

SMOOTH BONUS INFORMATION

Net of Fees

	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Periods to 30 November 2021 (1, 3, 5 & 10 years annualised)				
						3 Months	1 Year	3 Years	5 Years	10 Years
Smoothed Bonus Partially Vesting Products										
Sanlam Stable Bonus Portfolio	0.555%	0.621%	0.537%	0.584%	0.705%	1.75%	6.93%	6.34%	6.82%	10.08%
<i>Vesting</i>	0.201%	0.227%	0.193%	0.212%	0.261%	0.63%	2.56%	2.38%	2.37%	3.09%
<i>Non-Vesting</i>	0.354%	0.394%	0.343%	0.371%	0.444%	1.12%	4.36%	3.95%	4.45%	7.00%
Sanlam Progressive Smooth Bonus Fund	0.632%	0.756%	0.626%	0.689%	0.868%	2.09%	7.47%	5.29%	-	-
Old Mutual Absolute Stable Growth 2007 series ¹	0.780%	0.800%	0.730%	0.760%	-	2.31%	11.71%	4.83%	5.59%	9.58%
Momentum Multi-Manager Smooth Growth (global) ²	0.671%	0.821%	0.641%	0.831%	-	2.31%	6.99%	3.58%	4.46%	9.33%
Smoothed Bonus Fully Vesting Products										
Sanlam Monthly Bonus Fund	0.547%	0.614%	0.533%	0.577%	0.697%	1.73%	6.81%	5.86%	6.30%	9.25%
SMM Vesting Fund	0.629%	0.954%	0.954%	0.954%	0.954%	2.89%	8.17%	5.04%	5.52%	8.02%
Old Mutual Absolute Secure Growth 2007 series ¹	0.620%	0.650%	0.570%	0.610%	-	1.84%	7.87%	3.72%	4.15%	7.85%
Momentum Multi-Manager Secure Growth ²	0.691%	0.821%	0.621%	0.831%	-	2.29%	8.00%	4.33%	5.19%	8.96%
Old Mutual Coregrowth	0.548%	0.578%	0.518%	0.548%	-	1.65%	7.18%	5.90%	6.94%	9.09%
Smoothing-Only Solutions										
Sanlam Smooth Growth Fund	0.580%	0.670%	0.547%	0.673%	0.811%	1.90%	8.70%	-	-	-
Sanlam Select Growth Fund	0.612%	0.721%	0.583%	0.694%	0.821%	2.01%	8.80%	-	-	-
Old Mutual Absolute Smooth Growth 2007 series ¹	0.820%	0.840%	0.760%	0.800%	-	2.42%	12.21%	5.34%	6.09%	10.09%
Derivative Based Fully Vesting Products										
Sanlam Absolute Return Plus	0.655%	1.055%	1.395%	0.008%	0.775%	2.47%	7.38%	6.88%	7.12%	8.60%
ABSA Protected Accumulator ³	0.080%	0.060%	0.140%	-	-	0.28%	5.43%	4.96%	5.38%	6.04%
Cash (for comparative purposes)										
Sanlam (100+) Cash Portfolio	0.329%	0.485%	0.421%	0.334%	-	1.25%	4.56%	6.95%	7.63%	7.32%

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 Mometum closed the old MOM Multi-Manager Growth range to new busines and opened the new universal range of smooth bonus portfolios

³ Bonuses are calculated to 31 October 2021

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