

# FUND FACT SHEET

## Sanlam Namibia Floating Rate Fund

### Fund Objective

The fund seeks to maximise interest income and preserve the fund's capital.

The fund is suited for investors requiring competitive interest with regular quarterly income distribution and total capital stability.

### Fund Strategy

Negotiable certificates of deposits, promissory notes, debentures, bills and deposits. 80% Floating Rate rates & 20% Liquid Money Market Instruments.  
Risk Profile – same as Money Market Funds.

### Why choose this fund?

- \*This fund is ideal for use as an emergency fund.
- \*It should form the core fund of your portfolio's cash component.
- \*It is ideal for risk-averse investors, or investors who are waiting for market volatility or global uncertainty to subside.
- \*The fund should produce higher returns than call deposits while interest rates are declining.
- \*The fund pays out income on a quarterly basis.
- \*In rising interest rate environments, these funds will benefit soonest from linked assets which re-price immediately.
- \*This fund complies with holding a minimum of 45% Namibian Assets.

### Fund Information

<b>Classification</b>	Namibian Fixed Interest Varied Specialist
<b>Risk profile</b>	Conservative
<b>Benchmark</b>	65% STeFI Composite Index   35% IJG Money Market Index
<b>Portfolio launch date</b>	01 Oct 2010
<b>Minimum investment</b>	Lump Sum N\$ 1 000   Monthly N\$ 500
<b>Portfolio size</b>	N\$ 650.6 million
<b>Last two distributions</b>	31 Dec 2024: 2.14 cents per unit 30 Sep 2024: 2.16 cents per unit
<b>Income decl. dates</b>	Last day of each quarter
<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>	0.45
<b>Annual Service Fee</b>	0.60

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

### Top 10 Holdings

Securities	% of Portfolio
Investec Bank Limited	10.85
Stanbank	7.56
FirstRand Bank Limited	6.88
Nedbank Namibia F/R 02022027	6.26
Nedbank Namibia F/R 11032027	5.74
First National Bank Namibia F/R 04102027	4.74
First National Bank Namibia F/R 06052027	3.91
Bank Windhoek F/R 13052027	3.91
Standard Bank Namibia F/R 17022025	3.90
Bank Windhoek F/R 10032025	3.41

Top 10 Holdings as at 31 Dec 2024

**Manager Information:** Sanlam Namibia Trust Managers Limited. Physical address: 154 Independence Avenue, Windhoek 9000, Postal address: PO Box 317, Windhoek, Namibia

### Performance (Annualised)

Retail Class	Fund (%)	Benchmark (%)
1 year	8.99	8.43
3 year	7.73	7.40
5 year	6.51	6.28
10 year	7.17	6.80

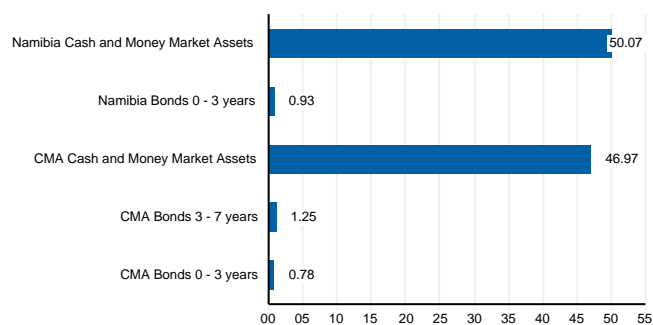
Annualized return is the weighted average compound growth rate over the period measured.

### Performance (Cumulative)

Retail Class	Fund (%)	Benchmark (%)
1 year	8.99	8.43
3 year	25.03	23.89
5 year	37.10	35.62
10 year	99.90	93.14

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

### Asset Allocation



### Portfolio Manager(s)

Cecilia le Roux

Donovan van den Heever

Trevor Ngubane