OUR WRAP FUNDS RANGE

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by Sanlam

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BENEFIT CONSULTING cc

Seed Benefit Consulting multi-asset 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. Rest assured that your investment needs will be well-managed over time and that you will 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 that 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 goal, 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.

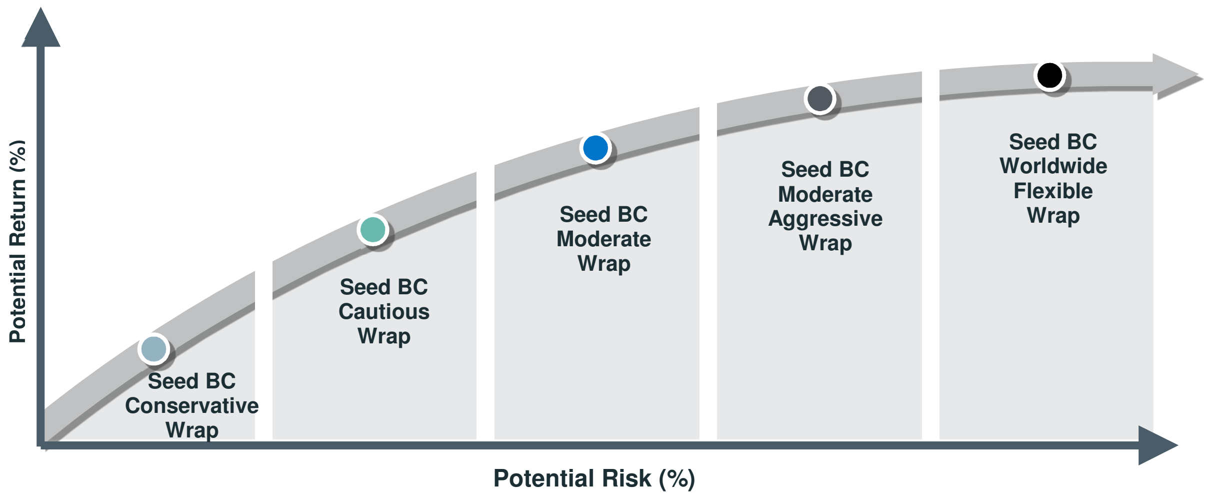
At Seed Benefit Consulting we add value to your portfolio by using the most suitable asset managers as the markets and economic landscape change. We always aim to achieve consistent performance.

Our process is backed by the rigorous and proven research capabilities of the broader Sanlam Investment's multi-management team. 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 portfolio 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 Total Expense Ratio (TER) relating to the underlying asset managers.
- Fully transparent between advisor and client with regard to costs, mandate & portfolio construction.

Our Wrap Funds Range

Our tailor-made solutions consist of five multi-asset funds ranging from a conservative to a worldwide flexible risk profile:



Seed Benefit Consulting Wrap Fund Range

Seed BC Conservative Wrap

The wrap fund aims to provide investors with a high level of income over the short-term. The preservation of capital is of primary importance. The fund will consist primarily of income orientated assets with limited exposure to equities (maximum of 20%). Investors in this fund have an investment horizon of 1 year or longer. The fund is compliant with Regulation 28 of the Pension Funds Act, 1956.

Seed BC Cautious Wrap

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 (maximum of 40%). 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, 1956.

Seed BC Moderate Wrap

The wrap fund aims to provide a reasonable level of capital growth over the medium term. Investors in this fund are prepared to tolerate moderate fluctuations in the value of their investment over the short term. The fund will be diversified across all major asset classes with an average exposure to equities (maximum of 60%). Investors in this fund should have a minimum investment horizon of 3 years or longer. The fund is compliant with Regulation 28 of the Pension Funds Act, 1956.

Seed BC Moderate Aggressive Wrap

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 (maximum of 75%). 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, 1956.

Seed BC Worldwide Flexible Wrap

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 (maximum of 100%) 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.