

# etfSA LA Wealth Conservator Portfolio

Factsheet – November 2021



## PORTFOLIO DESCRIPTION

The objective of the etfSA LA Wealth Conservator Portfolio is to prioritise income generation from a broad range of sources – interest, dividends and other distributions, both domestic and global – offering a lower risk solution for members. Although the portfolio aims to add an element of protection to invested capital, it does not offer capital or performance guarantees, therefore portfolio value fluctuations may occur in the short term.

## INVESTOR PROFILE

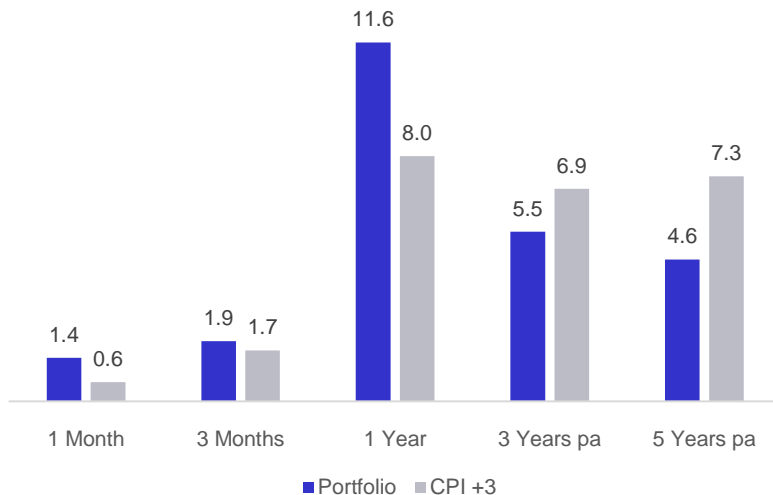
The Portfolio is ideal for investors who want a low cost, transparent investment-linked living annuity. The portfolio is suitable for an investor with a relatively short-term investment horizon – investors who are close to retirement, who wish to preserve the value of their retirement savings and require maximum income from their investment. The portfolio is well-suited for conservative investors with real return objectives, seeking long term wealth creation, who in terms of their liabilities, must earn investment returns more than inflation.

## PORTFOLIO HOLDINGS

Asset Class	Exchange Traded Product (ETP)	%
SA Equity	Satrix Top 40 ETF, Satrix INDI ETF, Satrix RESI ETF, Satrix DIVI ETF, Satrix FINI ETF, Ashburton Mid Cap ETF, Coeshares PrefTrax ETF	39.3
SA Property	-	-
SA Interest Bearing	Cash NewFunds GOVI ETF	4.8 38.9
Foreign Equity	CoreShares Global Dividend Aristocrats ETF, Sygnia Itrix FTSE 100 ETF, Sygnia Itrix Solactive Global Healthcare ETF, FNB iShares Global Clean Energy ETN (Compo)	10.9
Foreign Property	CoreShares Global Property ETF	3.1
Foreign Interest Bearing	Ashburton World Government Bond ETF	3.1
Commodities	-	-

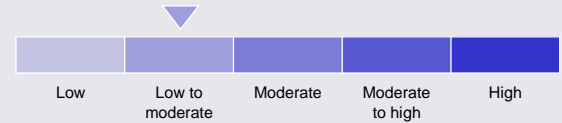
## PERFORMANCE (%)

As at 30 November 2021



## KEY INFORMATION

### RISK PROFILE



### INVESTMENT OBJECTIVE

Focus on income with modest capital growth

### RETURN TARGET

CPI + 3% over rolling 3 years

### RECOMMENDED INVESTMENT TIME HORIZON

< 3 years

### ASISA SECTOR - COMPARATIVE

ASISA SA Multi-Asset Low Equity

### PORTFOLIO COMPOSITE BENCHMARK

30% Capped SWIX (SA Equity) + 15% SAPY (SA Property) + 15% STeFI (SA Cash) + 15% ALBI (SA Bonds) + 25% MXWR (Foreign Equity ZAR)

### LAUNCH DATE

December 2015

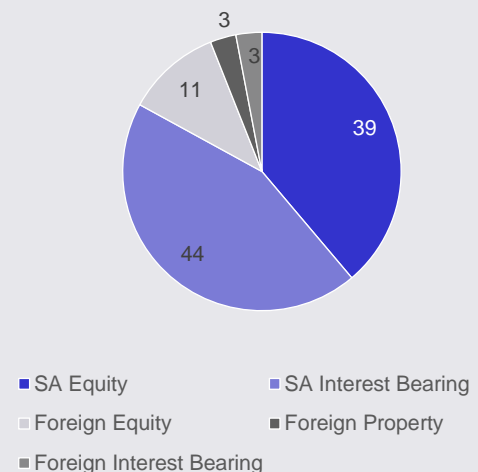
### PORTFOLIO MANAGEMENT FEES

TER: 0.25% p.a. | TIC: 0.25% p.a.

### REGULATORY STRUCTURE

27Four Life Policy

### ASSET ALLOCATION (%)



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