

# Why choose the Sanlam Lifestage Strategy?



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In line with Default Regulation 37, the trustees of the Sanlam Umbrella Fund have approved the Sanlam Lifestage Strategy as the Fund's default investment strategy.

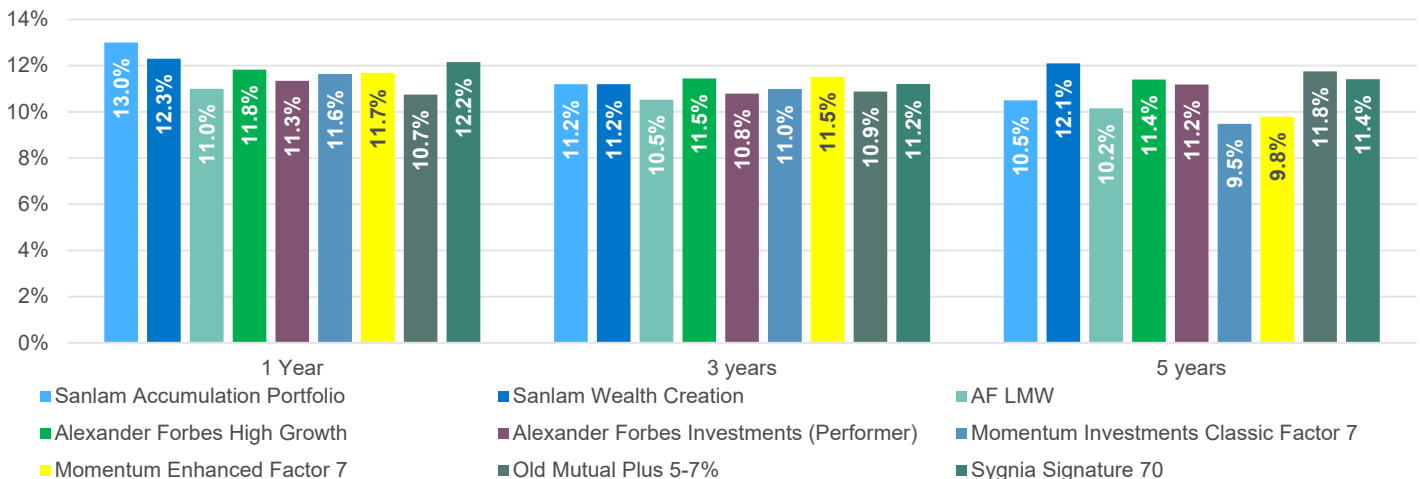
The Sanlam Lifestage Strategy consists of the Accumulation Phase and the Preservation Phase. Members are automatically switched from one phase to another as they near retirement. Members in the Accumulation Phase, with more than 6 years before reaching their Retirement Age, are fully invested in the **Sanlam Accumulation Portfolio**. The portfolio places emphasis the following:

- 1. Long-term growth potential:** The Sanlam Accumulation Portfolio is the growth portfolio in the accumulation phase and aims to deliver **superior real returns** over the long term. The Sanlam Investments Multi-Manager (SI MM) are responsible for the management of the portfolio.
- 2. Experts:** SI MM are specialists in choosing expert investment managers and blending them to ensure the overall asset allocation of the Sanlam Accumulation Portfolio provides a well-diversified and appropriately exposed to the different asset classes, so you don't have to make these decisions yourself!
- 3. Diversification:** By investing in a **range of asset classes** and choosing skilled investment managers, the SI MM can optimise diversification and reduce the risks associated with investing in a single investment, therefore protecting your savings.
- 4. Financial empowerment:** Sanlam Corporate, in partnership with Sanlam Investments, are dedicated to **safeguarding retirement savings** and empowering individuals to retire with confidence. Building solutions appropriate for different employees' unique needs throughout their working life and into retirement.

The 2024 Sanlam Benchmark research revealed that a default investment portfolio with member choice remains the most common investment strategy adopted by standalone funds (54%) as well as umbrella sub funds (53%). Among those who offer member choice, on average 87% of employer fund members and 82% of umbrella sub fund members are reported to be invested in the default portfolio. It is therefore no surprise that most members invest in the Sanlam Lifestage Strategy.

## TOP PERFORMER!

Sanlam's growth portfolios, Sanlam Accumulation Portfolio and Sanlam Wealth Creation Accumulation Portfolio, have outperformed similar growth portfolios from competitors over the past 5 years.



Annualised performance figures up to 30 June 2024.



During the Preservation Phase, six years (72 months) before a member reaches his/her Retirement Age, your retirement fund savings are gradually switched from the Sanlam Wealth Creation Portfolio to the Sanlam Capital Protection Portfolio by means of 50 monthly switches. **The process of 50 monthly switches at 2% each, is essential to avoid market timing risk.** The underlying portfolio in the Sanlam Capital Protection Portfolio is the **Sanlam Stable Bonus Portfolio**. This portfolio was selected given its objective to protect the invested capital by guaranteeing the net contributions invested. The Stable Bonus Portfolio provides investors with exposure to investment markets, but also protects them against adverse market movements.



## How to access

Via Sanlam Umbrella Fund as defaults

Download the **Sanlam Portfolio App** to switch your investment selections or to view your retirement benefits using your phone.

Available on the App Store | GET IT ON Google Play

The background of the complex block shows several overlapping screenshots of the Sanlam app. One screen displays 'Welcome, Bongani' and 'Group Life Insurance' with a cover amount of R10 000 and a monthly contribution of R2 540.88. Another screen shows 'Sanlam Private Wealth' with a total market value of R2 987 888. A third screen shows 'Sanlam My Traditional Funeral Plan' with a monthly contribution of R60. A fourth screen shows 'Unit Trusts' with a market value of 46.80. A fifth screen shows 'Life Cover' with a monthly contribution of R 517 and a total market value of R 11 852.