

# WEALTH ACCUMULATOR SOLUTION

Consultant: House view

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STANLIB

As at 30.09.2020

## INVESTMENT OBJECTIVES

This is a flexible, multi-asset class solution seeking long-term capital growth with little focus on capital preservation over the short term.

- To achieve a return of inflation +7% p.a over rolling seven year periods
- Minimise the probability of negative real returns over a seven-year period

## INVESTMENT APPROACH

The solution is managed by STANLIB Multi-Manager and adopts the balanced approach to investing.

We have elected to use multi-asset class portfolios (funds) with limited constraints and maximum flexibility, in order to allow asset managers maximum freedom to add value through asset allocation (strategic and tactical) and security selection (across asset classes). By selecting portfolio managers with demonstrable skill in these areas, we aim to maximise the potential to outperform the investment objectives as stated above.

Underlying funds in the solution are Regulation 28 compliant.

## INVESTOR PROFILE

The solution is suitable for investors:

- Building up longer term capital growth
- Seeking a high real rate of return over seven years and longer
- With the ability to absorb short term volatility and possible drawdowns in the market

## SOLUTION MANAGEMENT FEES

Weighted TER at underlying Portfolio Level as at 30 June 2020 1.10% \*

The total expense ratio (TER) reflected is the weighted average fund charge at underlying fund level, including performance fees and inclusive of VAT

Total Expense Ratio (TER)*			
Fund Fees	Performance Fees	Multi Manager Fees	Other
0.70%	-0.06%	0.23%	0.23%

\* The TER excludes platform fees and any advisory fees

## TOTAL RETURN

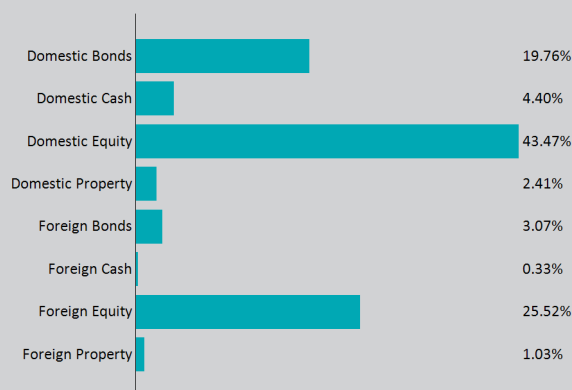
	1 y	2 y	3 y	5 y	7 y
<b>Wealth Accumulator Solution*</b>	2.10%	1.90%	2.52%	4.54%	6.29%
<b>Benchmark: CPI + 7%</b>	10.11%	10.72%	11.13%	11.61%	11.88%

Source: STANLIB Multi-Manager Limited, Morningstar & I-NET Bridge.  
Inception Date: October 2013

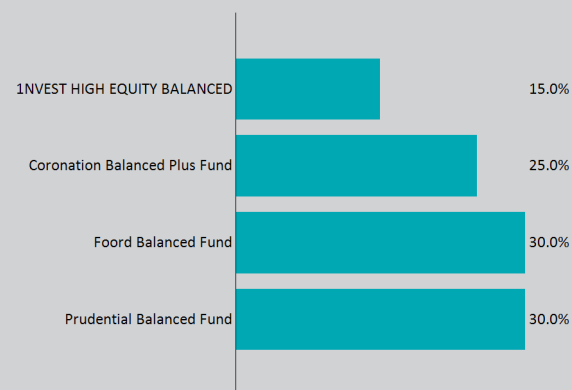
\*Performance of the Solution assumed no rebalancing over time and a similar allocation to the mentioned portfolio over the various time frames. Quoted returns are net of underlying portfolio management fees, but are gross of tax, platform fees, advisory fees and STANLIB Multi-Manager Wrap fees. Performance prior to the inception date is back-tested using the underlying manager returns net of their fees.

Returns are not guaranteed and historical returns are not an indication of expected future returns.

## ASSET ALLOCATION



## PORTFOLIO ALLOCATION



## RISK PROFILE



\*Growth assets are defined as equities and listed property

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