

# Signia Balanced Fund

## Fund Factsheet (EUR)

As at 31<sup>st</sup> March 2024

### Overview

#### INVESTMENT OBJECTIVE

To increase the value of your investment in excess of 5% a year, net of fees, over any 5 year period, however, there is no certainty this will be achieved. This is through a combination of capital growth, which is profit on investments held and income, which is money paid out of investments such as dividends from shares and interest from bonds.

#### SUITABILITY

Investments are suitable for retail investors whose investment requirements are aligned with the objectives, policies and risk profile of the Fund.

#### ASSET ALLOCATION PROFILE

The Fund is actively managed, meaning Signia Invest (the "Investment Manager") decides which investments to buy and sell, and when. The Fund has exposure to a broad range of asset classes and investments across different industries and geographical regions, with a balance between key asset types of bonds and shares, but not all asset classes need be held at all times. This may include:

- Between 30% and 60% in bonds and cash.
- Between 20% and 60% in shares of companies.
- Up to 20% in alternative assets; such as, regulated funds employing a hedge fund type strategy and structured products (securities whose returns are linked to underlying assets or markets, such as shares, bonds, currencies, commodities or interest rates).

### Fund Information

Inception Date	December 2020
Legal structure	OEIC
ISA/SIPP Eligible	YES
Initial charge	0.00%
OCF	1.36%
Available share classes	Acc
ISIN	
Accumulation:	GB00BKY5HK90
<b>Target Total Return</b>	<b>5 - 7%</b>

### Portfolio Composition

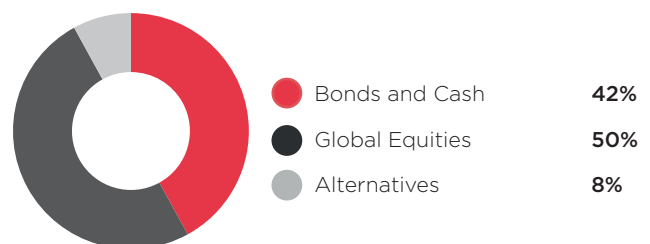
#### ASSET ALLOCATION RANGES (%)

Bonds and Cash	30 - 60%
Global Equities	20 - 60%
Alternatives	0 - 20%

#### CURRENCY ALLOCATION RANGES

EUR	60 - 100%
Other	0 - 40%

#### TYPICAL ASSET ALLOCATION



## Top 10 Holdings (%)

As at 28<sup>th</sup> March 2024

Sector	Security Name	Currency	Weightings
Investment Grade Corporates	Invesco Global IG Corp Bond Fund GBP Hedged Inc	GBP	8.96%
Equities	db x-trackers S&P 500 ETF 1C USD Acc	USD	7.44%
Liquidity	Lyxor Smart Overnight Return ETF	GBP	7.41%
Equities	T. Rowe Price Global Focused Growth Equity Q GBP Acc	GBP	5.51%
High Yield	BlueBay Fin Cap Bond Fund GBP Hedged Acc	GBP	5.15%
Equities	Dodge & Cox WW US Stock A USD Acc	USD	5.09%
Investment Grade Corporates	Robeco Global Credits Fund GBP Hedged Acc	GBP	5.08%
High Yield	Barings Global High Yield Bond Fund GBP Hedged Acc	GBP	5.05%
Equities	Invesco S&P 500 ETF USD Acc	USD	4.76%
Equities	Nomura Japan Strategic Value Fund R GBP Hedged	GBP	4.44%
Total			58.89%

## Fund Performance Summary:

This is a new fund (Inception - December 2020) however, Signia Invest has been running the strategy since 2011. See the funds simulated historic performance below.

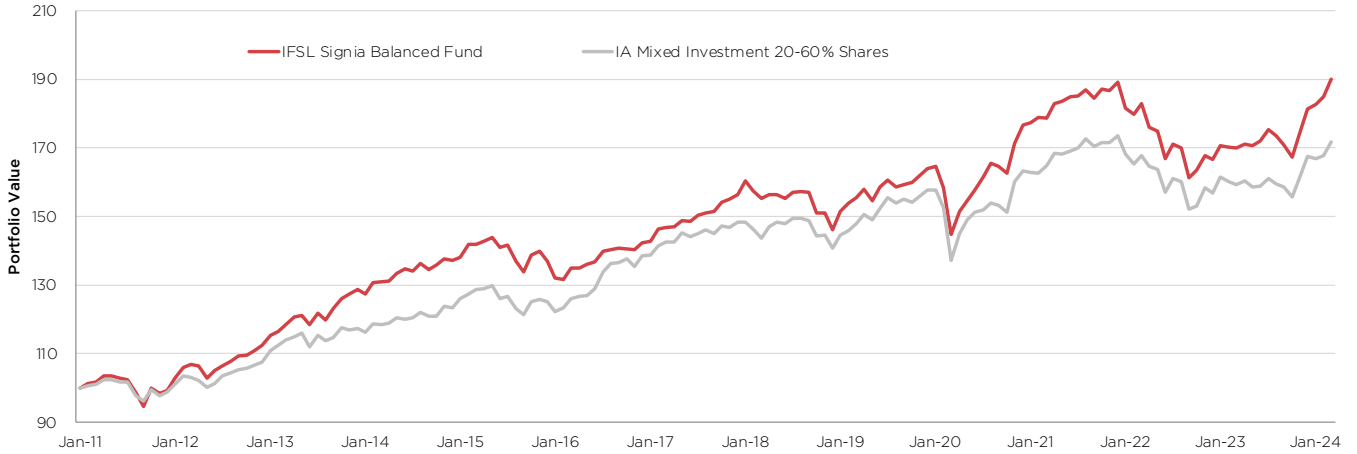
**Month Performance:** 2.82%   
 **YTD Performance:** 4.79%   
 **5Y Rolling Annualised:** 3.80%   
 **Since Inception:** 90.08%

## Portfolio Statistics: Signia Balanced Performance Indicators since Inception - January 2011

Annualised Return 5.00%	Annualised Volatility 7.13%	Sharpe Ratio 0.57
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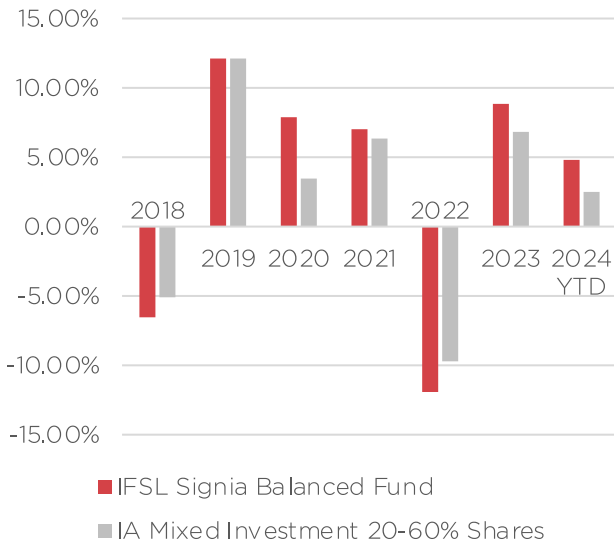
- **Volatility** - A statistical measure of the variation of returns for a given asset, index or portfolio over a specified time period.
- **Sharpe Ratio** - This measures the performance of an investment compared to a risk-free asset after adjusting for its risk.

## HISTORICAL PERFORMANCE



### IA MIXED INVESTMENT 20 - 60% SHARES

### ANNUAL RETURNS %



	2018	2019	2020	2021	2022	2023	2024 YTD
IFSL Signia Balanced Fund	-6.51%	12.11%	7.87%	7.07%	-11.94%	8.86%	4.79%
IA Mixed Investment 20-60% Shares	-5.11%	12.08%	3.49%	6.31%	-9.68%	6.86%	2.47%

Source: Bloomberg, Arbion. Data as of 31.03.2024

Fund performance prior to December 2020 is simulated performance based on the Funds actual holdings and weightings set by the prospectus's strategic asset allocations. Past and simulated performance is not a liable indicator of future performance. Indices are unmanaged and exclude fees.

Simulated historical performance is shown using GBP track record.

## Some Key Members of Signia Invest's Investment Team



**ROBERT LEE,**  
**CO-PM**

CO-HEAD OF MULTI-ASSET INVESTMENTS,  
HEAD OF RATES

Robert has been managing the wealth of private clients since 2006 as a portfolio manager and fixed income specialist. He is jointly responsible for the multi-asset investment team, global fixed income strategies, and Signia's retail funds business. Previously, he worked for Lehman Brothers on the European Capital Markets team, and then Coutts & Co where he was a member of the fixed income and foreign exchange selection committees, responsible for managing the advisory and discretionary portfolios for private clients and institutions. Robert is a Chartered Financial Analyst and a member of the Chartered Institute for Securities & Investment.



**AMMALAN ANNALINGAM**  
**CO-PM**

CO-HEAD OF MULTI-ASSET INVESTMENTS

Ammalan has over 20 years of experience and is jointly responsible for investment oversight of all mandates managed by the multi-asset team. Additionally, he is responsible for contributing towards the team's macroeconomic views and multi-asset portfolio positioning and construction. Previously he has worked for London Diversified Fund Management, a global macro hedge fund, ECM, a fixed income asset manager and Credit Suisse First Boston. He began his career at Ernst & Young in the International Capital Markets Group where he qualified as an accountant. He also sits on the Derivatives exam panel of the CISI.

## CONTACT US

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To understand whether this fund is suitable to you, please seek further investment advice. A Key Investor Information Document and an English language prospectus for the IFSL Signia Funds are available free of charge via the Signia Invest website [www.signiainvest.com](http://www.signiainvest.com) or at [www.ifslfunds.com](http://www.ifslfunds.com). Investors should consult these documents before purchasing shares in the fund.

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