

SMOOTH BONUS INFORMATION

Net of Fees

	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	Periods to 31 March 2024 (1, 3, 5 & 10 years annualised)				
						3 Months	1 Year	3 Years	5 Years	10 Years
Smoothed Bonus Partially Vesting Products										
<u>Sanlam Stable Bonus Portfolio</u>	0.847%	0.825%	0.797%	0.793%	0.787%	2.43%	10.00%	7.98%	7.32%	8.38%
<i>Vesting</i>	0.317%	0.309%	0.297%	0.296%	0.293%	0.90%	3.63%	2.87%	2.72%	2.81%
<i>Non-Vesting</i>	0.529%	0.516%	0.499%	0.497%	0.493%	1.53%	6.37%	5.11%	4.60%	5.57%
Sanlam Progressive Smooth Bonus Fund	0.641%	0.697%	0.762%	0.767%	0.734%	2.24%	8.97%	8.53%	7.02%	-
Old Mutual Absolute Stable Growth 2007 series ¹	0.850%	0.860%	0.860%	0.860%	-	2.60%	10.01%	10.21%	7.33%	8.37%
Momentum Multi-Manager Smooth Growth (global) ²	0.751%	0.811%	0.821%	0.821%	-	2.47%	9.58%	9.13%	6.42%	8.05%
Smoothed Bonus Fully Vesting Products										
Sanlam Monthly Bonus Fund	0.757%	0.736%	0.712%	0.708%	0.705%	2.17%	9.04%	7.45%	6.77%	7.96%
Old Mutual Absolute Secure Growth 2007 series ¹	0.700%	0.710%	0.710%	0.700%	-	2.13%	8.04%	8.22%	5.83%	6.66%
Momentum Multi-Manager Secure Growth ²	0.761%	0.791%	0.771%	0.771%	-	2.35%	9.47%	9.41%	6.97%	8.30%
Old Mutual Coregrowth	0.678%	0.718%	0.748%	0.688%	-	2.17%	8.53%	7.88%	7.02%	8.14%
Smoothing-Only Solutions										
Sanlam Smooth Growth Fund	0.631%	0.704%	0.708%	0.720%	0.682%	2.15%	8.40%	8.06%	-	-
Sanlam Select Growth Fund	0.644%	0.688%	0.716%	0.720%	0.697%	2.14%	8.69%	8.35%	-	-
Sanlam Smooth Global Growth Fund ³	0.690%	0.890%	0.978%	0.915%	0.958%	2.81%	10.59%	-	-	-
Old Mutual Absolute Smooth Growth 2007 series ¹	0.890%	0.900%	0.900%	0.890%	-	2.71%	10.52%	10.71%	7.83%	8.88%
Derivative Based Fully Vesting Products										
Sanlam Absolute Return Plus	1.457%	0.967%	1.087%	0.067%	0.727%	2.13%	5.98%	6.53%	7.25%	7.45%
Cash (for comparative purposes)										
Sanlam (100+) Cash Portfolio	0.657%	0.734%	0.792%	0.738%	-	2.28%	9.18%	6.67%	6.95%	7.52%

NOTES:

* Net bonuses for all insurers uses the highest fee scale

¹ The bonus history refers to Old Mutual's original 2007 bonus series. Old Mutual opened a new bonus series in April 2009 and April 2020.

² Momentum closed the old MOM Multi-Manager Growth range to new business and opened the new universal range of smooth bonus portfolios

³ The Sanlam Smooth Global Growth Fund invests fully in offshore assets and as such it is not Reg 28 compliant.

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