## Sanlam International Credit Fund

Aiming 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.

The Fund aims to generate income, net of all fees, equivalent to the Bank of England UK Base Rates plus 1-2% from a corporate bond portfolio with low to medium volatility.

## 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