

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.

### Satrix World Equity Tracker Common Contractual Fund – Class D

A sub-fund of Sanlam Common Contractual Fund ("CCF")

Managed by Sanlam Asset Management (Ireland) Limited

ISIN: IE000916UND2

## Objectives and Investment Policy

### Investment objective

The investment objective of the Fund is to provide capital growth equivalent to that gained from investment in the world's equity markets. Income will not be a consideration.

### Investment policy

The Fund endeavours to replicate the performance of world equity markets by tracking the MSCI World Index (the "Index") in U.S. Dollars (unhedged) with income reinvested through direct or indirect investment in the same or similar investments as the Index.

The Fund is passively managed and operates an index tracking strategy that seeks to match the Fund's investments with the Index constituents on an optimisation basis through investment directly in assets that are Index constituents (i.e. a physical replication model).

The Fund may also invest indirectly in such securities through quoted investment vehicles, such as Exchange Traded Funds, and holdings in other UCITS funds.

The Fund may also invest up to 20% of the Net Asset Value of the Fund in units and/or debt securities issued by the same body in order to replicate the Index.

Investment in the Fund should not be considered to provide a direct exposure to the Index. In normal market conditions the Fund can be

expected to closely match the performance of the Index, however, since the Fund does not seek to fully replicate the Index, an ex-ante tracking error of up to 100 bps should be anticipated due to the Fund's optimisation approach and small weighting differences that will necessarily result due to constituent allocation and security selection.

The Index is designed to measure the performance of the large and mid-cap segments across 23 Developed Markets (DM) countries. With 1,516 constituents, the Index covers approximately 85% of the free float-adjusted market capitalisation in each country.

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](http://www.sanlam.ie)

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

Unitholders may elect in the Application Form to have their pro rata portion of Gross Income (if any) reinvested in the Fund or to receive Gross Income payments instead. Gross Income payments are made at the discretion of the Manager (following consultation with the Investment Manager) provided that Gross Income payments are made to all Unitholders (whether or not an election has been made for reinvestment) on at least a yearly basis in accordance with the provisions of the Prospectus.

Recommendation: The Fund is suitable for investors with a time horizon of 5 years.

## Risk and Reward Profile

Lower risk ← Higher risk  
Typically lower rewards      Typically higher rewards



### Why is this Fund in category 6?

The Fund is rated 6 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.

The use of sampling and optimisation techniques and indirect investment through other CIS and investment vehicles to replicate the performance of world equity markets may cause the Fund to incur a tracking error relative to the Index which is greater than that which would be incurred if the Fund were to hold all of the securities comprised in the Index directly.

The price of shares and the income from them may fall as well as rise and you may not get back the amount you have invested. Investment in securities of certain companies may be less liquid, more volatile and subject to greater risks than securities of other companies.

It may be difficult for the Fund in extreme market condition to redeem its shares from ETF and CIS at short notice without suffering a loss. Investing in ETF and CIS may lead to payment by the Fund of additional fees and expenses in relation to those exchange traded funds. Investing in international companies means that currency exchange rate fluctuations will have an impact on the Fund.

The ability to trade REITS may be more limited than other stocks.

### 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.

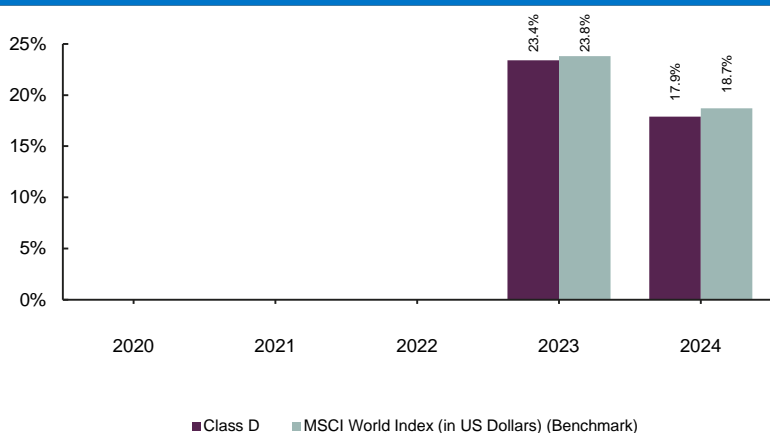
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
Switching charge	None
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charge	0.55%
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 2024. 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 19 October 2022. This class started to issue shares on 19 October 2022.

## Practical Information

**Fund Depository:** Northern Trust Fiduciary Services (Ireland) Limited.

### About the Fund

- Satrix World Equity Tracker Common Contractual Fund is a sub-fund of Sanlam Common Contractual Fund. 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

- 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](http://www.sanlam.ie).
- Details of the Manager remuneration policy is available at [www.sanlam.ie](http://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](http://www.sanlam.ie).

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Sanlam Asset Management (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland. 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 18 February 2025.*