

Signia Growth Fund

Fund Factsheet (GBP)

As at 30th September 2024

Overview

INVESTMENT OBJECTIVE

To increase the value of your investment in excess of 7% 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 will have exposure to a broad range of asset classes and investments across different industries and geographical regions, however not all asset classes may be held at all times. This will include:

- Between 5% and 50% in bonds and cash.
- Between 40% and 85% in shares of companies.
- Up to 20% in alternative assets; such as, regulated funds employing a hedge fund type strategy and structured products, which are securities whose returns are linked to underlying assets or markets (such as shares, bonds, currencies, commodities or interest rates). currencies, commodities or interest rates).

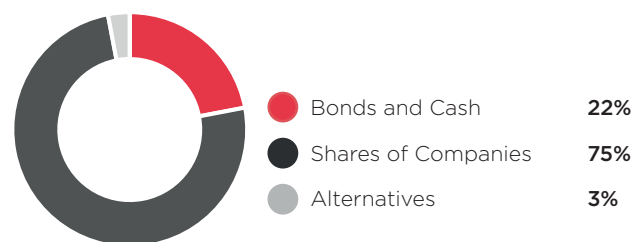
Fund Information

| | |
|----------------------------|------------------|
| Inception Date | July 2021 |
| Legal structure | OEIC |
| ISA/SIPP Eligible | YES |
| Initial charge | 0.00% |
| OCF | 1.43% |
| Available share classes | Acc & Inc |
| ISIN | |
| | Acc GB00BNG2G466 |
| | Inc GB00BNG2G573 |
| Target Total Return | 7% + |

Portfolio Composition

| ASSET ALLOCATION RANGES (%) | |
|-----------------------------|-----------|
| Bonds and Cash | 5 - 50% |
| Shares of Companies | 40 - 85% |
| Alternatives | 0 - 20% |
| CURRENCY ALLOCATION RANGES | |
| GBP | 50 - 100% |
| Other | 0 - 50% |

TYPICAL ASSET ALLOCATION



Fund's Top 10 Holdings (%)

As at 30th September 2024

| Sector | Security Name | Currency | Weightings |
|--------------|--|----------|---------------|
| Equities | db x-trackers S&P 500 ETF 1C USD Acc | USD | 10.08% |
| Equities | Dodge & Cox WW US Stock A USD Acc | USD | 8.96% |
| Equities | T. Rowe Price Global Focused Growth Equity Q GBP Acc | GBP | 8.52% |
| Equities | Nomura Japan Strategic Value Fund R GBP Hedged | GBP | 7.20% |
| Equities | Fidelity Asia Pacific Opportunities W GBP Acc | GBP | 5.80% |
| Equities | Invesco S&P 500 ETF USD Acc | USD | 5.47% |
| High Yield | BlueBay Fin Cap Bond Fund GBP Hedged Acc | GBP | 5.03% |
| Equities | Invesco EQQQ Nasdaq 100 | USD | 4.90% |
| Equities | Xtrackers Euro Stoxx 50 ETF | EUR | 3.12% |
| Alternatives | Diversified Return Strategies | USD | 2.95% |
| Total | | | 62.03% |

Fund Performance Summary:

The Fund launched in July 2021, but the strategy has been running since 2011

Month Performance: 1.39%
YTD Performance: 9.75%
5Y Rolling Annualised: 5.22%
Since Inception: 144.32%

Portfolio Statistics: Signia Growth Performance Indicators since Inception - January 2011*

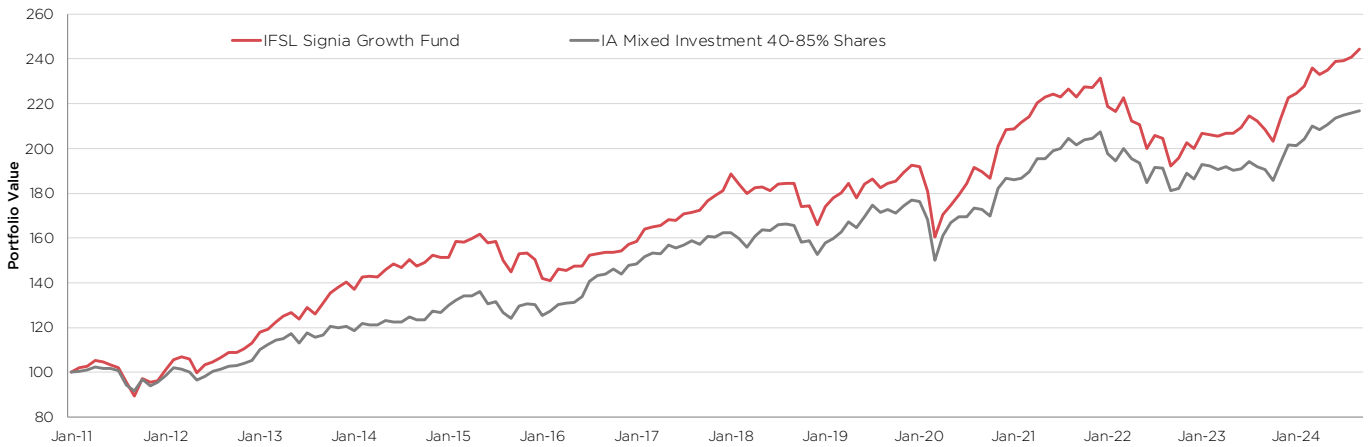
| | | |
|----------------------------|--------------------------------|----------------------|
| Annualised Return 6.75% | Annualised Volatility 9.85% | Sharpe Ratio 0.57 |
|----------------------------|--------------------------------|----------------------|

- **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 30.09.2024

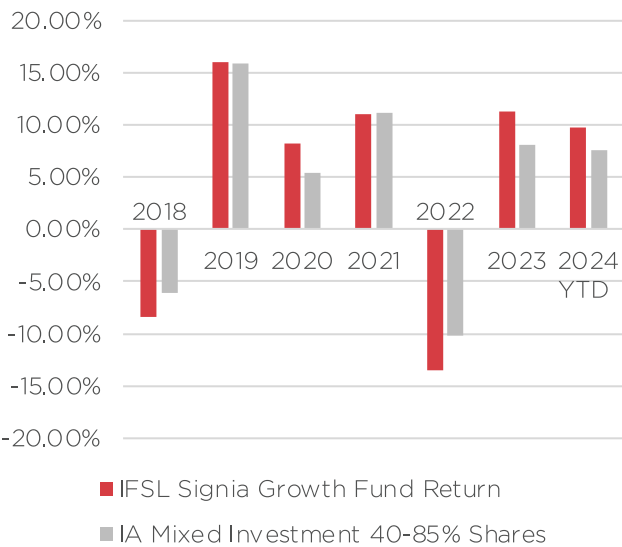
*Fund performance prior to July 2021 is based on the model performance of the underlying strategy. Past performance is not a reliable indicator of future performance.

HISTORICAL PERFORMANCE



IA MIXED INVESTMENT 40 - 85% SHARES

ANNUAL RETURNS %



| | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|-----------------------------------|--------|--------|-------|--------|---------|--------|----------|
| IFSL Signia Growth Fund Return | -8.35% | 16.04% | 8.21% | 11.04% | -13.53% | 11.30% | 9.75% |
| IA Mixed Investment 40-85% Shares | -6.07% | 15.94% | 5.50% | 11.22% | -10.18% | 8.10% | 7.62% |

Source: Morningstar; Arbion Limited. Data as of 30.09.2024

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

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

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