

**Fund Objective:**

SanlamAllianz Special Sterling Fixed Income Fund (FIF) aims to generate stable and predictable income and preserve capital over the medium term. The fund invests in a diversified portfolio of Great British Pound (GBP), denominated fixed income securities.

**Why choose this fund:**

- The fund pays out income monthly in GBP.
- The fund gives higher returns than average bank deposits.
- The fund is ideal to use as a "nest egg" or emergency fund.

**Fees**

	Retail Class (%)
Annual Management Fee	1.5
Expense ratio	1.0

*Fees are calculated as a percentage of the asset value.*

**12 month Select Fund Ratios**

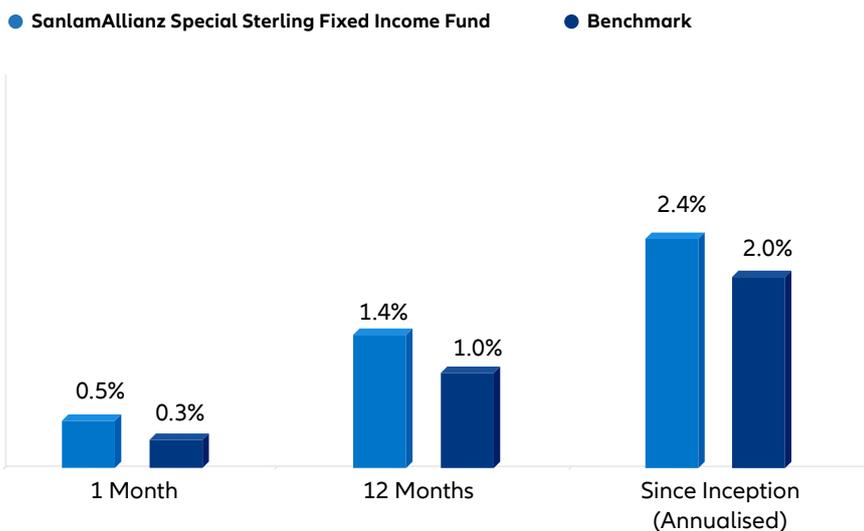
Sharpe Ratio	13.6
Information Ratio	2.6

*Sharpe ratio measures risk-adjusted return relative to the risk-free rate. Information ratio measures risk-adjusted return relative to the benchmark.*

**Fund Information:**

<b>Portfolio Size: GBP 0.3 Million</b>	<b>Minimum Investment</b> GBP 10,000	<b>Income distribution</b> Monthly
<b>Risk Profile</b> High	<b>Benchmark</b> Sonia 3 Month Index	<b>Inception Date</b> August 2025
<b>Last two distributions</b> 31 <sup>st</sup> Dec 2025, 31 <sup>st</sup> Jan 2026	<b>Income price dates</b> Daily excl. holidays & weekends	<b>Transaction Cut-off Time</b> 03:00 PM

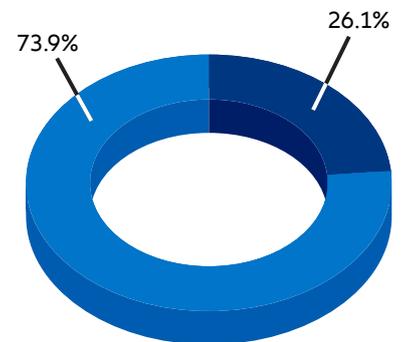
**Fund Performance:**



1. Return is gross of fees charged.

**Asset Allocation**

- Cash & Bank deposits
- Treasury Securities



**Contact Information:**

Location: Africa Re Centre, 5<sup>th</sup> Floor, Hospital Rd, Upperhill.  
 Email: [clientservice@sanlamallianzinvestments.com](mailto:clientservice@sanlamallianzinvestments.com)  
 Call / WhatsApp: +254 793 377 373  
 Postal Address: P.O Box 67262, 00200 Nairobi, Kenya.  
 Social Media: Facebook, Instagram, LinkedIn, Twitter: @sailinvestke



Visit our website to learn more about how you can grow your wealth confidently with us.



### Portfolio Manager's Monthly Comment

The SanlamAllianz Special Sterling Fixed Income Fund posted a return of 0.5% in January 2026 and 2.4% since inception (5 months).

UK headline inflation increased to 3.4% in December 2025 from 3.2% in November above the Bank of England's target. Services inflation, a key gauge of domestic price pressures for the Bank of England (BOE), edged up slightly to 4.5% from 4.4%. This signals persistent domestic price pressures which could complicate BOE's efforts to guide inflation back towards its 2% target. The rise is expected to be temporary, supported by ongoing government interventions aimed at moderating consumer costs.

BOE kept interest rates on hold at 3.75% at its first meeting of 2026. Policymakers balanced easing inflation pressures against risks from a weakening economy. The monetary policy committee maintained a cautious stance, signaling that future decisions would remain data dependent.

The British Pound depreciated 1.6% against the U.S. Dollar in January, driven by political turbulence and dovish central-bank messaging. The currency weakness is expected to be temporary as global conditions continue shifting toward easier monetary policy.

Looking ahead, the Fund will maintain a focus on attractively priced, high-quality fixed-income instruments offering stable cash flows.

**Thank you for choosing Sanlam Allianz Investments as your preferred investment partner.**



**4.44%**  
Effective Annual Yield

**31** JAN 2026

**Grow your wealth with SanlamAllianz Special Sterling Fixed Income Fund.**

The effective annual yield is net of fees and gross of withholding tax. Past performance is not an indicator of future performance as price of units may rise or fall. In certain specified circumstances, the right to redeem units may be suspended. The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed in this regard.  
3 months return Dec 2025 - 1.3%

