



Sanlam Global Investment Solutions

THE ONE FUND TRUST SOLUTION

THE OPPORTUNITY

The Common Reporting Standard (CRS) adoption and implementation by more than 100 countries globally has opened a world of opportunity for investors who are looking to consolidate their global investment portfolios into an easy to manage comprehensive solution. With these international investments forming part of an investor’s total financial planning in their home country, there has been an increasing desire for the simplification of administration and reporting of performance gains and losses of funds, ETF’s and stocks held in globally traded investment portfolios.

Sanlam Global Investment Solutions, a division of the Sanlam Group has teamed up with a number of its partners to offer a simple yet comprehensive investment solution to meet the requirements of the discerning investor wishing to benefit from the opportunities created through the Common Reporting Standard.

SANLAM GROUP

- Over 100 year old financial service group
- Assets in excess of \$70bn
- \$9bn market capitalization
- 147, 000 employees
- zaA+ S&P rating

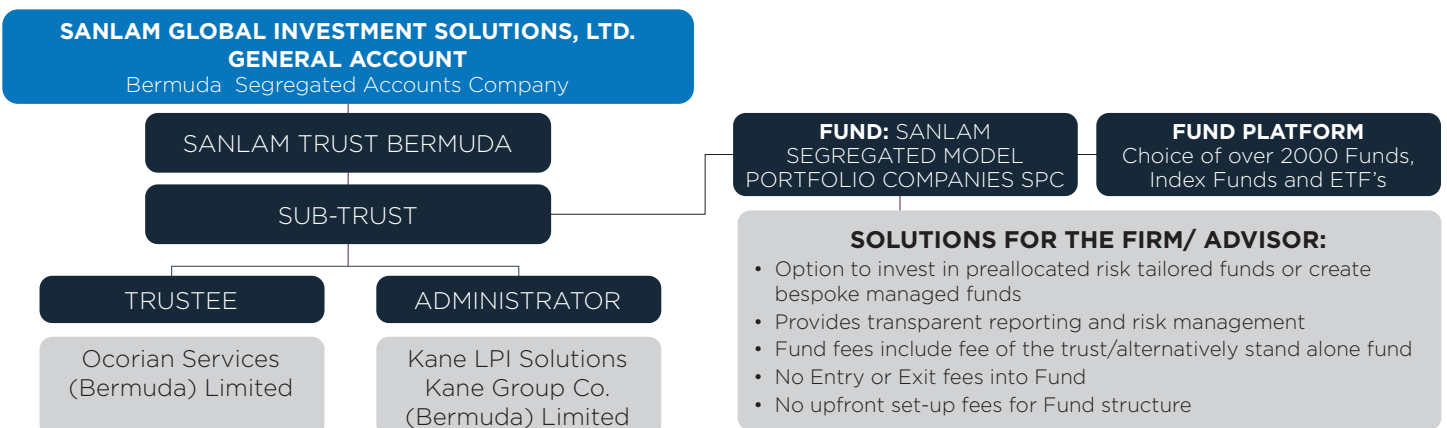
THE SOLUTION

The Sanlam Global Investment Solutions’ **The One** Fund Trust Solution offers investors the opportunity to invest in a range of risk-tailored portfolio funds that are managed within a Bermuda-based trust structure.

The One Fund Trust Solution constitutes a separate legal fund, the Sanlam Segregated Model Portfolio Companies SPC, where assets can be managed according with the risk profile and objectives of clients without creating capital gains events with underlying portfolio changes or rebalancing. The result is that any capital gain / loss events are only calculated at the time funds are withdrawn (subject to tax advice in the investor’s country of residence).

- Trust Solution for Beneficiary Nominations
- Segregation of Assets Protection
- Risk Managed Fund Solution
- Cayman Registered Fund : Sanlam Segregated Model Portfolio Companies SPC
- No Upfront Charges
- Daily Liquidity
- No Exit Fees
- No Minimum Investment Period

THE ONE FUND TRUST SOLUTION - STRUCTURE



FOR AUTHORISED INTERMEDIARIES ONLY - NOT FOR DISTRIBUTION TO RETAIL CLIENTS



THE FUND PORTFOLIOS

(Sanlam Segregated Model Portfolio Companies SPC)

In order to align with the risk tolerance and objectives of clients **The One** Fund Trust Solution offers two Sanlam multi-asset risk-rated portfolios (Balanced and Growth).

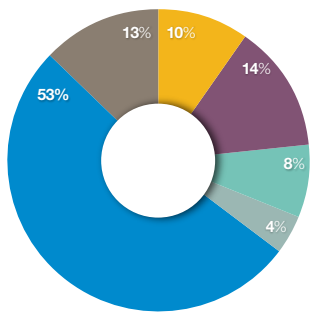
The Portfolios are advised by the experienced team of Sanlam Investments UK's multi-asset team who currently manage over \$2.5bn in client portfolios.

In addition, **The One** Fund Trust Solution can also create bespoke funds for Distributors or Advisors that have a large enough pool of clients that wish to make use of this opportunity.

BALANCED PORTFOLIO

Suitable for investors looking for **'MEDIUM RISK'** managed investment fund solutions

STRATEGIC ASSET ALLOCATION WEIGHTING (%)*

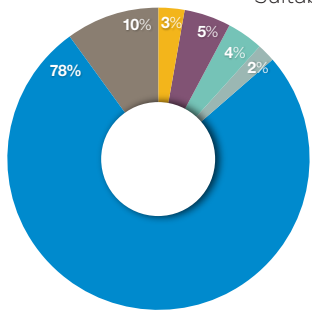


| | |
|--------------------------------------|-----|
| US Government Bonds - All Maturities | 10% |
| Global Investment Grade Bonds | 14% |
| Global High Yield Bonds | 8% |
| Emerging Markets Bonds | 4% |
| Global Equities | 53% |
| Alternatives | 13% |

GROWTH PORTFOLIO

Suitable for investors looking for managed investment fund solutions with **GROWTH POTENTIAL**

STRATEGIC ASSET ALLOCATION WEIGHTING (%)*



| | |
|--------------------------------------|-----|
| US Government Bonds - All Maturities | 3% |
| Global Investment Grade Bonds | 5% |
| Global High Yield Bonds | 4% |
| Emerging Markets Bonds | 2% |
| Global Equities | 78% |
| Alternatives | 10% |

THE FUND PORTFOLIOS

(Sanlam Segregated Model Portfolio Companies SPC)

OFFER:

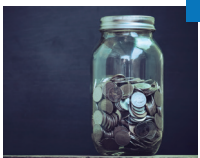
- The benefits of a Bermuda trust participation structure
- Potential reporting and tax administration efficiencies
- Advised by experienced Sanlam UK Multi-asset team
- Risk Rating tailored to clients' risk profiles and long-term investment goals
- Underlying Institutional/Clean share funds and ETF's for lower costs
- Quarterly Rebalancing
- Active Asset Allocation and Fund Selection
- Best of Breed Global and Regional Asset Class Exposure
- Daily Liquidity
- Transparent Reporting of underlying funds
- 24/7 viewing of Funds on the Client/Advisor website

*Subject to change



BENEFITS OF **THE ONE** FUND TRUST SOLUTION

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 One Fund Trust Solution 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.



DIVERSIFY THE LOCATION AND CURRENCY OF ASSETS Allows hard currency USD investment away from the country of origin in case of potential economic and geopolitical concerns.



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.

IN SHORT



Each Fund Trust Solution is formed within the sub-trust



The sub-trust is a separate legal entity



Assets are held in a segregated account



This account is insulated from creditors and other accounts



The investment is safeguarded and governed by Bermuda law



Investors have the ability to nominate beneficiaries



PLAN FEATURES

| | |
|---------------------------------------|---|
| TRUST PRODUCT PROVIDER | Sanlam Global Investment Solutions |
| TRUSTEE | Ocorian Services (Bermuda) Limited |
| CAYMAN FUND COMPANY | Sanlam Segregated Model Portfolio Companies SPC |
| MANAGER | Sanlam Group (Centre Asset Management) |
| FUND ADVISOR | Sanlam Group (Sanlam Investments UK) |
| PLAN STRUCTURE | Bermuda Trust Participation |
| OWNERSHIP | Individuals, Companies, Trusts |
| WITHDRAWALS | Multiple withdrawals of a minimum US\$ 5,000 and regular withdrawals (monthly, quarterly, half-yearly or annually) are allowed. |
| MINIMUM INVESTMENT | US\$ 100,000 |
| INVESTMENT OPTIONS | Option of choosing one of the two Risk Tailored Portfolio Funds or a Bespoke Managed Fund option. |
| CURRENCY | USD |
| PLAN FEES CHARGES | 0% (refer to the Sanlam Segregated Model Portfolio Companies SPC for charges) |
| BENEFICIARY TRANSFER OF ASSETS | Designation of beneficiaries |
| NO INITIAL SALES CHARGE | 100% investment allocation |
| ATTRACTIVE LIQUIDITY | 100% penalty free liquidity |
| PRICING | Daily NAV |
| ATTRACTIVE PRICING | Institutionally priced underlying funds and ETFs with typically lower annual management charges (AMC) than other share classes |

IMPORTANT NOTES

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 One Fund Trust Solution is not available in the United States or to citizens or residents of the Cayman Islands, U.S. 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.

Centre Asset Management, LLC., a subsidiary of Sanlam Investments is an independently operated asset manager within the Sanlam Investments business cluster. Within the Sanlam Group all entities are registered and authorized per local laws and regulations with the appropriate Regulatory Authorities. Further details on Sanlam's entities and their regulatory authorizations are available on request.