

Product Guide



Investments



What is a Unit Trust?

A unit trust is a collective investment scheme managed by a fund manager. It pools money from different investors with a common goal to purchase a variety of financial securities such as treasury bills, bonds, and bank deposits.

Benefits of Investing Through Sanlam Unit Trust.

Professional Fund Management

Sanlam Investments East Africa Limited (SIEAL) is a leading fund manager in the region and has an unparalleled record of accomplishment in service delivery and performance since 1998 in Kenya, 2004 in Uganda and 2024 in Tanzania. The company offers fund management services to pension clients, private institutions, insurance firms, unit trusts and has extensive experience managing the investments in all asset classes. As of 31st December 2023, SIEAL manages UGX 10.7 Trillion in Assets under Management. Currently, we have a team of 17 investment professionals, 6 of whom are CFA charter holders and 3 are CFA ESG professionals. Sanlam Investments East Africa Limited is licensed and regulated by the Capital Markets Authority of Uganda and Kenya and the Capital Markets and Securities Authority in Tanzania

Economies of Scale

Due to the large fund size we are able to negotiate and get better rates of return compared to what an individual investor would.

Diversification of Investments and Economies of Scale

Funds are invested in a variety of investment securities, thereby spreading risk to reduce the chances of making a loss. The aim is to maximize returns while managing risks.

How Unit Trusts work.



1. POOL OF MONEY

From individuals, companies, SACCOs, churches, schools, hospitals, families, investment clubs, and other organisations.



2. FUND MANAGER

An investment professional who oversees the investments within a portfolio.



3. INVESTMENT ASSETS

Investments options such as government securities, fixed and call deposits etc.



Sanlam Income Fund.

The Sanlam Income Fund is a conservative investment product, that aims to provide the investor with capital preservation while offering high levels of income. The funds are invested in short-term cash equivalent securities such as Treasury bills & bonds, high quality corporate bonds, and bank deposits.

Objective.

- Aims to preserve the value of the investment while still earning favorable returns.

Why choose this fund.

- Interest is earned daily and distributed monthly.
- The fund aims to provide higher returns than average deposits.
- The fund is ideal to use as a “nest egg” or emergency fund.
- This fund suits conservative investors who are wary of market volatility.
- The fund can be used for both long and short-term goals.

Benefits.



Low initial investment amount

UGX 100,000 for the initial investment. Additional investments can be made with a minimum amount of UGX 50,000.



Conservative

The nature of the money market fund allows for investment in low-risk, fixed income securities.



Highly Liquid

Investors can access their capital and returns with ease upon request with no loss of interest, within 2-3 working days.



Daily returns

Interest is calculated daily and compounded monthly.



Flexibility

The investment period is not fixed.

Who can invest.

This fund is suitable for individual and institutional investors including companies, SACCOs, friends, schools, churches, families and investment clubs.

Sanlam Dollar Fund.

The Sanlam Dollar Fund is a dollar denominated collective investment scheme that collects funds from different investors to purchase fixed income securities ie USD deposits, Eurobonds and USD corporate bonds.

Objective.

- Aims to preserve the value of the investment while still earning favorable returns.

Why choose this fund.

- Interest is earned daily and distributed monthly.
- The fund aims to provide higher returns than average deposits.
- The fund is ideal to use as a “nest egg” or emergency fund.
- This fund suits conservative investors who are wary of market volatility.
- The fund can be used for both long and short-term goals.

Benefits.



Low initial investment amount

The minimum investment amount is USD 1,000. Additional investments can be made with a minimum amount of USD 100.



Conservative

The nature of the money market fund allows for investment in low-risk, fixed income securities.



Highly Liquid

Investors can access their funds with ease upon request with no loss of interest, within 2-3 working days.



Daily returns

Interest is calculated daily and compounded monthly.



Flexibility

The investment period is not fixed.

FAQs

What charges are involved?

The management fee is 1.5%. However, the rate of return published are net of this charge.

How long does withdrawal take?

Withdrawals are processed in less than 3 working days to the registered bank account.

How many times can I withdraw in a month?

Investors have the flexibility to make multiple withdrawals at their discretion.

What is the minimum amount that can be withdrawn?

The minimum that can be redeemed is UGX 50,000 from your Sanlam Income Fund and USD 100 from your Sanlam Dollar Fund.

How does one withdraw?

- A single applicant, or a person mandated to sign, issues the instruction from the email address given in the original application form or in which correspondence is received from us. In this case, the email address acts as the client's instruction.
- In the case of joint applicants (where both are to sign) or a corporate, all relevant signatories are required to sign the instruction to withdraw.
- If the email isn't operational, a client will need to issue a signed instruction in which case the client's signature will be

used to verify the instruction.

The Sanlam Unit Trust Mobile app can also be used to initiate withdrawals.

Is it possible for anyone else to withdraw my investments?

No. Each client is notified via email every time a transaction occurs in their investment account. All money withdrawn is sent to the registered bank account. This is a safety measure to ensure the security of your funds.

How can I update my personal details? (eg Bank Details/Beneficiaries)

To update your details, kindly send an email to customerservice@sanlameastafrica.com quoting your member number and the information that is to be updated. If you wish to update your bank details, please provide a recent bank statement or valid ATM card that indicates your account number and account name.

What does reinvest mean?

Reinvesting means adding accrued interest to the initial capital invested. This is the basis of compounding growth of your investment. You can also have the interest earned sent to your bank account upon distribution.

How do I join?

Interested potential investors can join by filling in the application form

and sending the KYC documents to customerservice@sanlameastafrica.com. The required KYC documents to invest include:

- *Valid Copy of ID / passport of investor and beneficiary,*
- *Passport size photo/selfie of investor,*
- *Proof of bank details - Copy of bank statement or original cancelled cheque, or certified letter confirming bank account details or copy of ATM card that indicates your account name and number*
- *Proof of investment -bank transfer confirmation, direct deposit slip or any other applicable proof of payment.*

Once all the documents are in order, it takes 24 working hours for the account to be opened.

NOTE: All transactions initiated after 10:00am will be processed on the next working day.

Grow your wealth with Sanlam Income Fund.

Protect and grow your personal, SACCO, group, organisation or business wealth with the largest fund manager in East Africa.



Minimum initial investment of UGX 100,000



No fixed investment period



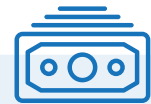
Interest is calculated daily and compounded monthly



Access your money anytime without loss of interest



Withdrawals processed within 3 working days



Minimum top up of UGX 50,000

Grow your wealth with Sanlam Dollar Fund.

Protect and grow your personal, SACCO, group, organisation or business wealth with the largest fund manager in East Africa.



Minimum initial investment of USD 1,000



No fixed investment period



Interest is calculated daily and compounded monthly



Access your money anytime without loss of interest



Withdrawals processed within 3 working days



Minimum top up of USD 100



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Sanlam

Live with confidence

Investments

Past performance is not an indicator of future returns. Sanlam Income Fund is a unit trust portfolio under the Sanlam Umbrella Fund – Unit Trust Scheme. The scheme and the manager are licensed by the Capital Markets Authority of Uganda (SIEAL/UF2021 & SIEAL/UTM2021 respectively).