Unum IFSA Balanced Fund

October 2023

Low	Low Medium	Medium	Medium High	High

Portfolio Objective

The Unum IFSA investment strategy provides investment solutions tailored to specific risk profiles. Asset allocations are done with the aim of achieving the best risk adjusted return for the investor. This is done by diversification across traditional and alternative asset classes, as well as diversification within asset classes. We follow an active investment management approach to take advantage of opportunities that arise in the market and changes that occur in the economy. Our active approach is based on solid fundamental, as well as technical analysis.

Risk	Medium / High
Peer Group	SA Multi-Asset High Equity
Benchmark	(ASISA) SA Multi-Asset High Equity
Inception Date	30 November 2020
Regulation 28 Compliant	Yes
Investment Manager	Unum Capital (FSP 564)
Management Fee	1.00%
Perfomance Fee	
Currency	South African Rand

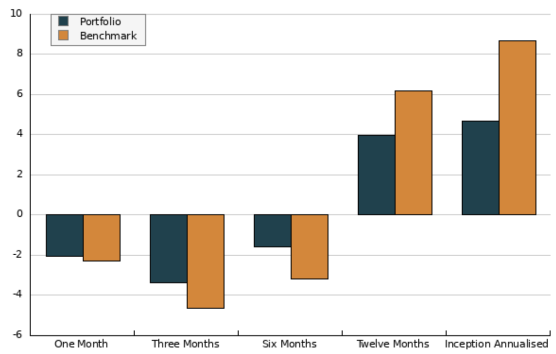
Trailing Returns

	Portfolio	Benchmark
1 Month	-2.06%	-2.28%
3 Months	-3.38%	-4.64%
6 Months	-1.57%	-3.16%
12 Months	3.98%	6.21%
Since Inception	14.26%	27.45%

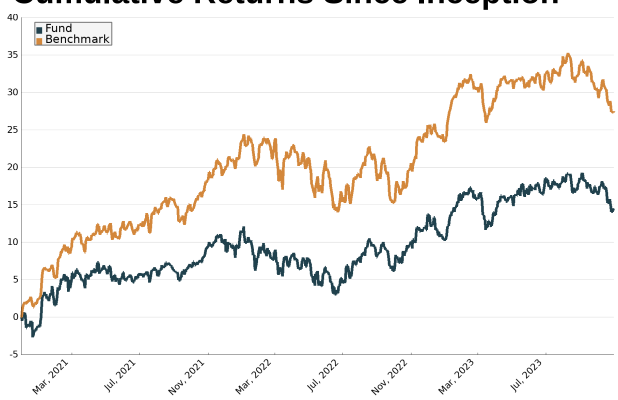
Risk Metrics

	Portfolio	Benchmark
Max Drawdown	8.07%	8.38%
Standard Deviation	4.98%	5.55%
Sharpe Ratio	0.17	0.3

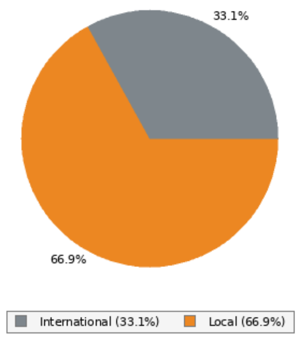
Comparative Returns



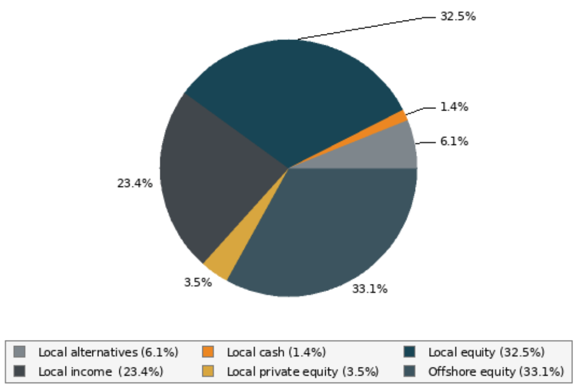
Cumulative Returns Since Inception



Regional Allocation



Asset Allocation



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Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2020												-1.23%	-1.23%
2021	2.86%	2.23%	1.15%	1.26%	-0.97%	0.14%	0.68%	0.12%	0.49%	2.11%	0.60%	1.44%	12.73%
2022	-2.28%	-0.14%	-0.46%	-0.40%	-1.01%	-1.97%	3.17%	0.20%	-1.76%	3.51%	2.86%	-2.40%	-0.92%
2023	4.96%	0.05%	-1.90%	2.14%	0.19%	1.89%	-0.21%	0.28%	-1.62%	-2.06%			3.57%

Disclaimer

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