

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.

### Sanlam Global Bond Fund – Class D

A sub-fund of Sanlam Universal Funds plc (the “Company”)  
 Managed by Sanlam Asset Management (Ireland) Limited ISIN: IE00B43FY528

## Objectives and Investment Policy

### Objectives

The investment objective of the Sanlam Global Bond Fund (the Fund) is to generate an income and to increase the value of your shares over the long term.

### Investment policy

The Fund is actively managed and shall invest globally in debt securities and money market instruments. Debt securities are any debt instrument which can be bought or sold between two parties with basic terms as to amount borrowed, interest rate and maturity defined. Money market instruments are highly liquid and generally mature over the short term. The Fund may also invest in collective investment schemes (CIS) and exchange traded funds (ETF) which invest in money market instruments. The debt securities and money market instrument which the Fund invests in are principally of investment grade. The Fund may also invest in cash or in instruments which have the same effect as investing in cash to ensure that the Fund retains its ability to deal with redemptions as they fall due. The Fund may use financial derivative instruments (FDI) for efficient portfolio management purposes only. FDI are financial instruments the value of which is linked to the expected future price movements of underlying assets.

A maximum of 15% of the Fund value may be invested in emerging markets.

The Fund shall measure its performance relative to a benchmark index (the Bloomberg Barclays Global Aggregate Index - USD Hedged) for reference or investor communication purposes, including in the Company’s annual and half-yearly reports. This benchmark index is also

the reference portfolio for the purposes of the relative VaR for global exposure calculation for risk management purposes. The Fund shall be managed in reference to this benchmark index to the extent that the VaR of the Fund shall not exceed twice the VaR of the reference portfolio to ensure global exposure of the Fund does not exceed 100% of the Fund’s Net Asset Value under normal market conditions. Accordingly, debt and money market securities into which the Fund invests shall be listed or traded on a regulated market in countries contained within the Benchmark.

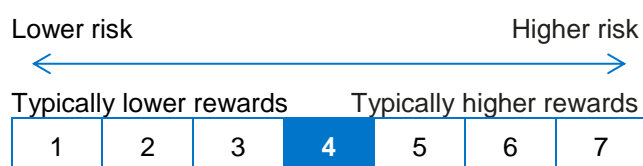
Further information on sustainability factors that may be relevant to this Fund can be found in the prospectus or on our website at [www.sanlam.ie](http://www.sanlam.ie)

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

The Company does not currently declare a dividend in relation to your shares and therefore any income that your shares may earn will be retained within the Fund and the value of your shares will rise accordingly.

Recommendation: The Fund is suitable for investors with a time horizon of 3 years.

## Risk and Reward Profile



### Why is this Fund in category 4?

The Fund is rated 4 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 Fund may invest in companies based in emerging markets which may involve additional risks not typically associated with other more established markets such as increased risk of social, economic and political uncertainty.

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. It may be difficult for the Fund in extreme market conditions to redeem its shares from a CIS or ETF at short notice without suffering a loss. Companies or governments issuing the debt may become insolvent or suffer financial difficulties. The debt securities may in some cases be below investment grade, which means that while they may deliver a higher return, there is potentially a higher risk of default and loss to the fund.

### 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. Synthetic 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   | 2.00% |
| 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   | 0.58% |
| 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 shown is an estimate. 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

**There is insufficient data to produce a useful indication of Past Performance for the Fund.**

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 17 August 2004. This class is yet to launch.

## Practical Information

|                       |  |
|-----------------------|--|
|                       | <b>Fund Depository:</b> Northern Trust Fiduciary Services (Ireland) Limited.   |
| <b>About the Fund</b> | <ul style="list-style-type: none"> <li>Sanlam Global Bond Fund is a sub-fund of Sanlam Universal Funds plc. The assets of this Fund are segregated from other sub-funds in the UCITS.</li> <li>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".</li> <li>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.</li> <li>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.</li> <li>The currency of the class is US Dollars.</li> </ul>                          |
| <b>Find out more</b>  | <ul style="list-style-type: none"> <li>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 <a href="http://www.sanlam.ie">www.sanlam.ie</a>.</li> <li>Details of the Manager remuneration policy is available at <a href="http://www.sanlam.ie">www.sanlam.ie</a> and a paper copy will also be available free of charge upon request.</li> <li>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, <a href="http://www.sanlam.ie">www.sanlam.ie</a>.</li> </ul> |

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.*