

## SanlamAllianz Unit Trust – 11th AGM Questions & Answers

Date: 23 April 2026

Question	Answer
Need for a contact to advise on more portfolios	Thank you for your interest. Kindly share your details via <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> or <b>0793377373</b> and our team will reach out to guide you on suitable portfolio options.
I wish to change the bank attached to my account. How do I go about it online	You can update your bank details via the app or client portal by uploading your new bank account statement or ATM/Bank card copy. Once submitted, the request will be reviewed and updated accordingly.
How can I get my statement	You can access your statements conveniently via the app or client portal. Alternatively, you may contact <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> to have your statement shared with you. Please note statements are issued on the first day of the following month.
Why does the monthly returns keep declining especially for mmf	Thank you for your question. Returns are influenced by prevailing market interest rates, which have recently declined.
Is it possible to get a withholding tax certificate	Yes, this can be provided. Kindly request this through <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> , and it will be shared with you.
Why is percentage below 8 percent compared to others	Our investment approach prioritises capital preservation, liquidity, and stability, which may result in slightly lower but more consistent returns.
Where do you perceive growth areas	We continue to focus on diversification, including global investments, and enhancing digital platforms to improve client experience and returns.
Why is return low	Returns reflect the current market conditions, particularly lower interest rates on government securities.
How is interest calculated	Interest is calculated daily based on the applicable yield and reflected after fees and taxes. For account-specific clarification, kindly reach out to <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> .
How do I benefit when attending AGM	Attending the AGM provides valuable insights into fund performance, outlook, and an opportunity to engage directly with the team.
How will I participate	You can participate by joining via the shared meeting link and submitting your questions during the session.
What is MMF rate	The rate varies with market conditions. Please refer to the latest fact sheet or contact <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> for the most current rate.
Why is SANLAM making losses	The fund continues to deliver stable results. Any variations observed are due to changes in prevailing market conditions.
Projected income outlook	Returns are expected to remain stable, although moderate, in line with market conditions.
Performance last year	The fund delivered stable performance, supported by its low-risk investment approach.
How to deposit and invest	You can invest easily via M-Pesa Paybill 888111 (no charges) or through bank transfer. Details available on <a href="https://invest.sanlamallianzinvestments.com/deposit-details">https://invest.sanlamallianzinvestments.com/deposit-details</a>
Mpesa delays	Thank you for your feedback. We are actively working on enhancing processing timelines to improve your experience.
Withdrawals delay	Withdrawals undergo verification for security and are typically processed within 24 hours.
Balanced fund duration	Balanced funds are best suited for medium to long-term investment, typically 3-5 years.
Compounding concern	Interest is calculated daily and compounded through unit price growth. For detailed review, kindly contact <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> .
Switch between funds	Yes, fund switching is supported. Kindly contact Client Services to assist you with the process.
Online safety	Your investment is secure and managed under strict regulatory oversight.
App issues	Kindly reach out to <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> for assistance with troubleshooting the app.
Minimum investment	Minimum investment requirements vary by fund. Kindly contact <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> for details.
Start investing	You can register, deposit, and begin investing via our digital platforms or with assistance from <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> .
Joint account	Kindly reach out to <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> for guidance on setting up a joint investment account.
Diversification	We recommend diversifying across available funds. Our team can guide you based on your goals.
Fees impact	All fees are factored into the returns displayed to you.
Drivers of returns	Returns are influenced by interest rates, asset allocation, and market conditions.
Suspense account	Funds in suspense are not invested until fully allocated, to ensure accuracy and security.
Hybrid meetings	Thank you for your suggestion. This is under consideration for future planning.
Diaspora timing	We appreciate the feedback and are exploring options to improve accessibility.
Missing statements	You may access statements via the portal. If you encounter any challenges, kindly contact <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> for assistance.
Beneficiaries	You can update beneficiaries by sharing your new beneficiaries' details to <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> .
Unanswered questions	Apologies for this. Kindly share your query via <a href="mailto:clientservice@sanlamallianzinvestments.com">clientservice@sanlamallianzinvestments.com</a> and it will be addressed promptly.
Connection issue	Kindly refresh your page or reconnect. If the issue persists, please check your internet connection.