified across all the major asset classes, your portfolio will be tilted more towards equities because you know they offer the best long-term returns of all the asset classes and thus your wealth will grow over time.

### Portfolio Manager Disclaimer

The management of investments are outsourced to Sanlam Multi Manager International (Pty) Ltd, FSP 845, an authorised Financial Services Provider under the Financial Advisory and Intermediary Services Act, 2002.

### Trustee Information

#### Standard Bank of South Africa Ltd

Tel no.: 021 401 2002, E-mail: Compliance-SANLAM@standardbank.co.za

### Additional Information

All reasonable steps have been taken to ensure the information on this MDD is accurate. The information to follow does not constitute financial advice as contemplated in terms of the Financial Advisory and Intermediary Services Act. Independent professional financial advice should always be sought before making an investment decision.

The Sanlam Group is a full member of the Association for Savings and Investment SA. Sanlam Collective Investments (RF) (Pty) Ltd is a registered and approved Manager in Collective Investment Schemes in Securities. Collective investment schemes are generally medium- to long-term investments. Past performance is not necessarily a guide to future performance, and that the value of investments / units / unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager on request. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Forward pricing is used. Performance is based on NAV to NAV calculations with income reinvestments done on the ex-div date. Performance is calculated for the portfolio and the individual investor performance may differ as a result of initial fees, actual investment date, date of reinvestment and dividend withholding tax. The manager has the right to close the portfolio to new investors in order to manage it more efficiently in accordance with its mandate. The performance of the portfolio depends on the underlying assets and variable market factors. Lump sum investment performances are quoted. The portfolio may invest in other unit trust portfolios which levy their own fees, and may result in a higher fee structure for our portfolio. All the portfolio options presented are approved collective investment schemes in terms of Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). The fund may from time to time invest in foreign countries and therefore it may have risks regarding liquidity, the repatriation of funds, political and macroeconomic situations, foreign exchange, tax, settlement, and the availability of information. The Manager has the right to close any portfolios to new investors to manage them more efficiently in accordance with their mandates.

### Manager information:

Sanlam Collective Investments (RF)(Pty) Ltd. Physical address: 55 Willie van Schoor Avenue, Bellville, South Africa, 7530, Postal address: Private Bag X8, Tygervalley, 7536. Tel: +27 (21) 916 1800. Email: service@sanlaminvestments.co.za. Website: www.sanlamunitrusts.co.za

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