

WEALTH PRESERVER SOLUTION

Consultant: House view

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STANLIB

As at 31.01.2019

INVESTMENT OBJECTIVES

This is a flexible, multi-asset class solution with a focus on including the potential for reasonable capital growth over the medium term.

- To achieve a return of inflation +3% p.a over rolling three-year periods
- Aim to preserve capital over any rolling three-year period

INVESTMENT APPROACH

The solution is managed by STANLIB Multi-Manager and adopts the balanced approach to investing.

We have elected to use multi-asset class portfolios (funds) with limited constraints and maximum flexibility, in order to allow asset managers maximum freedom to add value through asset allocation (strategic and tactical) and security selection (across asset classes). By selecting portfolio managers with demonstrable skill in these areas, we aim to maximise the potential to outperform the investment objectives as stated above.

Underlying funds in the solution are Regulation 28 compliant.

INVESTOR PROFILE

The solution is suitable for investors:

- Seeking a conservative portfolio with potential for capital growth
- Seeking a reasonable real rate of return over three years and longer
- Low tolerance for capital loss over the short term

SOLUTION MANAGEMENT FEES

Weighted TER at underlying Portfolio Level as at 30 September 2018 1.27% *

The total expense ratio (TER) reflected is the weighted average fund charge at underlying fund level, including performance fees and inclusive of VAT

Total Expense Ratio (TER)*			
Fund Fees	Performance Fees	Multi Manager Fees	Other
0.88%	0.00%	0.23%	0.16%

* The TER excludes platform fees and any advisory fees

TOTAL RETURN

	1 y	2 y	3 y	5 y	7 y
Wealth Preserver Solution*	1.50%	3.82%	3.93%	5.42%	7.00%
Benchmark: CPI + 3%	7.49%	7.60%	8.30%	8.30%	8.36%

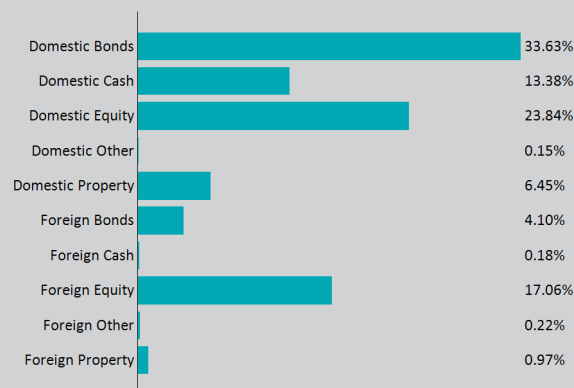
Source: STANLIB Multi-Manager Limited, Morningstar & I-NET Bridge.

Inception Date: October 2013

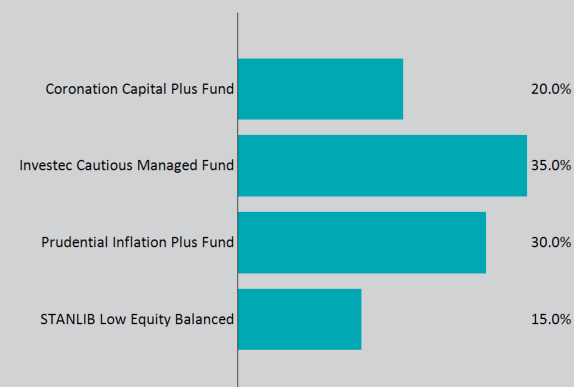
*Performance of the Solution assumed no rebalancing over time and a similar allocation to the mentioned portfolio over the various time frames. Quoted returns are net of underlying portfolio management fees, but are gross of tax, platform fees, advisory fees and STANLIB Multi-Manager Wrap fees. Performance prior to the inception date is back-tested using the underlying manager returns net of their fees.

Returns are not guaranteed and historical returns are not an indication of expected future returns.

ASSET ALLOCATION



PORTFOLIO ALLOCATION



RISK PROFILE



*Growth assets are defined as equities and listed property

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