

FUND INFORMATION

PRIMARY BENCHMARK

MODERATE BENCHMARK

SECONDARY BENCHMARK

EEA FUND USD MODERATE ALLOCATION

RETURN HORIZON

At Least 5 Year

CURRENCY

USD

RISK RATING



REG28 COMPLIANT

No

TER: (EXCL.VAT)

0.57%

MAXIMUM EQUITY

60%

BENCHMARK: 25% DM EQUITIES, 5% INFRASTRUCTURE EQUITY, 30% BONDS, 10% GLOBAL HIGH YIELD, 30% CASH

FUND STATISTICS

	Edify Global Moderate	Moderate Benchmark	EEA Fund USD Moderate Allocation
Return (5y)	5.5%	6.5%	5.9%
Standard Deviation (5y)	10.0%	9.8%	9.1%
Sharpe Ratio (5y)	19.5%	36.4%	32.6%
Maximum Drawdown	-20.0%	-18.8%	-18.4%
% Positive Months	68.9%	67.8%	68.9%
Best Month	6.9%	7.4%	6.9%
Worst Month	-9.3%	-9.0%	-7.7%

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

PERFORMANCE

	Edify Global Moderate	Moderate Benchmark	EEA Fund USD Moderate Allocation
3m	6.7%	7.1%	7.4%
6m	3.4%	4.6%	6.2%
YTD	3.4%	4.6%	6.2%
12m	9.4%	11.2%	13.1%
3yr	10.9%	12.0%	11.7%
5yr	5.5%	6.5%	5.9%

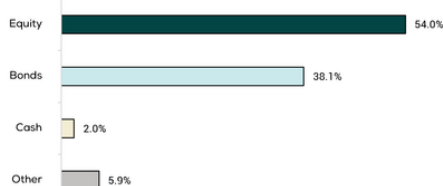
* PERFORMANCE FIGURES LONGER THAN 1 YEAR ARE ANNUALISED

FACT SHEET

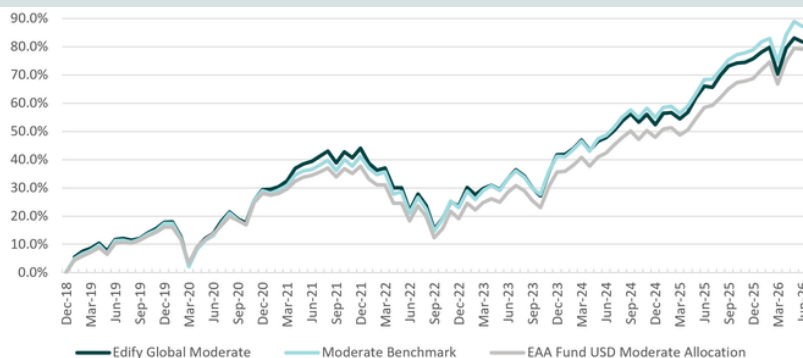
FUND OBJECTIVE & INVESTMENT PROCESS

Aims to provide investors with a reasonable level of capital growth over the medium term. The investment objective is capital growth. High fluctuations in the value of investments over the short term are likely. The portfolio is diversified across all major asset classes with a bias towards equities (maximum of 60%).

ASSET ALLOCATION



PERFORMANCE



MONTHLY PERFORMANCE

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
2020	0.2%	-4.4%	-9.3%	6.5%	2.8%	1.7%	3.7%	2.8%	-2.0%	-1.2%	6.9%	3.0%	9.9%
2021	0.0%	0.8%	1.6%	3.4%	1.1%	0.6%	1.4%	1.3%	-2.9%	2.8%	-1.5%	2.4%	11.3%
2022	-3.7%	-1.8%	0.6%	-5.2%	0.0%	-6.3%	4.9%	-3.2%	-6.8%	3.3%	5.0%	-1.2%	-14.2%
2023	5.3%	-1.9%	1.7%	0.9%	-1.1%	3.0%	2.4%	-1.7%	-3.2%	-2.2%	6.7%	4.5%	14.7%
2024	0.1%	1.4%	2.1%	-2.4%	2.2%	0.9%	1.7%	2.3%	1.7%	-2.0%	1.8%	-2.3%	7.5%
2025	2.6%	0.2%	-1.4%	1.5%	3.3%	2.5%	-0.3%	2.6%	1.9%	0.6%	0.2%	0.7%	15.3%
2026	1.4%	1.0%	-5.3%	5.4%	2.0%	-0.8%							3.4%

TOP HOLDINGS %

FUND NAME	%	FUND NAME	%
Schroder ISF QEP Global Core Accumulation (USD) C	14%	Amplify Global Equity Fund (USD)	4%
PIMCO Global Bond Fund (USD)	12%	Morgan Stanley Investment Funds - Global Brands	4%
Jupiter Merian World Equity Fund I USD	11%	Ninety One Global Strategic Equity (USD) Fund	4%
iShares Global Gov Bond Index Fund (USD)	8%	Sands Capital Global Growth Fund A USD	4%
BlackRock ICS US Dollar Liquidity Fund	8%	Catalyst Global Real Estate UCITS Fund (USD)	3%
Ninety One Global Diversified Income Fund (USD)	8%	PIMCO Global High Yield Bond Fund USD Acc	3%
Dodge & Cox Worldwide Funds - Global Stoc (USD)	7%	Ninety One Global Gold Fund (USD)	3%
Ranmore Global Equity (USD) Fund	7%		