Sanlam

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Sanlam Global Investment Plan

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helping investors get the most from **their investments** by giving them **choice**

About the **SGIP**

A global investment plan that provides investors with an opportunity to invest their capital in a wide array of investment options.

Investing through a trust structure established in Bermuda provides stability and the opportunity to build and grow a nest egg for future generations or for investors, should they need it.

This plan offers multiple investment options including solutions designed to mitigate the risks of investing in Global markets.

Plan Features

- **Plan structure:**
  Bermuda Trust Participation
- **Ownership:**
  Individuals, Companies, Trusts
- **Beneficiary transfer of assets:**
  Designation of beneficiaries
- **Investment options:**
  The Plan allows investments in a variety of funds, portfolios and structured notes. (Please consult with your Financial Advisor whether any or all of these investment options are available to you at any specific point in time).
- **Institutional priced funds:**
  Typically lower annual management charges (AMC) than other share classes
- **No initial sales charge:**
  100% investment allocation
- **Withdrawals:**
  Multiple withdrawals of a minimum 5,000 (USD/EUR/GBP) 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 USD/GBP/EUR. Plan holders are entitled to unlimited switches a year without incurring a fee.
- **Currencies:**
  USD, GBP, EUR
- **Plan fees, investment minimums and charges:**
  Details to be provided by your Financial Advisor
- **Attractive liquidity:**
  10% penalty free liquidity per annum or 30% within a 5 year period.
- **Minimum plan value:**
  Minimum $20,000 per currency (USD, EUR and GBP) must be retained in a Plan in order for the Plan to remain in effect.
- **Pricing:**
  Daily NAV
- **Phasing-in of investments (DCA):**
  3, 6 or 12 months

Investment **Options**

The Sanlam Global Investment Plan provides a wide array of investment options to enable clients to diversify their investment exposure with funds offered by Sanlam and other world class asset managers, as well as model portfolio solutions.

The investment options are managed in a variety of traditional styles including active and passive management, as well as ones that utilize Artificial Intelligence to drive decision making.

Artificial Intelligence Investment Solutions

Sanlam Ai Global Managed Risk Fund

The Fund invests in a global equity tracker fund (intended for growth) and a risk management strategy driven by Artificial Intelligence.

In order to achieve the aim of minimizing the risk of capital loss and time in loss while maximizing total returns over a market cycle, the Fund's net exposure to the market is dynamically altered using short futures contracts which change in value inversely to equity market movements. Therefore, when equity markets fall, the futures increase in value offsetting various degrees of the losses. In rising equity markets, full participation in the growth of the markets may be forsaken to some extent for the benefit of minimizing losses in negative markets.

Sanlam Ai Portfolios

At Sanlam Global Investment Solutions we have been on a quest to supply investors with a truly differentiated investment solution designed to eliminate human emotions, actively adapt to changing markets and help to materially improve the consistency of achieving investment goals with significantly reduced downside risk.

To this end, the Sanlam Global Investment Plan offers 4 portfolios utilizing advanced artificial intelligence (AI) technologies.

Each Portfolio's objective is to provide peer group leading risk-adjusted returns irrespective of market conditions with a focus on capacity for loss.

In order to assist with advisor responsibilities like investor suitability, the AI Portfolios have been designed within a standardized set of asset allocation boundaries, as well as the world renowned Morningstar Target Risk Indexes. Please refer to the below Asset Allocation Boundaries for investor alignment.

Ai Portfolios	Index	Cash	Bonds	Equity
Sanlam Ai Conservative Portfolio	Morningstar Conservative Target Risk	70-100		0-30
Sanlam Ai Balanced Portfolio	Morningstar Moderate Target Risk	40-80		20-60
Sanlam Ai Growth Portfolio	Morningstar Aggressive Target Risk	25-60		40-75
Sanlam Ai Dynamic Portfolio	Morningstar Moderate Target Risk	0-100	0-100	0-100

Please refer to the individual AI Portfolio factsheets for the most recent month-end Portfolio asset allocations and performance.

For more information on the available investment options, see the Investment Options inserts.

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Traditional Investment Solutions

Sanlam Group Funds

The Sanlam Global Investment Plan (SGIP) offers a range of funds from various sanlam group companies.

- **Sanlam Global High Quality**
- **Sanlam AI Global Managed Risk**
- **Sanlam Multi Strategy**
- **Sanlam Real Assets**
- **Sanlam US Dividend Income**
- **Sanlam Global Property**
- **Sanlam Centre US Treasury**
- **Denker Global Equity Income**

Model Portfolio Service (MPS)

The world of investments can be difficult to navigate, with thousands of funds to choose from. The Model Portfolio Service provides a simple choice of three risk-profiled model portfolios. Each portfolio invests in a range of asset classes to help provide diversification.

Each of the MPS Portfolios utilizes strategic asset allocation with the primary goal to create an asset mix that helps to provide a balance between expected risk and return for a long-term investment horizon.

- **MPS – Conservative Portfolio**
- **MPS – Balanced Portfolio**
- **MPS – Growth Portfolio**

Active and Passive 3rd Party Funds

The SGIP also offers a range of funds from other world class asset managers. The funds provide a cost-effective, transparent solution as they are "institutional share class" funds (i.e., no trail), typically resulting in a lower annual management charge (AMC) than other share classes. Some of the managers whose funds are available include:

- **AllianceBernstein**
- **Blackrock**
- **Fidelity**
- **Franklin Templeton**
- **Investec**
- **Janus**
- **JP Morgan**
- **MFS**
- **PIMCO**
- **Pioneer**
- **Schroder**
- **Vanguard**

These funds offer access to a variety of asset types across different sectors and geographical areas. These include:

- **North America Equity**
- **Global Equity**
- **European Equity**
- **Asian Markets Equity**
- **Emerging Markets Equity**
- **Asset Allocation Funds**
- **Fixed Income / Liquidity**
- **Commodities**
- **Sector**

For more information on the available investment options, see the Investment Options inserts.

Benefits of the SGIP

A Solid Track Record

The Sanlam Global Investment Plan is made available by Sanlam Global Investment Solutions, Ltd., a member of Sanlam Group. Investments in the Plan are held within a Bermuda trust structure that offers beneficial transfer of assets and segregation of assets, among other benefits.

Sanlam is a leading financial services group with a market cap of US$ 13 billion, US$ 67 billion in AUM and a AA+ Fitch rating. For more than 100 years Sanlam has provided financial solutions to individual and institutional clients across the globe. Since it was established in 1918, Sanlam has grown into a diversified financial services group, offering clients a journey for life for their financial needs.

World Class Service Providers

The custodian of the assets held in the Bermuda trust structure is HSBC Bank Bermuda Limited and the trustee is Ocorian Services (Bermuda) Limited.

HSBC is one of the world's largest banking and financial services organizations with around 48 million customers. It has over 100 years of global custody experience.

Ocorian Services (Bermuda) Limited, (formerly a member of Appleby Fiduciary Group) is one of the largest providers of corporate fiduciary services in Bermuda.

Trust Structure

SANLAM GLOBAL INVESTMENT SOLUTIONS, LTD.
GENERAL ACCOUNT
Bermuda Segregated Accounts Company

SANLAM TRUST BERMUDA

SUB-TRUST

TRUSTEE	CUSTODIAN	ADMINISTRATOR
Ocorian Services (Bermuda) Limited	HSBC Bank Bermuda Limited	Kane LPI Solutions Kane Group Co. (Bermuda) Limited

Offshore Investing

Investing away from your own country of residence can have significant benefits:

Trust participation

Investments are held by a sub-trust, which ensures that all investments will be safeguarded and governed by applicable Bermuda law.

The sub-trust is a separate legal entity, and as such, its assets are effectively insulated from the general creditors of the trustee or other sub-trusts.

Beneficial transfer of assets and estate planning

As investments are held by a trust through a trustee, privacy is protected, while the power to designate a beneficiary remains in the hands of the plan holder.

It is important to know that future generations will be provided for with the wealth you have accumulated. Offshore investing via a trust structure allows the beneficiaries designated by you to receive your assets without going through a possibly lengthy and expensive probate.

Asset protection

Assets in the Sanlam Global Investment Plan are linked to a segregated account. The ability to maintain assets in a segregated account can be a very valuable tool as it insulates the assets from creditors of the company and other segregated accounts.

Stability

The financial security and political and economic stability of Bermuda allows investors the opportunity to diversify the location of their assets in times of economic and geopolitical risk.

It is important to know that investments in the Plan are held in a sub-trust - governed by the laws of Bermuda, a recognized premier blue-chip international business center. The Bermudian trust and financial services industry goes back almost one hundred years.

Sanlam at a Glance

Sanlam is a leading financial services group, originally established as a life insurance company in 1918. It was demutualized and listed on the Johannesburg Stock Exchange in 1998. Headquartered in Cape Town, South Africa, it has offices throughout South Africa and business interests elsewhere in Africa, Europe, India, USA and Australia employing more than 147,000 staff.

Sanlam provides financial solutions to individual and institutional clients. These solutions include investments, asset management, stockbroking, capital market activities and traditional life and general insurance. These solutions are provided to various segments of the markets and offer the solutions from a number of mutually dependent business entities in the Group.

From a life insurance company established in 1918, Sanlam has, in short, grown into a diversified one-stop financial services group, offering clients a journey for life for their financial needs.

100+ year old financial service group

Assets in excess of $70bn

$9bn market capitalization

147,000 employees

zaA+ S&P rating

LIVE WITH CONFIDENCE

It's more than a new motto

It's our promise to you

A promise that guides everything we do and every decision we make.

A promise to every man, woman and child on this continent to do everything in our power to help you live with confidence.

The kind of confidence that can make a real difference in your life.

Financial confidence.

Because when you have financial confidence you are prepared for the challenges that life may bring.

And have the freedom to unlock new possibilities, grow and reach new potential.

Knowing that today will be good and tomorrow even better.

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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.

Each Portfolio has a distinct investment risk profile. The Portfolios are reviewed on a regular basis and each is subject to rebalancing as determined by the portfolio manager. Neither Sanlam Global Investment Solutions, Ltd. nor the portfolio manager make any representations that the portfolios or services referenced herein are suitable or appropriate for every investor. The value of investments can go down as well as up and may also be affected by exchange rate variations. There is no guarantee of future performance or that a Portfolio will achieve its objective. Portfolios may drop more in value than intended.

Any discussion of risks contained herein with respect to any portfolio or service should not be considered to be a disclosure of all risks or a complete discussion of the risks involved. Investors must make their own independent decisions regarding any strategies or securities or financial instruments mentioned herein.

This brochure does not constitute an offer or solicitation to anyone in any jurisdiction in which an offer is not authorized or to any persons to whom it is unlawful to make such an offer or solicitation. The Sanlam Global Investment Plan is not available to citizens or residents of the United States or Bermuda. This material is not to be distributed to any person while such person is physically present in the United States.

The Sanlam Global Investment Plan has been deemed by the Bermuda Monetary Authority as a designated investment contract pursuant to 57A(2) of the Bermuda Insurance Act 1978.