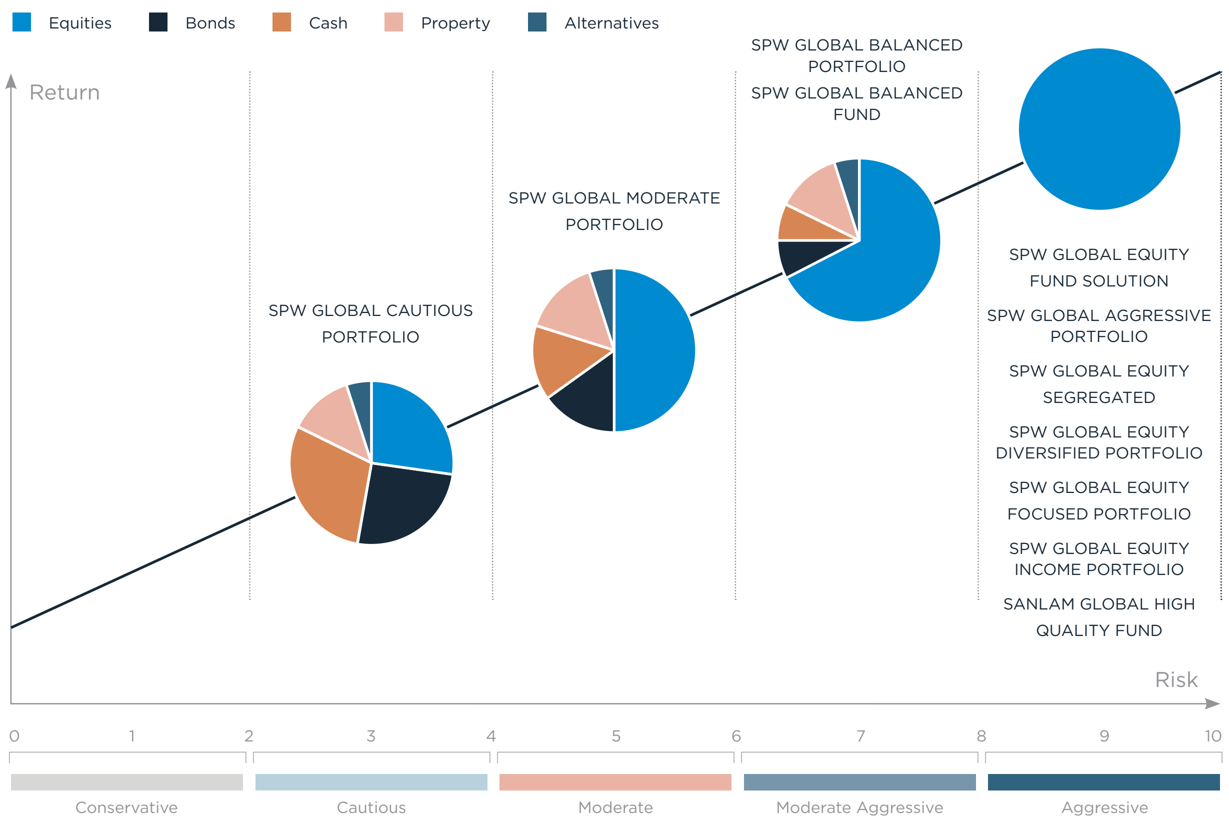
INVESTING OFFSHORE

Whether you're looking for a stand-alone offshore solution or one that complements your South African investment portfolio, we have the global presence and expertise to design a customised offshore investment strategy to help diversify your portfolio. Our investment managers and fiduciary and tax experts work side by side to craft offshore solutions for discerning individuals, offshore trusts, local and offshore companies and other institutions.

To invest offshore with Sanlam Private Wealth, you can use your personal offshore allowances to transfer your funds abroad. If you have exceeded your annual allowances, or you are prohibited from investing directly offshore, you can make use of our asset swap capacity.

Our offshore offering includes the following:



PORTFOLIO OF GLOBAL FUNDS

PORTFOLIO

GLOBAL EQUITY FUND SOLUTION

BENCHMARK

MSCI World TR Index (USD)

RISK CATEGORY

Aggressive

FUND DETAILS

The primary objective is to provide above average total returns (capital plus income) over a medium to long-term investment horizon, by investing in ordinary shares listed globally via a portfolio of carefully selected mutual funds. The underlying assets within the funds are characteristically dominated by companies with a global footprint and an impressive track record of growing profits and well-entrenched industry market positions.

INVESTOR TYPE

- Seeking long-term global capital growth in USD
- Accepts a level of risk associated with market fluctuation and potential capital loss
- Typically has an investment horizon of more than five years

PORTFOLIO

GLOBAL AGGRESSIVE

BENCHMARK

85% global equities – MSCI World Developed Market TR Index net of dividend withholding tax / 15% global bonds – Barclays Global Aggregate Bond Index

RISK CATEGORY

Aggressive

PORTFOLIO DETAILS

The objective is to provide capital growth in USD terms over the long term. This portfolio is suitable for investors seeking offshore exposure to a portfolio mainly investing in global equity managers.
The portfolio will have a maximum equity exposure of 100% resulting in high levels of volatility. The portfolio places an emphasis on capital growth over capital protection during a full investment cycle (more than seven years).

INVESTOR TYPE

- Seeking long-term capital growth in hard USD
- Accepts a level of risk associated with global equity market fluctuation and potential capital loss
- Typically has an investment horizon of more than seven years

PORTFOLIO

GLOBAL BALANCED

BENCHMARK

65% global equities – MSCI World Developed Market TR Index net of dividend withholding tax / 25% global bonds – Barclays Global Aggregate Bond Index / 10% global cash – USD 3m Libor

RISK CATEGORY

Moderate Aggressive

PORTFOLIO DETAILS

The objective is to provide capital growth in USD terms over the long term. This portfolio is suitable for investors seeking long-term offshore exposure to a well-diversified, multi-asset portfolio of global investments. The portfolio will have a maximum equity exposure of 75% resulting in high levels of volatility. The portfolio places an emphasis on capital growth over capital protection during a full investment cycle (five to seven years).

INVESTOR TYPE

- Seeking long-term capital growth in USD
- Accepts a level of risk associated with market fluctuation and potential capital loss, but typically less than that of a global equity portfolio
- Typically has an investment horizon of more than five years

PORTFOLIO

GLOBAL MODERATE

BENCHMARK

50% global equities – MSCI World Developed Market TR Index net of dividend withholding tax / 30% global bonds – Barclays Global Aggregate Bond Index / 20% global cash – USD 3m Libor

RISK CATEGORY

Moderate

PORTFOLIO DETAILS

The objective is to provide capital growth in USD terms through an investment cycle. This portfolio is suitable for investors seeking medium to long-term offshore exposure to a well-diversified, multi-asset portfolio of global investments.
The portfolio will have a maximum equity exposure of 60% resulting in above-average levels of volatility. The portfolio places an emphasis on capital growth over capital protection during a full investment cycle (five to seven years).

INVESTOR TYPE

- Seeking steady long-term capital growth in USD
- Accepts a level of risk associated with market fluctuation and potential capital loss, but typically less than that of a global high-equity balanced portfolio
- Typically has an investment horizon of more than five years

PORTFOLIO

GLOBAL CAUTIOUS

BENCHMARK

30% global equities – MSCI World Developed Market TR Index net of dividend withholding tax / 30% global bonds – Barclays Global Aggregate Bond Index / 40% global cash – USD 3m Libor

RISK CATEGORY

Cautious

PORTFOLIO DETAILS

The objective is to preserve capital in USD over an investment cycle with moderate levels of capital growth in the long term. This portfolio is suitable for investors seeking medium to long-term offshore exposure to a well-diversified, multi-asset portfolio of global investments with a focus on fixed income.
The portfolio will have a maximum equity exposure of 40% resulting in lower levels of volatility. The portfolio aims at managing the level of downside risk to which investors are exposed with a lower than average overall degree of volatility in performance (three to five years).

INVESTOR TYPE

- Focused on capital preservation in USD
- Seeking higher level of capital stability
- Discerning investor looking to invest in a portfolio of funds managed by selected global managers
- Typically has an investment horizon of more than three years

GLOBAL EQUITY PORTFOLIOS

PORTFOLIO

GLOBAL EQUITY SEGREGATED

BENCHMARK

MSCI World TR Index (USD)

RISK CATEGORY

Aggressive

PORTFOLIO DETAILS

The primary objective is to provide above-average total returns (capital plus income) over a medium to long-term investment horizon, by investing in ordinary shares listed globally. Management will typically not be trading orientated, holding concentrated equity positions reflecting the manager's best ideas globally and limited to a maximum of 10% per individual position. The portfolio is characteristically dominated by companies with a global footprint and an impressive track record of growing profits and well-entrenched industry market positions.

INVESTOR TYPE

- Seeking long-term global capital growth in USD
- Discerning investor looking to invest in a concentrated global portfolio of quality companies reflecting the manager's highest conviction ideas
- Willing to accept risk associated with a concentrated global equity portfolio
- Typically has an investment horizon of more than five years

PORTFOLIO

GLOBAL EQUITY DIVERSIFIED

BENCHMARK

MSCI World TR Index (USD)

RISK CATEGORY

Aggressive

PORTFOLIO DETAILS

The primary objective is to provide above-average total returns (capital plus income) over a medium to long-term investment horizon, by investing in ordinary shares listed globally. Management will typically not be trading orientated, holding concentrated equity positions reflecting the manager's best ideas globally and limited to 10% individual positions. The portfolio is characteristically dominated by companies with a global footprint and an impressive track record of growing profits and well-entrenched industry market positions.

INVESTOR TYPE

- Seeking long-term global capital growth
- Discerning investor looking to invest in a concentrated global portfolio of quality companies reflecting the manager's highest conviction ideas
- Willing to accept risk associated with a concentrated global equity portfolio
- Typically has an investment horizon of more than five years

PORTFOLIO

GLOBAL EQUITY FOCUSED

BENCHMARK

MSCI World TR Index (USD)

RISK CATEGORY

Aggressive

PORTFOLIO DETAILS

The primary objective is to provide above-average total returns (capital plus income) over a medium to long-term investment horizon, by investing in ordinary shares listed globally. Management will typically not be trading orientated, holding concentrated equity positions reflecting the manager's best ideas globally and limited to 10% individual positions. The portfolio is characteristically dominated by companies with a global footprint and an impressive track record of growing profits and well-entrenched industry market positions.

INVESTOR TYPE

- Seeking long-term global capital growth
- Discerning investor looking to invest in a concentrated global portfolio of quality companies reflecting the manager's highest conviction ideas
- Willing to accept risk associated with a concentrated global equity portfolio
- Typically has an investment horizon of more than five years

PORTFOLIO

GLOBAL EQUITY INCOME

BENCHMARK

MSCI World TR Index (USD)

RISK CATEGORY

Aggressive

PORTFOLIO DETAILS

The primary objective is to provide above-average total returns (capital plus income) over a medium to long-term investment horizon, by investing in ordinary shares listed globally. Management will typically not be trading orientated, holding concentrated equity positions reflecting the manager's best ideas globally and limited to 10% individual positions.

INVESTOR TYPE

- Seeking long-term global capital and income growth
- Accepts a level of risk associated with global market fluctuation and potential capital loss
- Discerning investor looking to invest in a concentrated global portfolio of high quality shares
- Typically has an investment horizon of more than five years

GLOBAL STAND-ALONE FUNDS

FUND

SANLAM GLOBAL HIGH QUALITY FUND

BENCHMARK
MSCI World Net TR Index (USD)

RISK CATEGORY
Aggressive

FUND DETAILS

The fund aims to produce compound total returns in excess of the MCSI World Index over the medium to long term by investing in high-quality companies globally.

INVESTOR TYPE

- Seeking long-term global capital growth
- Looking to invest in an actively managed global portfolio of high-quality companies
- Willing to accept risk associated with a global equity portfolio
- Typically has an investment horizon of more than five years

FUND

GLOBAL BALANCED FUND

BENCHMARK
65% MSCI World Index Total Return / 25% Barclays Global Agg Bond Index / 10% 90 day US SOFR

RISK CATEGORY
Moderate Aggressive

FUND DETAILS

The primary objective is to provide capital growth over the long term.

INVESTOR TYPE

- Seeking long-term global capital growth
- Looking to invest in an actively global solution investing in a variety of asset classes seeking to provide growth over the medium to long term
- Willing to accept risk associated with a high level of exposure to global equities
- Typically has an investment horizon of more than five years