

# Sanlam Multi-Asset Range

A cost-effective way to access our multi-asset investment expertise.

The Sanlam multi-asset range uses the same investment philosophy and process behind our discretionary portfolios but with lower management fees. The range consists of five funds with different long-term return and risk objectives so may appeal to a variety of clients depending on their individual risk appetite:

- IFSL Sanlam Conservative Fund (Sanlam risk rating 2)
- IFSL Sanlam Defensive Fund (Sanlam risk rating 3)
- IFSL Sanlam Cautious Fund (Sanlam risk rating 4)
- IFSL Sanlam Balanced Fund (Sanlam risk rating 5)
- IFSL Sanlam Growth Fund (Sanlam risk rating 6)

## Directly invested

Our high conviction portfolios are directly invested and the product of our own detailed research, rather than that of third-party managers. Investing directly allows us to:

- Closely mirror our award-winning discretionary portfolios at a lower cost
- Ensure all investments earn their rightful place in the portfolio, backed by the conviction of our highly regarded research team
- Exercise precise control over investment exposure, ensuring that each holding works in harmony within the portfolio
- Select investments that are not easily accessible through model portfolios on platforms due to trading costs or restrictions



Clients can access a range of well-researched funds at an affordable price.

**Phillp Smeaton, Chief Investment Officer**