

# FUND FACT SHEET

## Sanlam Namibia Balanced Fund

### Fund Objective

The fund invests in a wide spectrum of investments in the equity, bond, money and property markets in order to maximise total returns over the long term. The fund is suited for pension funds, smaller companies and employers wishing to make pension provision for employees, as well as individuals requiring capital growth via a balanced portfolio. This is a moderate risk balanced fund and which complies with holding a minimum of 35% Namibian based Assets.

### Fund Strategy

The trust invests in a wide spectrum of investments in the equity, bond, money and property markets in order to maximise total return over the long term. The trust's investments are composed in such a way that it is accessible for pension fund investments i.e. follows prudential guidelines. Up to 20% of the value of the unit portfolio in other unit portfolios. The trust can also invest in foreign markets.

### Why choose this fund?

\*The fund manager alters exposure to the various asset classes in line with the investment view.

\*By investing in a single fund which diversifies across all the major asset classes, investors "outsource" the difficult decision of how much and when to invest in bonds, equities, property and how much cash to have any given point, to the fund manager.

\*The fund is less volatile than a general equity fund.

\*The asset allocation is appropriate for an investor with a moderate risk profile.

\*The fund aims to provide reliable, consistent above average returns in the medium to long term.

\*The fund complies with holding a minimum of 45% Namibian Assets.

### Fund Information

<b>Classification</b>	Namibian Asset Allocation Funds
<b>Risk profile</b>	Moderate
<b>Benchmark</b>	Average Namibia Managed Funds
<b>Portfolio launch date</b>	01 July 2000
<b>Minimum investment</b>	Lump Sum N\$ 2 000   Monthly N\$ 500
<b>Portfolio size</b>	N\$372.7 million
<b>Last two distributions</b>	31 Dec 24: 7.08 cents per unit 30 Jun 24: 9.16 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. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.

### Top 10 Holdings

Securities	% of Portfolio
Satrix World Equity Tracker Fund I	8.94
iShares Core MSCI World UCITS ETF	5.80
Sim Namibia Floating Rate Fund Class B2 (D)	4.24
Naspers -N-	4.24
Sanlam Spi GI Hq G Usd Acc	3.73
FirstRand / RMBH	2.54
GC40 Namibia 9.8% 15102040	2.52
GC27 Namibia 8.00% 150127	2.43
GC48 Namibia 10% 15102048	2.29
Stanbank	2.00

Top 10 Holdings as at 31 Dec 2024

### Performance (Annualised)

Retail Class	Fund (%)	Benchmark (%)
1 year	15.25	13.18
3 year	10.08	10.19
5 year	9.41	9.54
10 year	7.34	7.76

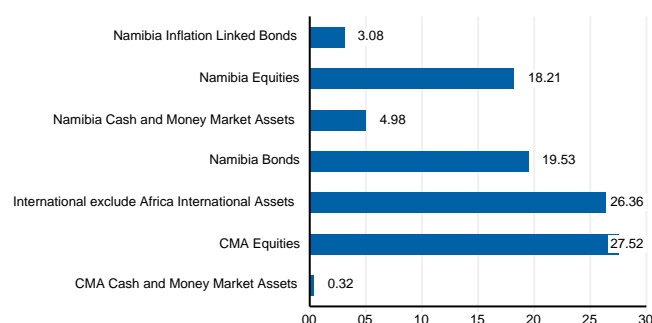
Annualized return is the weighted average compound growth rate over the period measured.

### Performance (Cumulative)

Retail Class	Fund (%)	Benchmark (%)
1 year	15.25	13.18
3 year	33.39	33.78
5 year	56.80	57.70
10 year	103.15	111.80

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 Sulieman

CFA