



SELECTIVE GROUP CAPITAL

OUR WRAP FUNDS RANGE

Selective Group Capital wrap funds are designed to meet your needs and are actively managed to the highest standards. We select and combine skilled asset managers in our multi-managed funds, offering you a holistic and competitive solution that is positioned to achieve your stated investment goals, even as markets change and managers come and go. You can be confident that your investment needs will be well managed over time, and that you'll benefit from the collaborative input of some of the industry's top investment professionals.

A structured, disciplined approach to managing your investment

We follow a structured and disciplined process to managing your portfolio to ensure consistent performance at all times. For this reason we appoint a dedicated portfolio management team to manage your investment. The process is supported by careful fund analysis, a clearly-documented investment philosophy and objective research process. Our portfolio construction decisions are based on detailed economic, asset allocation and asset manager analysis, and regularly reviewed by our compliance department to ensure we remain true to our investment mandate. This ensures a well-managed portfolio, closely matched to your needs and goals.

Our investment philosophy and fund construction process

Your portfolio is managed according to sound investment principles to ensure that any decisions we make are objective and well-founded. We believe it is important to stay true to your long-term investment goals, while still exploiting short-term market mispricing to achieve the best possible returns. Because markets are inefficient in the short term and asset prices can deviate from their fair value, selecting the right asset managers is important and can make a difference to your investment outcome.

At Selective Group Capital, we add value to your portfolio by using the most suitable asset managers as the markets and economic landscape changes.

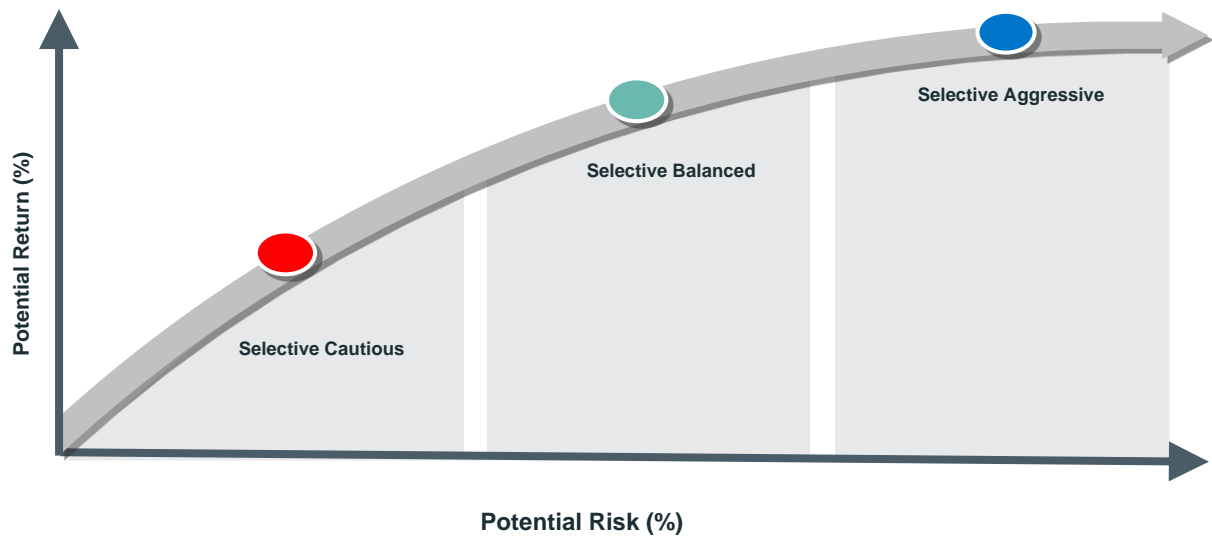
Our process is backed by the rigorous and proven research capabilities of Sanlam Investment's multi-management team and the research team at Glacier by Sanlam. This is a team of experienced investment professionals with a range of industry qualifications and an exceptional tactical asset allocation track record, giving them a distinct competitive edge.

Through this process we are able to construct funds that are:

- Well diversified with asset manager strategies that are different, yet complementary, helping to achieve a smoother return profile.
- Actively-managed, we make tactical shifts in asset managers as market conditions change to minimise risk and ensure consistent, stable performance of our funds, even if financial advisor is unavailable.
- Managed to the same high standards irrespective of client size.
- Suited to various investment needs & goals.
- Continually monitored by investment professionals with monthly information on the portfolio in the form of a fund fact sheet.
- Competitively priced with regard to the Total Expense Ratio (TER) relating to the underlying asset managers.
- Fully transparent with regard to costs, mandate & portfolio construction.

Our Wrap Funds Range

Our tailor-made solutions consist of three multi-asset funds ranging from a Cautious to a Aggressive risk profile:



Selective Group Capital Direct Solutions Wrap Fund Range

Selective Cautious

The wrap fund aims to provide investors with stable income and a high level of capital stability. The probability of capital loss over the medium to long term is low. The fund will consist primarily of income orientated assets with a below average exposure to equities. Investors in this fund should have a minimum investment horizon of 3 years. The fund is compliant with Regulation 28 of the Pension Funds Act

Selective Balanced

The wrap fund aims to provide a high level of capital growth over the long term. Investors in this fund are prepared to tolerate high fluctuations in the value of their investment over the short term. The fund will be diversified across all major asset classes with a bias towards equities. Investors in this fund should have a minimum investment horizon of 5 years. The fund is compliant with Regulation 28 of the Pension Funds Act

Selective Aggressive

The wrap fund aims to provide a high level of capital growth over the long term. Investors in this fund are prepared to tolerate high fluctuations in the value of their investment over the short term. The fund will be diversified across all major asset classes with a strong bias towards equities and can invest in South African and/or foreign markets up to 100% either way. Investors in this fund should have a minimum investment horizon of 5 years or longer. The fund is not compliant with Regulation 28 of the Pension Funds Act.



THINK WORLD CLASS

glacier
by Sanlam





SELECTIVE GROUP CAPITAL

Performance summary April 2024



SELECTIVE GROUP CAPITAL

THINK WORLD CLASS

glacier
by Sanlam

SELECTIVE GROUP CAPITAL CAUTIOUS



SELECTIVE GROUP CAPITAL

A top partnership

The complexity and wide range of underlying funds available to investors can often be overwhelming. That's why we've teamed up with the investment experts at Sanlam Multi Manager international (SMMI) to sift through the range of different funds and fund managers. They are able to combine the best fund managers in the best possible portfolios for us.

In partnering with one of South Africa's leading multi managers, we enjoy access to the latest market research and valuable investment insights, which in turn allows us to actively manage and optimise the value of our clients' portfolios. As a client, you also benefit from efficient administrative processes and a highly beneficial institutional pricing structure.

Fund objective & investment strategy

The wrap fund aims to provide investors with stable income and a high level of capital stability. The probability of capital loss over the medium to long term is low. The fund will consist primarily of income orientated assets with a below average exposure to equities. Investors in this fund should have a minimum investment horizon of 3 years. The fund is compliant with Regulation 28 of the Pension Funds Act

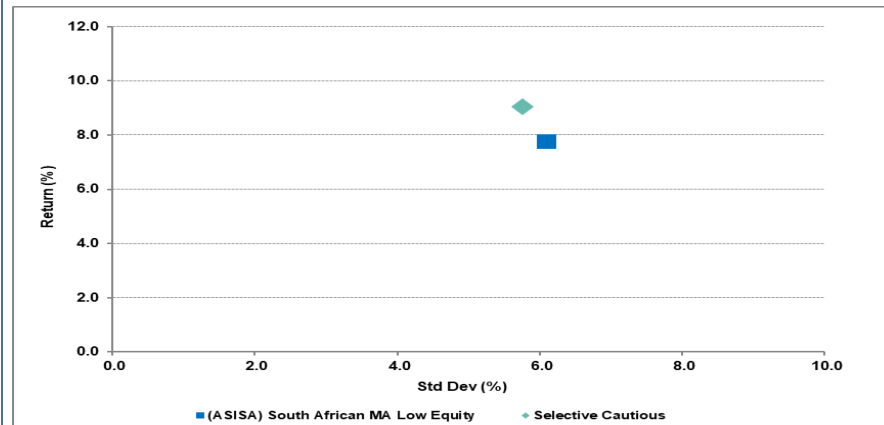
Fund composition (%)

Breakdown of underlying funds	Composition %
Abax Absolute	10%
Amplify SCI Global Equity FF (Sarofim)	3%
Aylett Balanced Prescient	5%
Ninety One Global Multi-Asset Income Feeder	2%
Granate BCI Multi Asset Income	9%
Ninety One Opportunity	10%
PSG Flexible	5%
Amplify SCI Flexible Equity (Abax)	5%
SIM Flexible Income	8%
Satrix Low Equity Balanced Index	10%
Amplify SCI Defensive Balanced (Matrix)	11%
Amplify SCI Strategic Income (Terebinth)	12%
Amplify SCI Wealth Protector	10%

Performance summary: Returns* vs benchmark

Time Period: 01/05/2022 – 31/03/2024

Risk Reward snapshot



Trailing returns

	3 Mths	6 Mths	YTD	1 Yr	2 Yrs
Selective Cautious	1.30	6.56	1.30	8.90	
(ASISA) South African MA Low Equity	1.33	6.82	1.33	8.63	7.28

*Simulated analysis was created using Morningstar and is for illustrative purposes only. It provides an indication of hypothetical past performance given historic asset and manager allocation, and cannot be construed as providing an indication of expected future performance

^Annualised.

Source: MorningStar Direct

SELECTIVE GROUP CAPITAL BALANCED

A top partnership

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Fund composition (%)

Breakdown of underlying funds	Composition %
Abax Balanced Prescient	5%
Amplify SCI Global Equity FF (Sarofim)	4%
Amplify SCI Balanced (Laurium)	9%
Aylett Balanced Prescient	7%
Bateleur Flexible Prescient Fund	0%
Coronation Balanced Plus	7%
Glacier Global Stock FF	5%
Obsidian SCI Balanced	7%
PSG Flexible	7%
Amplify SCI Strategic Income (Terebinth)	9%
Satrix Balanced Index	18%
Truffle SCI Flexible	12%

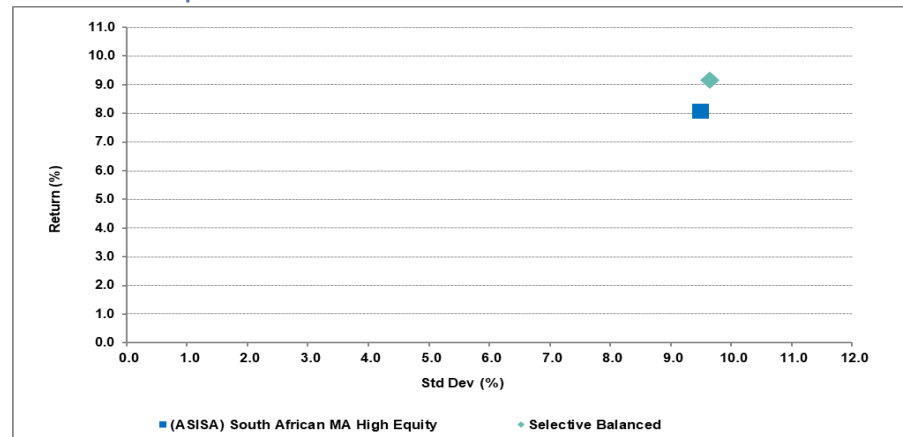


SELECTIVE GROUP CAPITAL

Performance summary: Returns* vs benchmark

Time Period: 01/05/2022 – 31/03/2024

Risk Reward snapshot



Trailing returns

	3 Mths	6 Mths	YTD	1 Yr	2 Yrs
Selective Balanced	1.58	7.91	1.58	10.42	
(ASISA) South African MA High Equity	1.63	7.91	1.63	9.43	7.20

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SELECTIVE GROUP CAPITAL AGGRESSIVE

A top partnership

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Fund composition (%)

Breakdown of underlying funds	Composition %
Amplify SCI Global Equity FF (Sarofim)	10%
Bateleur Flexible Prescient Fund	8%
Centaur BCI Flexible	8%
Coronation Global Optimum Growth	10%
Fairtree Equity Prescient	10%
Glacier Global Stock FF	10%
Ninety One Global Multi-Asset Income Feeder	7%
Ninety One Global Franchise FF	6%
PSG Flexible	10%
Amplify SCI Flexible Equity (Abax)	7%
Amplify SCI Strategic Income (Terebinth)	6%
Satrix MSCI World Index FF	8%

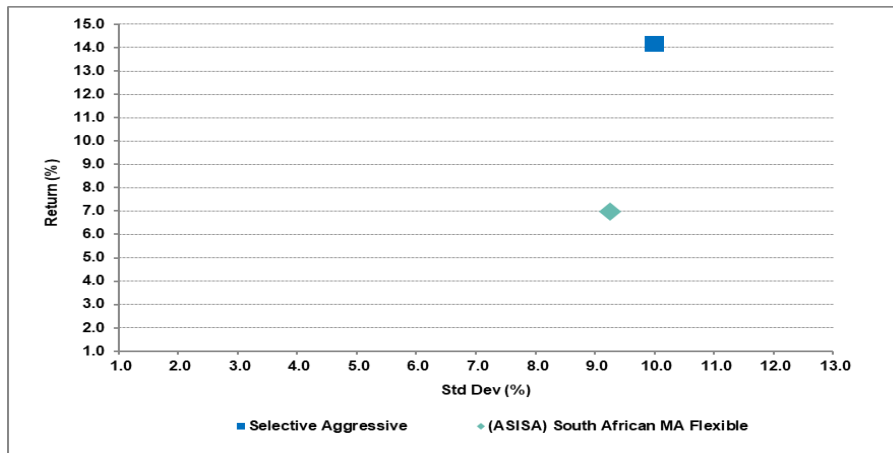


SELECTIVE GROUP CAPITAL

Performance summary: Returns* vs benchmark

Time Period: 01/05/2022 – 31/03/2024

Risk Reward snapshot



Trailing returns

	3 Mths	6 Mths	YTD	1 Yr	2 Yrs
Selective Aggressive	4.14	9.64	4.14	15.32	
(ASISA) South African MA Flexible	0.40	6.35	0.40	7.80	6.18

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^Annualised.

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