

# Signia Conservative Fund

## Fund Factsheet (GBP)

As at February 2022

### Overview

#### INVESTMENT OBJECTIVE

To increase the value of your investment in excess of 3% 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, but not all asset classes need be held at all times. This may include:

- Between 45% and 90% in bonds and cash.
- Up to 35% 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                        | 1.27%         |              |
| Available share classes    | Acc & Inc     |              |
| Fund size                  | TBC           |              |
| ISIN                       |               |              |
|                            | Acc           | GB00BKPC9471 |
|                            | Inc           | GB00BKPC9588 |
| <b>Target Total Return</b> | <b>3 - 5%</b> |              |

### Portfolio Composition

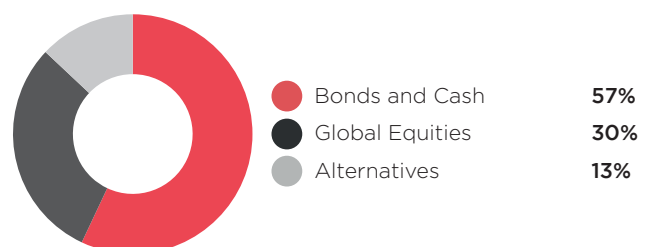
#### ASSET ALLOCATION RANGES (%)

|                 |          |
|-----------------|----------|
| Bonds and Cash  | 45 - 90% |
| Global Equities | 0 - 35%  |
| Alternatives    | 0 - 20%  |

#### CURRENCY ALLOCATION RANGES

|       |           |
|-------|-----------|
| GBP   | 80 - 100% |
| Other | 0 - 20%   |

#### TYPICAL ASSET ALLOCATION



## Top 10 Holdings (%)

| Sector                      | Security Name                                      | Currency | Weightings |
|-----------------------------|--|----------|------------|
| Sovereign Debt              | db x-trackers Global Governmnt Bond ETF GBP Hedged | GBP      | 16.20%     |
| Equities                    | db x-trackers S&P 500 ETF 1C USD Acc               | USD      | 10.05%     |
| Sovereign Debt              | PIMCO Global Bond Fund GBP Hedged                  | GBP      | 5.43%      |
| Commodities                 | WisdomTree Enhanced Commodity ETF                  | USD      | 4.71%      |
| Investment Grade Corporates | Invesco Global IG Corp Bond Fund GBP Hedged Inc    | GBP      | 3.81%      |
| Investment Grade Corporates | Robeco Global Credits Fund GBP Hedged Acc          | GBP      | 3.18%      |
| Investment Grade Corporates | Aegon Global Investment Grade Corporate Bond Fund  | GBP      | 3.16%      |
| Emerging Market Debt        | Finisterre Unconstrnd EM FI Fund GBP Hedged I3 Acc | GBP      | 3.10%      |
| Investment Grade Corporates | PIMCO Income Fund GBP Hedged Acc                   | GBP      | 3.05%      |
| Commodities                 | iShares Physical Gold ETC                          | USD      | 3.03%      |
| Total                       |  |          | 55.72%     |

## 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.

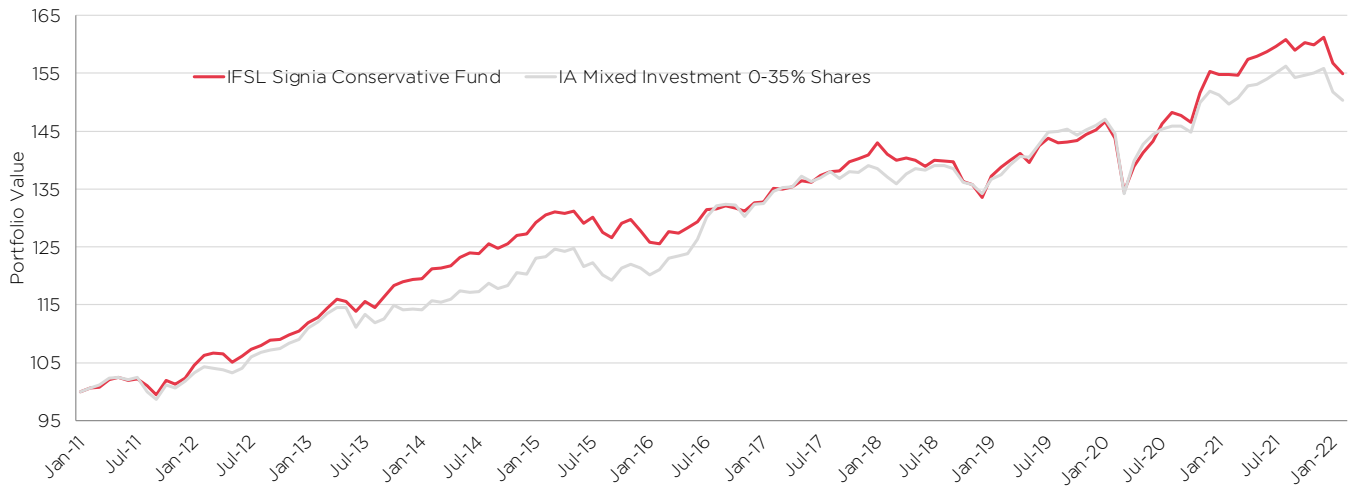
**Month Performance:** -1.17%    
 **YTD Performance:** -3.90%    
 **2021 Performance:** 3.84%    
 **Since Inception:** 54.96%

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

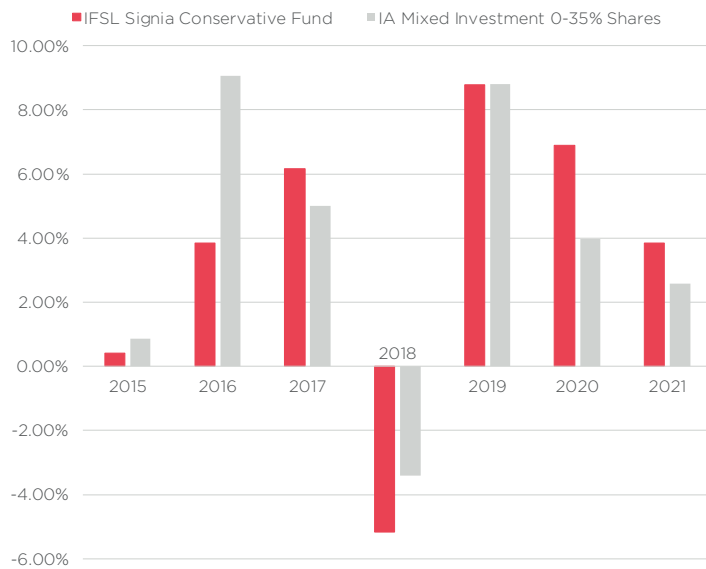
|                            |                                |                      |
|----------------------------|--------------------------------|----------------------|
| Annualised Return<br>4.03% | Annualised Volatility<br>4.35% | Sharpe Ratio<br>0.82 |
|----------------------------|--------------------------------|----------------------|

- **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 0 - 35% SHARES



### ANNUAL RETURNS %

| 2016  | 2017  | 2018   | 2019  | 2020  | 2021  |
|-------|-------|--------|-------|-------|-------|
| 3.84% | 6.17% | -5.17% | 8.77% | 6.90% | 3.84% |

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.

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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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