

## FUND INFORMATION

### PRIMARY BENCHMARK

(ASISA) South African MA High Equity

### SECONDARY BENCHMARK

CPI + 5%

### RETURN HORIZON

At Least 7 Year

### RISK RATING



### REG28 COMPLIANT

No

### UNDERLYING TER: (EXCL.VAT)

1.55%

### MAXIMUM EQUITY

75%

## FUND STATISTICS

|                                    | Edify<br>Balanced | (ASISA) South<br>African MA High<br>Equity |
|------------------------------------|-------------------|--------------------------------------------|
| <b>Sharpe<br/>Ratio (5y)</b>       | 0.92              | 0.56                                       |
| <b>Standard<br/>Deviation (5y)</b> | 7.60%             | 7.41%                                      |
| <b>Maximum Drawdown</b>            | -10.25%           | -14.12%                                    |
| <b>% Positive<br/>Months</b>       | 77.78%            | 68.89%                                     |
| <b>Best Month</b>                  | 9.72%             | 9.60%                                      |
| <b>Worst Month</b>                 | -6.07%            | -10.02%                                    |

\*ANNUALISED FIGURES ARE BASED ON 5 YEAR ROLLING RETURNS  
\*SINCE 2019/01/01

## PERFORMANCE

|            | Edify<br>Balanced | (ASISA) South<br>African MA High<br>Equity | CPI +5% |
|------------|-------------------|--------------------------------------------|---------|
| <b>3m</b>  | 3.4%              | 2.8%                                       | 2.1%    |
| <b>6m</b>  | 1.5%              | 1.3%                                       | 4.8%    |
| <b>YTD</b> | 1.5%              | 1.3%                                       | 4.8%    |
| <b>12m</b> | 10.5%             | 12.3%                                      | 8.7%    |
| <b>3yr</b> | 13.4%             | 12.6%                                      | 9.1%    |
| <b>5yr</b> | 13.8%             | 11.0%                                      | 10.1%   |

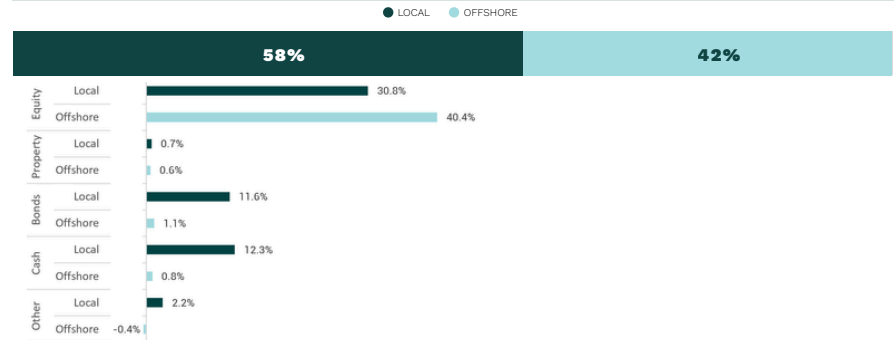
\* PERFORMANCE FIGURES LONGER THAN 1 YEAR ARE ANNUALISED

## FACT SHEET

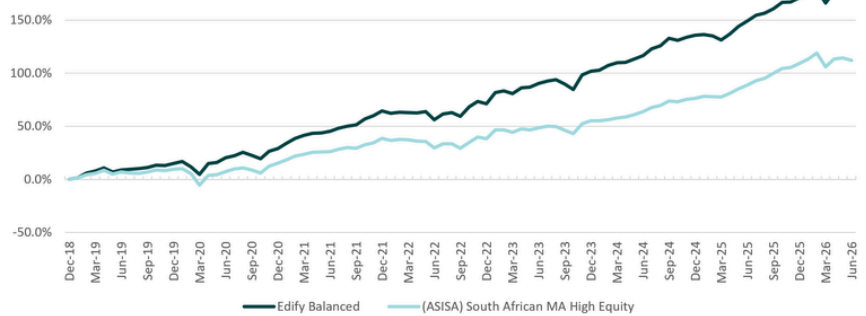
### FUND OBJECTIVE & INVESTMENT PROCESS

The Edify Balanced has a Moderate Aggressive risk profile that aims to provide investors with a medium to high level of capital growth over the longterm. The primary investment objective is capital growth. Investors in this fund are prepared to tolerate medium to high fluctuations in the value of their investments from time to time. The fund will consist of a combination of income and growth assets, but will have a bias towards equities.

### ASSET ALLOCATION



### PERFORMANCE



## MONTHLY FUND PERFORMANCE

| YEAR        | JAN   | FEB   | MAR   | APR   | MAY  | JUN   | JUL  | AUG  | SEP   | OCT   | NOV  | DEC   | YTD          |
|-------------|-------|-------|-------|-------|------|-------|------|------|-------|-------|------|-------|--------------|
| <b>2020</b> | 1.6%  | -4.5% | -6.1% | 9.7%  | 0.7% | 3.8%  | 1.8% | 2.6% | -2.3% | -2.7% | 5.9% | 2.1%  | <b>12.2%</b> |
| <b>2021</b> | 4.1%  | 3.3%  | 2.0%  | 1.4%  | 0.1% | 1.1%  | 2.0% | 1.3% | 0.7%  | 3.6%  | 2.0% | 2.9%  | <b>27.6%</b> |
| <b>2022</b> | -1.3% | 0.5%  | -0.1% | -0.3% | 0.8% | -4.7% | 3.6% | 0.7% | -2.2% | 5.7%  | 3.0% | -1.4% | <b>3.9%</b>  |
| <b>2023</b> | 6.3%  | 0.9%  | -1.3% | 3.0%  | 0.3% | 2.0%  | 1.1% | 0.7% | -2.2% | -2.7% | 7.5% | 1.7%  | <b>18.0%</b> |
| <b>2024</b> | 0.5%  | 2.1%  | 1.3%  | 0.2%  | 1.5% | 1.5%  | 2.9% | 1.3% | 3.1%  | -0.8% | 1.2% | 0.8%  | <b>16.8%</b> |
| <b>2025</b> | 1.3%  | -0.6% | -1.7% | 2.6%  | 2.9% | 2.1%  | 2.1% | 0.8% | 1.7%  | 2.3%  | 0.1% | 1.6%  | <b>16.1%</b> |
| <b>2026</b> | 0.9%  | 1.8%  | -4.5% | 4.1%  | 0.2% | -0.8% |      |      |       |       |      |       | <b>1.5%</b>  |

## TOP HOLDINGS %

| FUND NAME                                  | %     | FUND NAME                                            | %    |
|--------------------------------------------|-------|------------------------------------------------------|------|
| BCI GinsGlobal Global Equity Index FF      | 15.0% | Fairtree BCI Income Plus Fund                        | 3.0% |
| Satrix MSCI World Index                    | 11.5% | Granate BCI Multi Income Fund                        | 3.0% |
| 36ONE Prescient Retail Hedge Fund          | 5.5%  | Truffle SCI SA Equity Fund                           | 3.0% |
| Peregrine Capital High Growth H4 RHF       | 5.5%  | Visio BCI Unconstrained Fixed Interest Fund          | 3.0% |
| SouthernCross Multi Strategy Prescient RHF | 5.5%  | Centaur BCI SA Equity Fund                           | 2.5% |
| 36ONE BCI SA Equity Fund                   | 5.0%  | Amplify SCI Equity Fund (Oyster Catcher Investments) | 2.0% |
| SouthernCross BCI Equity Fund              | 5.0%  | Amplify SCI Global Equity FF (Sarofim & Co.)         | 2.0% |
| Fairtree Wild Fig Multi Strat FR RHF       | 4.5%  | Aylett SA Equity Prescient Fund                      | 2.0% |
| Laurium Market Neutral Prescient RHF       | 4.5%  | Coronation Top 20 Fund                               | 2.0% |
| Steyn Capital Daily-Liquidity FR RHF       | 4.5%  | STANLIB Global Equity FF                             | 2.0% |
| BCI Ranmore Global Value Equity FF         | 4.0%  | Amplify SCI Strategic Income Fund (Terebinth)        | 1.5% |
| Ninety One Global Franchise FF             | 3.5%  |                                                      |      |