

# Signia Balanced Fund

## Fund Factsheet (USD)

As at 30<sup>th</sup> June 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. There is no certainty the investment objective 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	1.37%
Available share classes	Accumulation
ISIN	GB00BKY5HL08
<b>Target Total Return</b>	<b>5 - 7%</b>

### Portfolio Composition

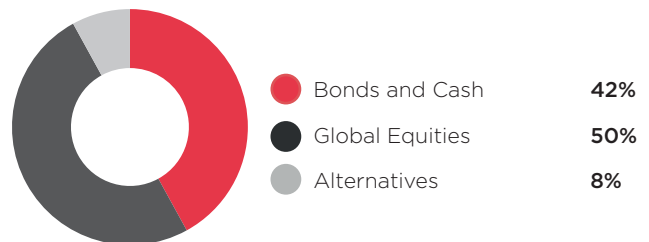
#### ASSET ALLOCATION RANGES (%)

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

#### CURRENCY ALLOCATION RANGES

USD	60 - 100%
Other	0 - 40%

#### TYPICAL ASSET ALLOCATION



## Fund's Top 10 Holdings (%)

As at 30<sup>th</sup> June 2024

Sector	Security Name	Currency	Weightings
Equities	db x-trackers S&P 500 ETF 1C USD Acc	USD	10.31%
Investment Grade Corporates	Invesco Global IG Corp Bond Fund GBP Hedged Inc	GBP	9.27%
Equities	T. Rowe Price Global Focused Growth Equity Q GBP Acc	GBP	5.96%
High Yield	BlueBay Fin Cap Bond Fund GBP Hedged Acc	GBP	5.48%
High Yield	Barings Global High Yield Bond Fund GBP Hedged Acc	GBP	5.34%
Investment Grade Corporates	Robeco Global Credits Fund GBP Hedged Acc	GBP	5.32%
Equities	Dodge & Cox WW US Stock A USD Acc	USD	5.27%
Equities	Invesco S&P 500 ETF USD Acc	USD	5.20%
Equities	Nomura Japan Strategic Value Fund R GBP Hedged	GBP	4.78%
Liquidity	Lyxor Smart Overnight Return ETF	GBP	4.66%
Total			61.59%

## Fund (USD) Performance Summary:

The USD share class went live in June 2021, but the strategy has been running since 2011.

**Month Performance:** 1.64%   
 **YTD Performance:** 6.29%   
 **5Y Rolling Annualised:** 4.13%   
 **Since Inception:** 94.49%

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

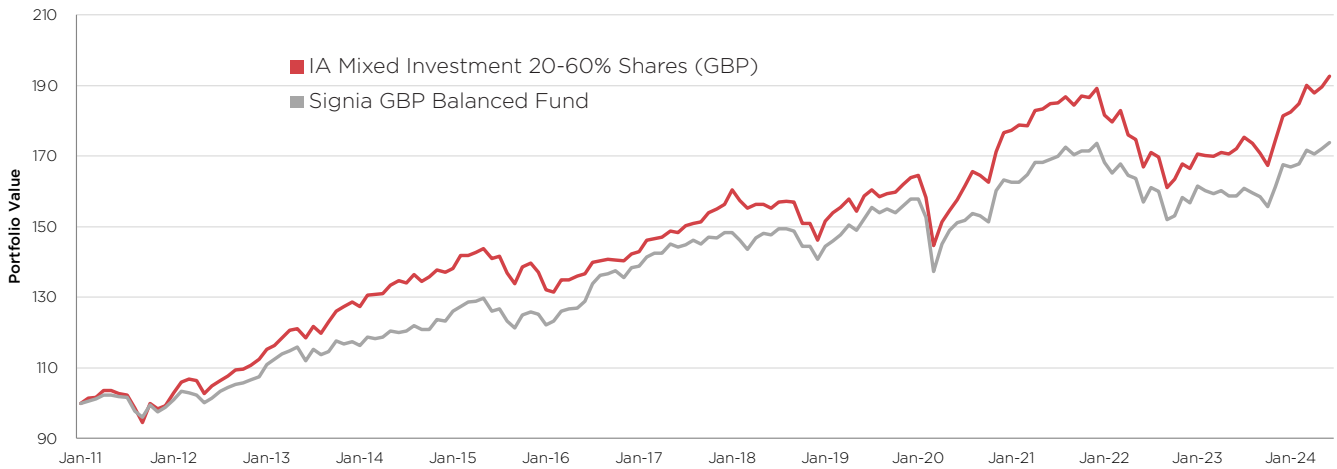
Annualised Return 5.08%	Annualised Volatility 7.08%	Sharpe Ratio 0.53
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- **Volatility** - A statistical measure of the variation of returns for a given asset, index or portfolio over a specified time period.
- **Sharpe Ratio** - This measures the performance of an investment compared to a risk-free asset after adjusting for its risk.

Source: Bloomberg, Arbion Limited. Data as of 30.06.2024

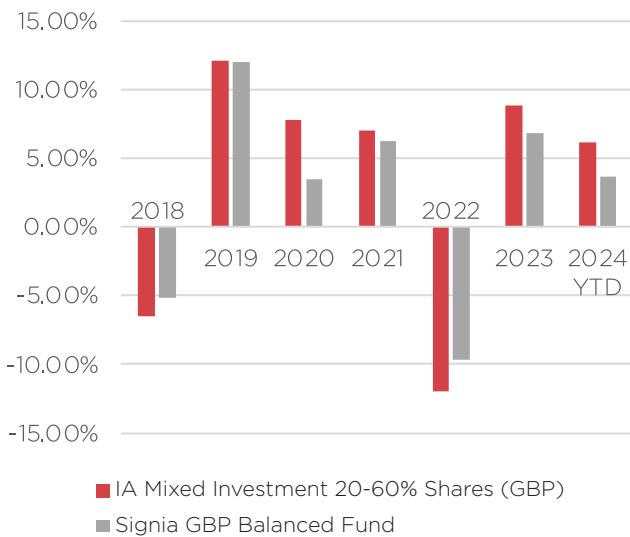
\*Fund performance prior to June 2021 is based on the model performance of the underlying strategy. Past performance is not a reliable indicator of future performance.

**HISTORICAL PERFORMANCE - GBP SHARE CLASS AGAINST IA MIXED INVESTMENT SECTOR**



**IA MIXED INVESTMENT 20 - 60% SHARES**

**ANNUAL RETURNS %**



	2018	2019	2020	2021	2022	2023	2024 YTD
IFSL Signia Balanced GBP Fund	-6.51%	12.11%	7.87%	7.07%	-11.94%	8.86%	6.23%
IA Mixed Investment 20-60% Shares (GBP)	-5.11%	12.08%	3.49%	6.31%	-9.68%	6.86%	3.73%

Source: Morningstar, Arbion Limited. Data as of 30.06.2024

Fund performance prior to June 2021 is based on the model performance of the underlying strategy. Past performance is not a reliable indicator of future performance.

The IA Mixed Investment 20-60% Shares sector is primarily composed of funds in GBP, so fund's GBP share class is shown for comparison purposes.

**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.

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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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