

Signia Balanced Fund

Fund Factsheet (USD)

As at February 2022

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 Wealth Limited (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	1.40%
Available share classes	Acc
Fund size	TBC
ISIN	
Accumulation:	GB00BKY5HL08
Target Total Return	5 - 7%

Portfolio Composition

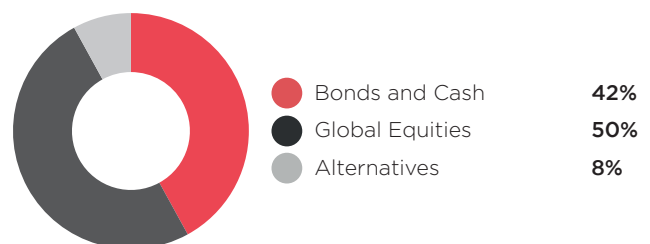
ASSET ALLOCATION RANGES (%)

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

CURRENCY ALLOCATION RANGES

USD	60 - 100%
Other	0 - 40%

TYPICAL ASSET ALLOCATION



Top 10 Holdings (%)

Sector	Security Name	Currency	Weightings
Equities	db x-trackers S&P 500 ETF 1C USD Acc	USD	16.27%
Sovereign Debt	db x-trackers Global Governmnt Bond ETF GBP Hedged	GBP	10.63%
Equities	Schroder Global Recovery Fund Z GBP Acc	GBP	4.69%
Equities	T. Rowe Price Global Focused Growth Equity Q GBP Acc	GBP	4.50%
Sovereign Debt	PIMCO Global Bond Fund GBP Hedged	GBP	3.83%
Equities	Fidelity Asia Pacific Opportunities W GBP Acc	GBP	3.65%
Equities	Heptagon Yacktman US Equity C USD Acc	USD	3.33%
Equities	Dodge & Cox WW US Stock A USD Acc	USD	3.17%
Commodities	WisdomTree Enhanced Commodity ETF	USD	3.01%
Commodities	iShares Physical Gold ETC	USD	3.00%
Total			56.08%

Fund Performance Summary:

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

Month Performance: -1.05%
 YTD Performance: -5.05%
 2021 Performance: 7.07%
 Since Inception: 79.66%

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

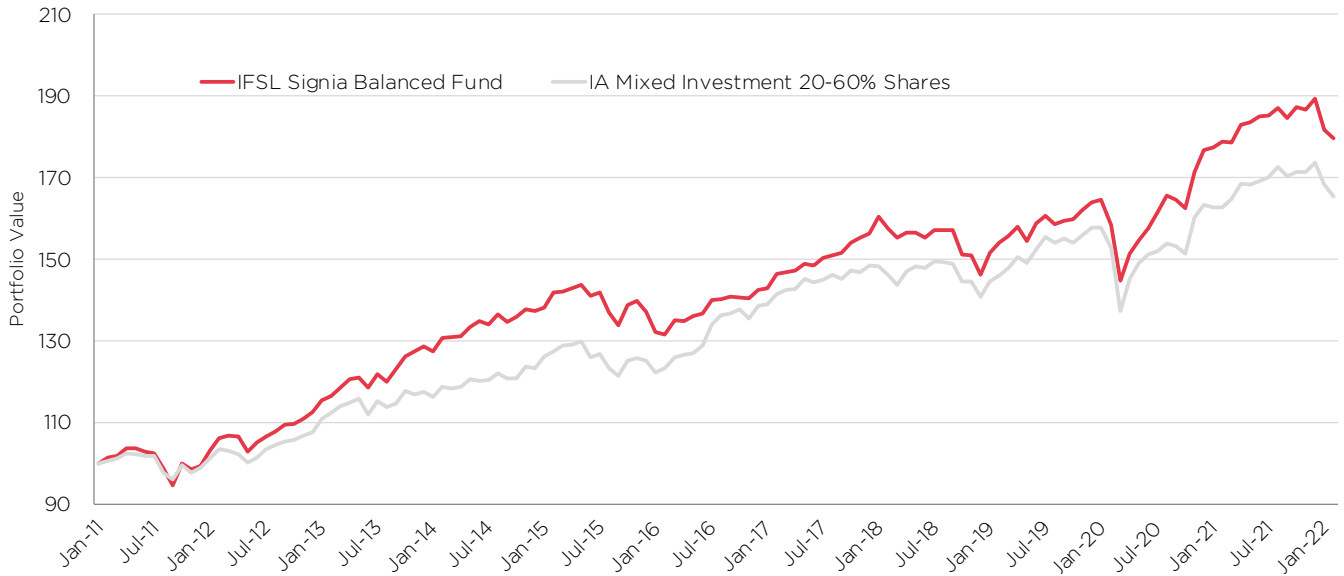
Annualised Return
5.43%

Annualised Volatility
6.90%

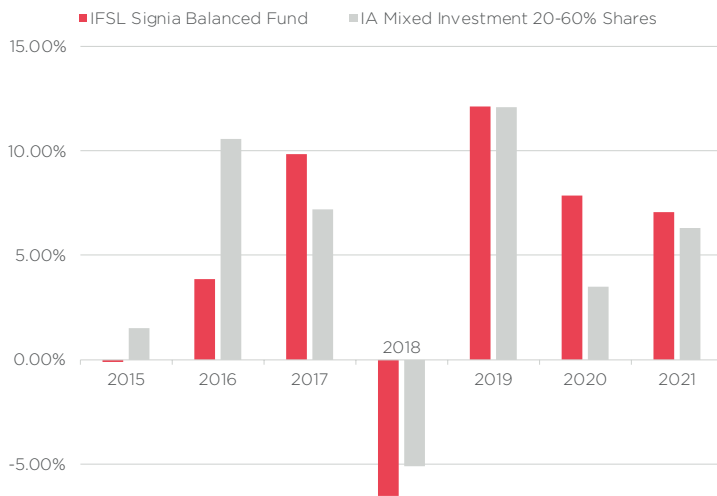
Sharpe Ratio
0.72

- **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 %

2016	2017	2018	2019	2020	2021
3.86%	9.83%	-6.51%	12.11%	7.87%	7.07%

Source: Bloomberg, Signia Wealth. Data as of 28.02.2022

Fund performance prior to December 2020 is simulated performance based on the Funds actual holdings and weightings set by the prospectus's strategic asset allocation and is shown net of fees. 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

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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 or at www.ifslfunds.com. Investors should consult these documents before purchasing shares in the fund.

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