## Sanlam Credit Fund

The Sanlam Credit Fund aims to generate income, net of all expenses, equivalent to the Bank of England's UK Base Rate plus 1-2%, with low to medium volatility.

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## The fund:

- Adopts a bottom-up approach investing in high quality issuers with an investment grade profile and cash plus return
- A short duration investment with minimal interest rate sensitivity
- Uses no derivatives, contingent convertibles, equities, leverage or structured products