

Sanlam Namibia Personal Portfolios



Investment Plan



For flexible investments for individuals, trusts or companies who want to invest in Namibian and South African collective investment funds and shares, we offer the Investment Plan. Together with your intermediary, you can tailor the Investment Plan according to your needs and risk profile.

Why invest in a Sanlam Namibia Personal Portfolios Investment Plan?



What you may need	What the Sanlam Namibia Personal Portfolios Investment Plan offers
An investment product tailored to your needs	You can choose from a wide range of underlying investments, giving you the ability to customise your investment to your circumstances and risk profile.
Assurance that the investment choices of your intermediary are based on reliable research	A dedicated research team does ongoing evaluations of the available underlying collective investment funds, and gives intermediaries the support they need to make informed investment decisions.
Flexibility in the amount you put in and take out of your investment	Your contributions are flexible, and you have easy access to your funds.
Transparency and access to information about the investment	You receive a comprehensive investment report.



The investment

You may invest

- ① a lump sum, with or without recurring investments
- ① recurring amounts
- ① ad hoc amounts

You may suspend contributions for any period without penalties.

Investment term	There is no minimum or maximum term. A term of at least three years is recommended to reduce the effect of short-term market changes.
Investment risk	There are no investment guarantees. Your choice of underlying investments allows you to customise the risk level of the investment.
Switches between underlying funds	There are no administration fees when switching between underlying funds but some funds may charge initial fees.

The structure of the investment

We bring together respected collective investment fund managers and a wide range of solutions. There is an almost infinite number of combinations available and your intermediary will be able to assist you to structure your portfolio according to your individual risk profile.

Collective investment funds	Sanlam Namibia Personal Portfolios offers an extensive range of collective investment funds, which are managed by respected companies such as Sanlam, Investec, Allan Gray, Coronation, Old Mutual and other niche asset managers.
Risk-profiled managed funds	If you prefer not to keep track of markets yourself, you may choose from a range of risk-profiled funds on the platform. These funds are diversified across different asset classes and are managed by both single and multi-managers.

Tax and fees

Tax

Taxation depends on your personal circumstances.

- ① **Withholding tax:**
A withholding tax of 10% could be applicable on the interest portion earned in the investment.
- ① **Dividends tax:**
Dividend withholding tax could be applicable on dividends earned from South African listed companies.

Fees

Sanlam Namibia Personal Portfolios' fees:

- ① Administration fees (no administration fees for switching between underlying funds).

Other fees:

- ① Asset management fees for managing and trading the investments
- ① Financial intermediary fees (negotiable with your intermediary).



Access to funds

Regular withdrawals

- ① You decide the amount and frequency for regular withdrawals – monthly, quarterly, half yearly or yearly.

Ad hoc withdrawals

- ① You may take ad hoc withdrawals at any time.

Estate planning

- ① If you die, the investment will form part of your estate.



Administration

Sanlam Namibia Personal Portfolios are administered by Glacier by Sanlam.

Contact us

For more information, please speak to your financial intermediary, visit our website at www.sanlam.com.na, or contact our Communication Centre on:

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