

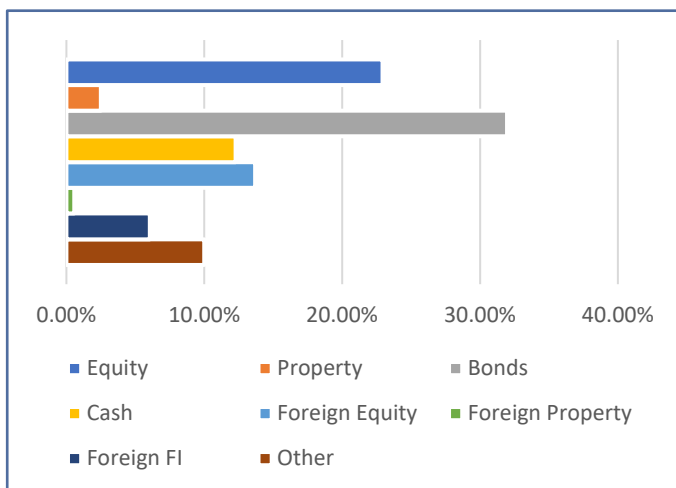
#### Fund Details

<b>Benchmark</b>	SA CPI + 3.0%
<b>Fund Category</b>	SA Multi Asset Low Equity
<b>Risk Profile</b>	Cautious
<b>Investment Period</b>	>3 Years

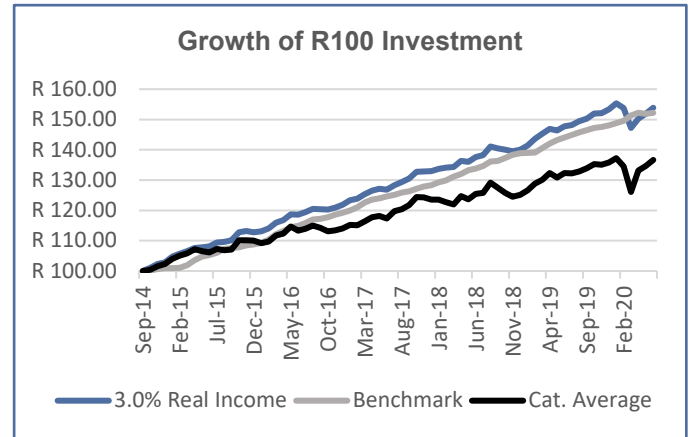
#### Fund Objective

The wrap fund aims to provide investors with a level of income that is consistent with the associated risk of a medium-term investment. The preservation of capital is extremely important to ensure continued income security. The fund will use strategies that increase overall downside protection while at the same time seeking to share in upside returns. The fund may also be exposed to Retail Investment Hedge Funds as well as offered together with a smoothed bonus fund. Smoothed bonus funds smooth investment returns by way of monthly bonus declarations, in order to help reduce short-term volatility. Investors in this fund should have an investment horizon of 3 years or longer. The fund is not compliant with Regulation 28 of the Pension Funds Act, 1956. This fund is suitable for investors looking for low to moderate levels of income withdrawals from their living annuity, capital preservation over the short to medium term and an investment horizon of 3 years or longer.

#### Asset Allocation



#### Cumulative Performance



#### Performance

	Solution	Benchmark	Cat. Ave
1 Month	1.34%	0.25%	1.47%
3 Months	4.56%	0.57%	8.34%
6 Months	0.37%	2.78%	0.56%
1 Year	4.19%	5.69%	3.23%
3 Years (Annualised)	6.66%	6.88%	5.20%
5 Years (Annualised)	7.32%	7.65%	5.18%

#### Fund Allocation

Coro Strat Income	10.6%
SIM Active Income	10.6%
SIM Inflation Plus	9.5%
Amplify SCI Def Balanced	3.5%
Satrix Low Equity	3.5%
Ninety One Opportunity	10.6%
PSG Flexible	3.5%
Amplify SCI Wealth Protector	9.5%
Amplify SCI Flexible Equity	3.5%
Hedge Funds	10.0%
Smoothing Portfolio	25.0%

#### Fees (% incl. VAT)

TER (including underlying manager fee and solution fee)

1.55%