



Aims to provide a return similar to global equities over a market cycle while minimising capital loss and time in loss risk.

STRATEGY

A nextgen Global Allocation strategy:

- 100% driven by Artificial Intelligence (Ai) operating without emotion or behavioural bias
- Consisting of a global equities index and cash portfolio that moves equity exposure between 10-90% on a weekly basis



POINTS OF DIFFERENTIATION

- 100% driven by Ai
- Operating without emotion or behavioural bias
- 10-90% equity range
- Weekly asset allocation decisions vs. 4-8 from a typical competitor per annum
- Simple portfolio of equities and cash (Not at risk of a bond or property bear market)
- Offers suitability criteria across the investor risk-profile spectrum over a market cycle:
 - Similar maximum drawdown profile to a Cautious fund
 - Similar volatility profile to a Moderate fund
 - Stronger total return profile than an Aggressive fund
- 1st in sector since strategy inception in January 2007



THE PEOPLE

THE LEAD PORTFOLIO MANAGER

While Sanlam Investment Management (Pty) Limited is the Investment Manager to the portfolio, 100% of all decisions are driven by an Ai investment engine called PIE (Predictive Investment Engine). PIE consists of hundreds of Ai machines with differentiated roles as data processors and analysers, predictors and an asset allocator which is also a risk manager. PIE transforms all data into thousands of data series and performs millions of calculations at each decision point with the primary objective of minimising capital loss and time in loss risk in order to smooth the investment journey and maximising performance over a market cycle.

THE GROUP - SANLAM

Sanlam is a diversified financial services group and is over 100 years old, with 147,000 employees worldwide, more than 10 million clients in 44 countries, \$70 billion AUM, listed with a \$9 billion market capitalisation and zaA+ S&P Rating (as at 31 Dec 2020).



CONTACT DETAILS

- ✉ americas@sanlaminvestments.com
- ✉ europa@sanlaminvestments.com
- ✉ africas@sanlaminvestments.com
- ✉ middleeast@sanlaminvestments.com
- ✉ asia@sanlaminvestments.com

REGULATORY NOTICE

INVESTMENT DISCLAIMER

The portfolio may have holdings which are denominated in currencies other than its base currency and may be affected by movements in exchange rates. Consequently, the value of an investment may rise or fall in line with such exchange rates. The portfolio may have exposure to a sector or geographical area that may involve additional risks associated with increased social, economic or political uncertainty. The portfolio may utilise Financial Derivative Instruments (“FDI”). FDIs are typically used for the purpose of hedging or efficient portfolio management but where applicable may be used to protect against fluctuations in currencies, credit risk and interests’ rates or for investment purposes. There is a risk that losses could be made on FDI positions or that the FDI counterparties could fail to complete on transactions. Where bonds may be utilised in a portfolio, the government or company issuer of a bond might not be able to repay either the interest or the original loan amount and therefore default on the debt. This would affect the credit rating of the bond and, in turn, the value of the portfolio. Investment in bonds and other debt instruments (including related FDIs) is subject to interest rate risk. If long-term interest rates rise, the value of your bond holding is likely to fall. The portfolio’s expenses are charged to capital. This has the effect of increasing income where relevant while constraining capital appreciation.

REGULATORY STATEMENT

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