



OLD MUTUAL MULTI-MANAGERS CONSERVATIVE TRACKER

31 OCTOBER 2023

SOLUTION INFORMATION

INCEPTION DATE:	1 October 2019
ASSETS UNDER MANAGEMENT:	R89 160
TARGET:	1 - 3% p.a. above CPI over rolling three-year periods
BENCHMARK:	13% JSE Capped SWIX 17% All Bond Index 47% STeFI Composite 3% JSE Africa SA List Prop (SAPY) 11% MSCI World (ZAR) 6% FTSE World Gov Bond Index 3% FTSE EPRA/NAREIT
REGULATION 28 COMPLIANT:	Yes

INVESTMENT DESCRIPTION AND OBJECTIVE

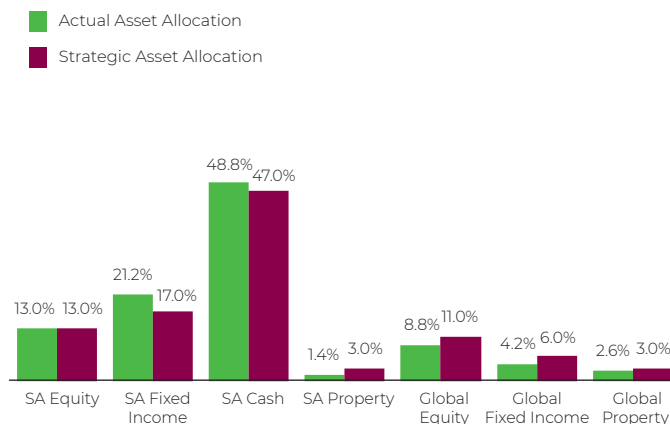
The portfolio seeks to grow capital in excess of inflation and targets returns of 1% to 3% above inflation per annum (after fees) over rolling three-year periods. The portfolio invests in index tracking mandates across asset classes including, for example, listed shares, listed property, bonds and cash, both in South Africa and globally. Old Mutual Multi-Managers makes the asset allocation decisions. The portfolio is suitable for investors with a short-term time horizon who seek lower volatility in returns so it has low exposure to growth assets, such as equities and property, and high exposure to income-generating asset classes. The portfolio is offered to investors through a life policy.

TOTAL EXPENSE RATIO (TER) AND TRANSACTION COSTS (TC) (AS AT JUNE 2023)

	OMMM Conservative Tracker
Investment Management Charge (IMC)	0.30%
Total Expense Ratio (TER)	0.30%
Transaction Costs (TC)*	0.05%
Total Investment Charges (TIC)	0.35%

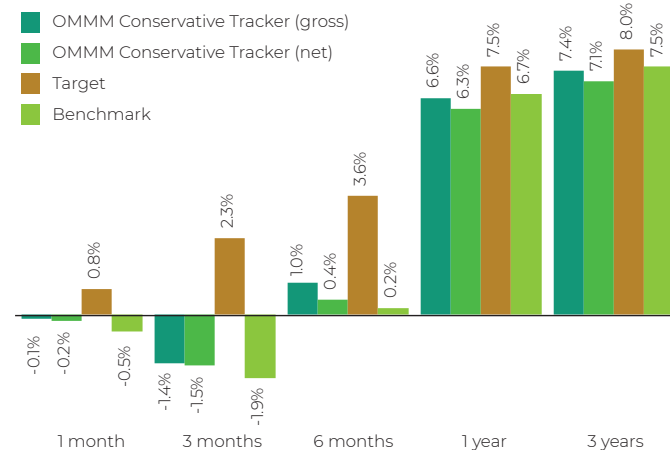
* Transaction Costs are costs incurred in the buying and selling of the underlying assets. The numbers quoted above are calculated over a rolling one-year period.

ASSET ALLOCATION



Source: Old Mutual Multi-Managers

HISTORICAL RETURNS



Gross returns are before deduction of all fees but after transaction costs. Net returns are after deduction of fees for OMMM and underlying managers.

Source: Old Mutual Multi-Managers

"CPI" refers to the SA Consumer Price Index headline year-on-year rate as provided by Statistics South Africa but lagged by one month due to the timing of the release of the latest inflation figures.

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