

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

High Street Global Balanced Fund – Class C (USD)

A sub-fund of Sanlam Universal Funds plc (the “Company”)

Managed by Sanlam Asset Management (Ireland) Limited

ISIN: IE00BW4Q1X75

Objectives and Investment Policy

Objectives

The investment objective of the High Street Global Balanced Fund (the “Fund”) is to provide a high level of income and the potential for capital growth.

Investment Policy

The Fund is actively managed and shall achieve its investment objective by gaining exposure to equities, bonds, property related securities (which may include real estate investment trusts (“REITS”) and equities in real estate companies), commodities (through investment in eligible exchange traded funds (“ETFs”) and cash and cash equivalents.

The Fund may invest up to 20% of its net assets in the shares of ETFs and collective investment schemes (“CIS”) to gain indirect exposure to the above asset classes.

The Fund may, for efficient portfolio management and hedging purposes also use the following financial derivative instruments (“FDI”): currency contracts, currency (exchange rate) swaps, interest rate swaps, listed equity options and listed currency options. FDI are financial instruments the value of which is linked to the expected future price movements on underlying assets.

The Fund’s investment policy will not be subject to any geographical or sector restrictions, other than a limit of 30% of the net asset value of the Fund that may be invested in securities of companies listed or traded in

countries considered to be emerging markets.

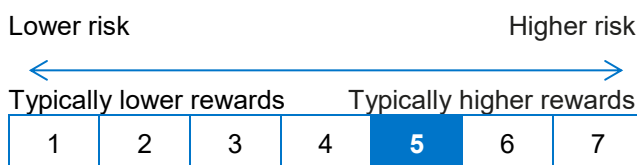
The Fund may measure its performance relative to a benchmark index (a composite index comprising 40% MSCI ACWI Net Total Return, 30% Barclays Global Aggregate Bond Total Return Index, 20% FTSE EPRA/NAREIT Developed Net Total Return Index, 5% USD 1 Month Fiduciary Certificate of Deposit, 2.5% GBP 1 Month Fiduciary Certificate of Deposit and 2.5% EUR 1 Month Fiduciary Certificate of Deposit) (the “Benchmark Index”) for reference or investor communication purposes, including in the Company’s annual and half-yearly reports. However the performance of the Fund relative to the Benchmark Index is not factored in any way into the investment process and the Fund does not operate any form of target to outperform the Benchmark Index.

Further information on sustainability factors that may be relevant to this Fund can be found in the prospectus or on our website at www.sanlam.ie

The Fund does not declare a dividend and therefore your shares do not pay you income.

You can buy and sell your shares in the Fund any day (except Saturday or Sunday) that banks are open in Dublin.

Risk and Reward Profile



Why is this Fund in category 5?

The Fund is rated as 5 due to exposure to shares and stocks, and the nature of its investments which include the risks listed below.

The price of shares and the income from them may fall as well as rise and investors may not get back the amount they have invested.

The Fund may invest in securities which may be difficult or impossible to sell at the time and the price that the seller would like which could have a negative effect on the Fund’s management or performance.

It may be difficult for the Fund in extreme market condition to redeem its shares from a CIS or ETF at short notice without suffering a loss.

Investing in a CIS or ETF may lead to payment by the Fund of additional fees and expenses in relation to those CIS or ETF.

The Fund may use FDIs for efficient portfolio management and hedging purposes. It may be that the use of FDIs causes losses to the Fund.

As the investments of the Fund are in various currencies and the Fund is denominated in US Dollars your shares may be subject to

currency risk.

What do these numbers mean?

They rate how a fund might behave and how much risk there is to your capital. Generally, the chance to make large gains means a risk of suffering large losses.

A **Category 1** fund is not a risk-free investment - the risk of losing your money is small, but the chance of making gains is also limited. With a **Category 7** fund, the risk of losing your money is high but there is also a chance of making higher gains. The seven-category scale is complex (for example, 2 is not twice as risky as 1).

More about this rating:

This rating system is based on the average fluctuations of the prices of funds over the past 5 years - that is, by how much the value of their assets taken together has moved up and down. Historical data, such as is used in calculating the synthetic risk indicator, may not be a reliable indication of the future risk profile of the Fund.

For a more detailed explanation of risks, please refer to the “Risk Factors” section of the prospectus.

Charges

These charges are used to pay the costs of running the Fund, including the costs of marketing and selling. Overall, they reduce the growth of your investment.

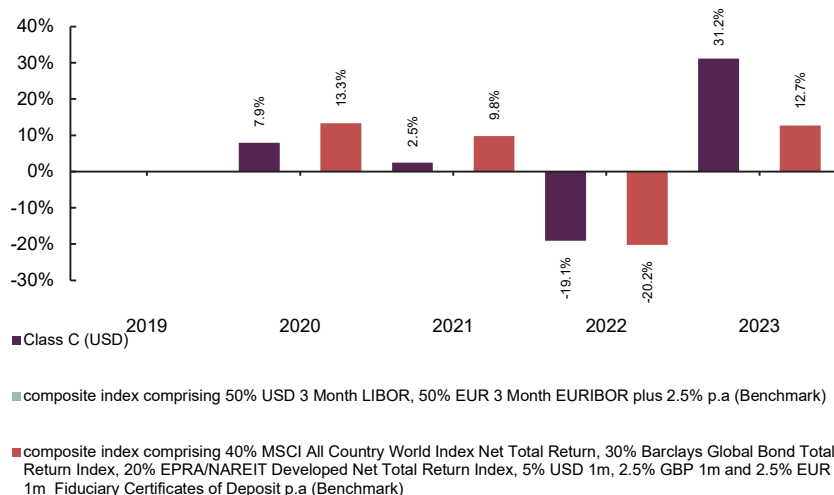
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
Switching charge	None
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charge	1.77%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The entry and exit charges shown are the maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

The ongoing charge is based on the expenses for the previous 12 month period ending December 2023. This figure, which excludes portfolio transaction costs, may vary from year to year.

You can find out more details about the charges by looking at the "Charges and Expenses" section of the prospectus.

Past Performance



Past performance is not a reliable indicator of future performance.

The past performance takes account of all charges and costs, excluding entry and exit charges.

The performance of this class is calculated in US Dollars.

The Fund launched on 9 January 2015. This class started to issue shares on 6 December 2019.

From 15 October 2020, the share class benchmark changed to a composite benchmark comprising 40% MSCI ACWI Net Total Return, 30% Barclays Global Aggregate Bond Total Return Index, 20% FTSE EPRA/NAREIT Developed Net Total Return Index, 5% USD 1 Month Fiduciary Certificate of Deposit, 2.5% GBP 1 Month Fiduciary Certificate of Deposit and 2.5% EUR 1 Month Fiduciary Certificate of Deposit p.a. Past performance before 15 October 2020 is shown for the previous share class benchmark of 50% USD 3 Month LIBOR, 50% EUR 3 Month EURIBOR plus 2.5% p.a.

Practical Information

	Fund Depository: Northern Trust Fiduciary Services (Ireland) Limited.
About the Fund	<ul style="list-style-type: none"> High Street Global Balanced Fund is a sub-fund of Sanlam Universal Funds plc. The assets of this Fund are segregated from other sub-funds in the UCITS. You may switch your shares to another share class of the Fund, subject to conditions. For more details on how to switch between share classes please refer to the section "Conversion of Shares" in the prospectus. A switching charge may be applied as indicated above in "Charges". This Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please consult your adviser. Sanlam Asset Management (Ireland) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the prospectus for the UCITS. The currency of the class is US Dollars.
Find out more	<ul style="list-style-type: none"> Further information about the Fund, copies of the prospectus, annual and half-yearly reports may be obtained free of charge in English. Write to the Manager, at Sanlam Asset Management (Ireland) Limited, Beech House, Beech Hill Road, Dublin 4, Ireland or visit the website www.sanlam.ie. Details of the Manager remuneration policy is available at www.sanlam.ie and a paper copy will also be available free of charge upon request. Other practical information including the latest share prices are available at the registered office of the Manager and the Registrar and Transfer Agent, Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54 - 62 Townsend Street, Dublin 2, Ireland, during normal business hours and will be published on the Sanlam Asset Management (Ireland) Limited website, www.sanlam.ie.

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

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Sanlam Asset Management (Ireland) is licensed as a Financial Service Provider in terms of Section 8 of the South African FAIS Act of 2002.

This Key Investor Information is accurate as at 2 February 2024.