

In addition to the benefits of offshore investing through a Bermuda Trust, the Plan also provides some exceptional features

PLAN PROVIDER	Sanlam Global Investment Solutions, Ltd.
PLAN STRUCTURE	Bermuda Trust Participation
OWNERSHIP	Individuals, Companies, Trusts
WITHDRAWALS	Multiple withdrawals of a minimum 5,000 (in your Plan currency) and regular withdrawals (monthly, quarterly, half-yearly or annually) are allowed. Redemption fees may apply. Please speak to your Financial Advisor for details.
SWITCHES	Minimum 1,000 (in your Plan currency). Plan holders are entitled to submit unlimited switches a year without incurring a fee.
MINIMUM PLAN VALUE	Minimum \$20,000 per currency must be retained in a Plan in order for the Plan to remain in effect.
INVESTMENT OPTIONS	See investment option inserts for details.
CURRENCIES	USD, GBP, EUR (not all currencies are available in all regions. Speak to your financial advisor)
PLAN FEES, INVESTMENT MINIMUMS AND CHARGES	Details to be provided by your Financial Advisor
BENEFICIARY TRANSFER OF ASSETS	Designation of beneficiaries
NO INITIAL SALES CHARGE	100% investment allocation
ATTRACTIVE LIQUIDITY	10% penalty free liquidity per annum or 30% within a 5 year period
PRICING	Daily NAV
INSTITUTIONAL PRICED FUNDS	Typically lower annual management charges (AMC) than other share classes
PHASING-IN OF INVESTMENTS (DCA)	3, 6 or 12 months (DCA is not available in all regions. Speak to your financial advisor)

This brochure was developed to provide a brief description of the terms and features of the Sanlam Global Investment Plan, please read the investment option inserts, the Plan Terms and Conditions and fund prospectuses carefully before investing. Please ask your Financial Advisor for a copy of these materials.

Investments made through the Sanlam Global Investment Plan are subject to market risks and can go down as well as up, as a result of changes in the value of the underlying investments and currency fluctuations. Investment in any of the funds involves risks, which are described in the respective prospectus. Please review the current prospectus for each fund as well as complete information on the Sanlam Global Investment Plan before investing. Please ask your financial advisor for a copy of these materials.

Investments can go down as well as up as a result of changes in the value of the investments. There is no assurance or guarantee of capital or performance. Investors may lose money, including possible loss of capital. Past performance is not a guide to future performance.

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