

# FUND FACT SHEET

## Sanlam Namibia All Namibian Fund

### Fund Objective

The fund invests in a wide spectrum in investments available in Namibia making use of the Namibian equity, bonds, listed property and money market instruments in order to maximise total returns over the long term. The Fund is suited for investors requiring capital growth via balanced portfolio with exposure only to Namibian instruments.

### Fund Strategy

We employ active asset allocation and securities selection strategies appropriate to the needs of cautious investors. Fund holds a maximum of 35% in Namibian Equity and maximum of 45% in Namibian bonds. The Fund also only invests in assets classified as domestic assets as per Regulation 28 of the Pension Funds Act.

### Why choose this fund?

\*The fund will consistently hold at least 35% in fixed interest instruments and 30% money market instruments which will provide stability and income.

\*This fund is less volatile than a traditional balanced fund focusing on capital preservation.

\*By investing in a single fund that diversifies across all major asset classes, investors "outsource" the difficult decision on how much and when to invest in various classes.

\*The fund is actively managed according to Sanlam Investment's pragmatic value investment philosophy, ensuring that assets are bought below their fair value. This, along with a low equity weighting, should limit capital loss.

\*There is a low propensity for capital loss over the medium to long term.

\*Regulation 28 compliant (excluding the unlisted holding requirement)

### Fund Information

<b>Classification</b>	Domestic Low Equity Asset Allocation Fund
<b>Risk profile</b>	Cautious
<b>Benchmark</b>	Notional Benchmark: 35% STEFI 37% IJG ALBI 28% SSS CNASI
<b>Portfolio launch date</b>	1 June 2011
<b>Minimum investment</b>	Lump Sum N\$ 5 000   Monthly N\$ 500
<b>Portfolio size</b>	N\$379.1 million
<b>Last two distributions</b>	31 Dec 24: 4.81 cents per unit 30 Jun 24: 4.93 cents per unit
<b>Income decl. dates</b>	30 Jun   31 Dec
<b>Income price dates</b>	1st working day of the month
<b>Valuation time of fund</b>	15:00
<b>Trading closing Time</b>	13:00

### Fees

	Retail Class (%)
<b>Annual Wholesale Fee</b>	0.75
<b>Annual Service Fee</b>	1.50

This fund is also available via certain LISPS (Linked Investment Service Providers), which levy their own fees.

### Top 10 Holdings

Securities	% of Portfolio
Sanlam Namibia Enhanced Cash Fund class B1	5.74
GC45 Namibia 9.85% 15072045	5.51
GC48 Namibia 10% 15102048	5.48
GC50 Namibia 10.25% 15072050	4.46
GC25 Namibia 8.50% 15042025	4.24
GC32 Namibia 9.00% 15042032	4.00
GC30 Namibia 8.00% 150130	3.63
GC43 Namibia 10% 15072043	3.31
GC35 Namibia 9.5% 15072035	3.31
GC26 Namibia 8.50% 15042026	3.18

Top 10 Holdings as at 31 Dec 2024

### Performance (Annualised)

Retail Class	Fund (%)	Benchmark (%)
1 year	14.58	13.54
3 year	11.84	11.82
5 year	9.50	10.63
10 year	7.41	8.74

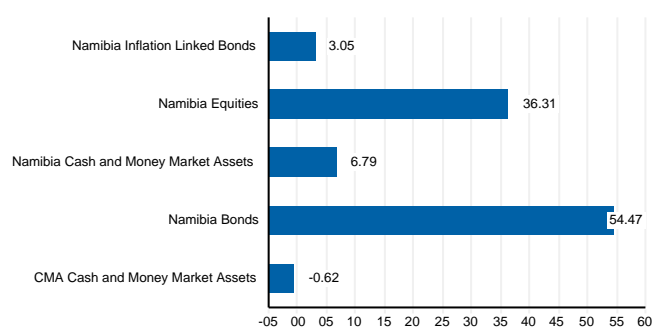
Annualized return is the weighted average compound growth rate over the period measured.

### Performance (Cumulative)

Retail Class	Fund (%)	Benchmark (%)
1 year	14.58	13.54
3 year	39.89	39.82
5 year	57.40	65.75
10 year	104.42	131.12

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

### Asset Allocation



### Portfolio Manager(s)

#### Basson van Rooyen

CFA, CA (SA), CA (NAM)

#### Nigel Suliaman

CFA