

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.

### Anchor Global Equity Fund – Class A Shares

A sub-fund of Sanlam Universal Funds plc (the “Company”)  
 Managed by Sanlam Asset Management (Ireland) Limited

ISIN: IE00BN897K87

## Objectives and Investment Policy

### Investment Objectives

The investment objective of the Anchor Global Equity Fund (the “Fund”) is to provide capital growth over the long term.

### Investment Policy

The Fund will be actively managed, investing primarily in equity securities of mid to large cap companies with a market capitalisation of over \$3 billion. These companies will be typically established or headquartered in developed countries. The Fund's investments will not be subject to geographical or sector restrictions.

The Fund may also invest in equity securities of emerging market countries to a maximum of 30% of the Fund's Net Asset Value (NAV).

Equity securities held by the Fund may include preference shares and other securities with equity characteristics or conferring the right to acquire equity securities. The Fund may also invest directly in other UCITS funds domiciled in a Member State and collective investment schemes including exchange traded funds subject to a maximum of 20% of NAV.

The Fund may use financial derivative instruments (FDI) in the form of futures, forwards, options, swaps and contracts for difference for investment, efficient portfolio management or hedging purposes. FDI are financial instruments the value of which is linked to the expected future price movements on underlying assets.

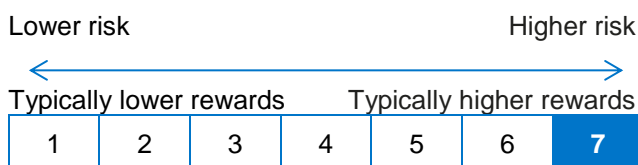
The Fund shall measure its performance relative to a benchmark index (the MSCI AC World Daily TR Net Index USD) for reference or investor communication purposes, including in the Company's annual and half-yearly reports. As a performance fee is charged on returns the Fund achieves above the benchmark index, the Fund would be managed in reference to this 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](http://www.sanlam.ie)

The Company 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 7?

The Fund is rated as 7 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 conditions to redeem its shares from a CIS at short notice without suffering a loss.

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

The Fund may invest in companies based in emerging markets and may involve additional risks not typically associated with other more established markets such as increased risk of social, economic and political uncertainty.

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.

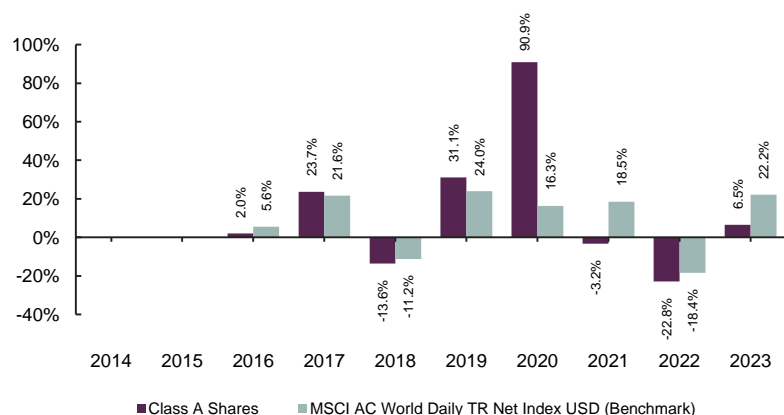
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
Switching charge	None
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charge	1.50%
Charges taken from the Fund under certain specific conditions	
Performance fee	10.00% a year of any returns the fund achieves above the benchmark. The Benchmark is the MSCI AC World Daily TR Net Index USD. In the Fund's last financial period ending 31 December 2021 no performance fee was charged.

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 16 March 2015. This class started to issue shares on 16 March 2015.

## Practical Information

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

### About the Fund

- Anchor Global Equity 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

- 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 2 February 2024.*