

Unum IFSA Flexible Fund

October 2023

Portfolio Objective

These portfolios invest in a flexible combination of investments in the equity, bond, money and property markets. The underlying risk and return objectives of individual portfolios may vary as dictated by each portfolio's mandate and stated objective and strategy. These portfolios may be aggressively managed with assets being shifted between various markets and asset classes to reflect changing economic and market conditions and the manager is accorded a significant degree of discretion to maximize total returns over the long term.

Low	Low Medium	Medium	Medium High	High
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Risk	High
Peer Group	Worldwide Multi-Asset Flexible
Benchmark	Worldwide Multi-Asset Flexible
Inception Date	30 November 2021
Regulation 28 Compliant	No
Investment Manager	Unum Capital (FSP 564)
Management Fee	1.00%
Performance Fee	
Currency	South African Rand

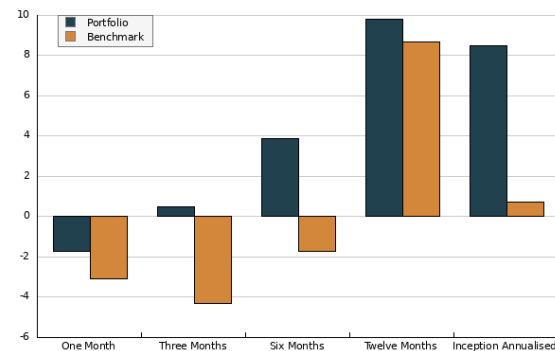
Trailing Returns

	Portfolio	Benchmark
1 Month	-1.7%	-3.07%
3 Months	0.49%	-4.31%
6 Months	3.86%	-1.72%
12 Months	9.8%	8.69%
Since Inception	16.89%	1.38%

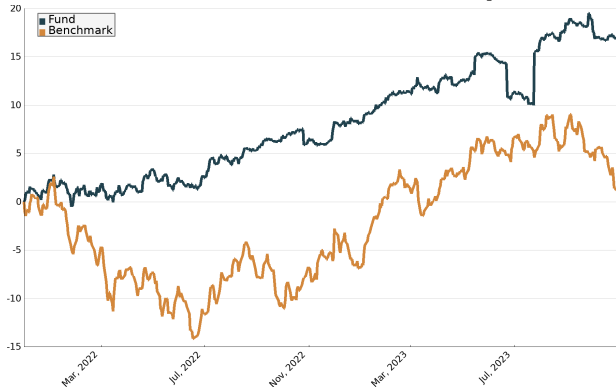
Risk Metrics

	Portfolio	Benchmark
Max Drawdown	4.66%	16.32%
Standard Deviation	7.44%	8.04%
Sharpe Ratio	0.18	0.01

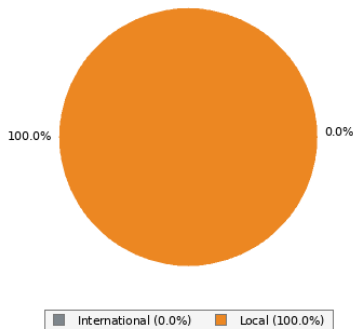
Comparative Returns



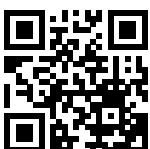
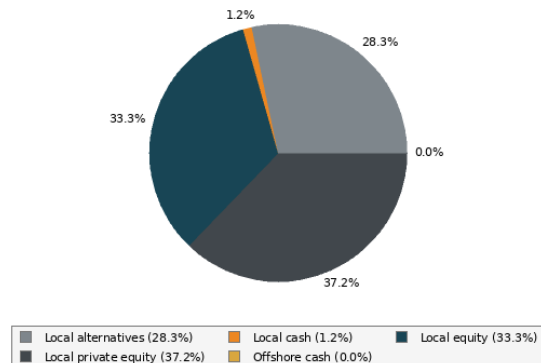
Cumulative Returns Since Inception



Regional Allocation



Asset Allocation



Unum Capital
 Tel: 011 384 2900
 Email: clientsupport@unum.co.za
 Website: <https://unum.capital>

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Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2021												2.22%	2.22%
2022	-0.79%	0.30%	-0.16%	1.74%	-0.78%	-0.02%	1.61%	1.11%	1.39%	-0.29%	1.20%	0.38%	5.79%
2023	2.47%	0.50%	-0.10%	1.15%	2.52%	-3.50%	4.46%	1.94%	0.29%	-1.70%			8.09%

Disclaimer

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Unum Capital

Tel: 011 384 2900

Email: clientsupport@unum.co.za

Website: <https://unum.capital>