

# Unit trust summary

	Truffle SCI* Income Plus Fund	Amplify SCI* Wealth Protector Fund	Nedgroup Investments Managed Fund	Nedgroup Investments Balanced Fund	Truffle SCI* Flexible Fund	Truffle SCI* SA Equity Fund	Truffle SCI* General Equity Fund
<b>ASISA Category</b>	South African - Interest Bearing - Short Term	South African - Multi Asset - Low Equity	South African - Multi Asset - High Equity	South African - Multi Asset - High Equity	South African - Multi Asset - Flexible	South African - Equity - General	South African - Equity - General
<b>Benchmark</b>	STeFI Composite Index	CPI + 3% over a rolling 3-year period	ASISA Category Average & CPI + 4%	ASISA Category Average & CPI + 4%	CPI + 5%	FTSE/JSE Capped Shareholder Weighted All Share Index (J433)	FTSE/JSE Capped Shareholder Weighted All Share Index (J433)
<b>Risk Rating</b>							
<b>Time Horizon</b>	3-12 months	3 years +	5 years	5 years	5 years +	7 years +	7 years +
<b>Equity Exposure</b>	0%	0-40%	0-75%	0-75%	0-100%	90-100%	80-100%
<b>Offshore Exposure</b>	0%	0-45%	0%	0-45%	0-45%	0%	0-45%
<b>Regulation 28 Compliant</b>	No	Yes	Yes	Yes	No	No	No
<b>Income distribution</b>	Monthly	Quarterly	Semi-annually	Semi-annually	Semi-annually	Semi-annually	Semi-annually
<b>Annual Management Fees (Excl. VAT)</b>	Class A: 0.50%	Class B5: 0.87%	Class A: 1.35% Class B2: 0.95%	Class A: 1.35% Class G: 0.95%	Class A: 0.90% Class C: 0.75%	Class C: 0.75%	Class A: 0.90% Class C: 0.75%

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<b>Fund Objective</b>	Aims to achieve higher yields of income than money market portfolios, while preserving capital. This actively managed income fund invests in a range of interest-bearing securities in South Africa only.	Aims to provide investment protection over a rolling one-year period, and to generate income over the medium term at low levels of risk. Invests in both domestic and foreign markets.	Aims to achieve long-term capital growth for investors. The investment policy provides for the active management of the portfolio assets that include equities, bonds, property, and cash. Limited to South African instruments only	Aims to maximise long-term returns while preserving capital for investors by actively investing across all assets that include equities, bonds, property, and cash, both domestically and in foreign markets.	Aims to achieve superior long-term capital growth by actively investing across all assets classes that include equities, bonds, property and cash, both domestically and in foreign markets. No parameters exist for specific asset classes.	Aims to achieve superior long-term capital growth by investing primarily in equity and derivative instruments across all sectors of the JSE. Limited to South African instruments only.	Aims to achieve superior long-term capital growth by investing primarily in equity and derivative instruments across all sectors of the JSE.
<b>Who should invest?</b>	Investors who want to maximise their return over the short-to-medium term without assuming too much risk or capital loss. Looking to earn a regular income that is higher than that from a money market fund while preserving capital.	Investors who want to protect and grow their capital over the medium to long term and get a stable income at low levels of volatility.	Investors who want steady long-term growth of their capital and income from a diverse portfolio of actively managed South African assets. It is suitable for building up long-term retirement capital.	Investors who want steady long-term growth of their capital and income from a diverse portfolio of actively managed local and foreign assets. It is suitable for building up long-term retirement capital.	Investors who have a medium- to long-term investment horizon and require returns in excess of inflation from a diverse portfolio of local and offshore assets unconstrained by Reg 28.	Investors who have a long time horizon and can tolerate stock market volatility looking to earn positive real returns through SA equity market exposure.	Investors who have a long time horizon and can tolerate stock market volatility looking to earn positive real returns through equity market exposure.

\*The SCI acronym in the above funds refers to "Sanlam Collective Investments"

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