

Enhancements to the Sanlam Wealth Edge fund range

By Suvar Hariparsad, Product Actuary

The extensive range of investment options available in the market, can sometimes be daunting in designing an investment strategy which caters for your clients' unique risk and return preferences.

The Wealth Edge Endowment Plan, underwritten by Sanlam Developing Markets Limited and administered by Sanlam Life, presents the opportunity to invest in a selection of underlying unit trusts, in a tax-efficient manner.

The range of funds offered has been carefully selected to provide a breadth of choice in constructing your client's portfolio, but at the same time remains contained to provide structure and thought to the range.

Fund additions

After careful consideration, it was decided to include two new funds to the Wealth Edge range:

1. The SIM Active Income Fund
2. SATRIX MSCI World Equity Index Feeder Fund

These funds offer diversification and cost efficiency to the existing range, to allow you to construct well-diversified portfolios for your clients.

Model portfolios

In addition to the carefully curated fund range which Wealth Edge provides, certain funds also have the option of selecting the optional unit price guarantee, which provides some protection to clients during declining markets.

[Read more](#) about the unit price guarantees on the Wealth Edge Endowment Plan.

In addition to the optional unit price guarantee, another way to effectively manage risk within a client's portfolio, is through effective diversification. This can be achieved through blending

different funds, across different managers and different asset classes.

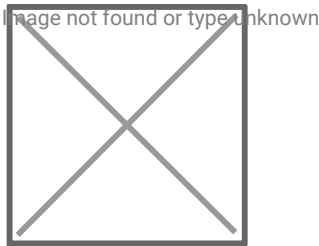
To guide you in constructing well diversified portfolios, we have created a range of model portfolios to cater for your clients' unique risk preferences. These portfolios include the funds where the optional unit price guarantee may be selected, should you wish to use this guarantee.

[Read more](#) about the Wealth Edge Model Portfolios.

The Wealth Edge Endowment Plan is underwritten by Sanlam Developing Markets Limited and administered by Sanlam Life.

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