

FUND FACTSHEETS

TRUST THROUGH TRANSPARENCY

We watch closely, so you don't
have to – and we show you how.



FACTSHEET

Overview

If you're new to investing, fund factsheets can seem a little daunting – but they're actually really useful and provide a quick snapshot of all the key details about the fund your money is invested in. We'll explain what each part means to help build your understanding, but it's important to know that our Investment Committee closely monitors this information on your behalf.

They regularly review key data – like performance, asset allocation, fees, and fund manager commentary – to ensure each Discretionary Fund Manager continues to meet our expectations. They look for consistency, alignment with strategy, and signs of strong decision-making. If something were not to meet their standards, they will investigate further and act if needed.

Every quarter, we share fund fact sheets with you as part of our commitment to keeping things clear and transparent.

We don't expect you to dive into all the details – that's what we're here for. But we want you to feel confident knowing exactly how your investments are being managed. Our aim is to give you peace of mind, knowing your portfolio is in the hands of a qualified team of specialists you can trust. Now let's walk through your fund factsheet together and break it down in a way that makes sense.

INITIAL DETAILS

01 Fund objectives

This section outlines the fund's goals – such as growth, income, or both – and explains how it plans to achieve them, including what it invests in (such as shares or bonds).

Its also includes the style of investing it uses (like focusing on undervalued companies or fast-growing ones).

This is designed to help investors understand how the fund might perform in different market conditions.

02 Risk profile

Typically shown as a number, this rating gives a quick view of the fund's risk level – higher numbers mean higher risk, often with the potential for higher returns.

This rating is based on factors like asset allocation, investment strategy, and past volatility.

It helps ensure the fund's risk level matches your own goals and comfort with investment risk.

03 Fees & charges

This outlines the fund's costs, including management fees, performance fees, and ongoing fees.

Even small fees can reduce returns over time, especially if performance is low. It's therefore important to review and compare costs to ensure good value.

Ongoing Charges Figure (OCF) – the annual fee you pay while holding your investment.

Asset Management Fee – the cost of having your fund or portfolio professionally managed.

PERFORMANCE

04 Growth / returns

This gives the fund's past performance over periods like 1, 3, and 5 years.

Long-term results help reveal how it handled market ups and downs.

It may also compare performance to a benchmark, showing how it stacks up against the market or similar funds.

05 Benchmark comparison

This shows how the fund compares to a benchmark, such as a stock or bond index.

A fund that has consistently outperformed the benchmark may indicate strong management, while underperformance could be a red flag.

06 Drawdown graph

This provides a better understanding of how much and how long the fund dropped from its peak, and how quickly it recovered.

It highlights risk and volatility, helping investors assess how the fund handles tough market conditions.

INVESTMENTS

07 Asset allocation

This confirms how the fund spreads its investments – across assets, sectors, or regions – to indicate diversification. A broad mix can reduce risk, while concentrated investments may offer higher returns but with more volatility.

It helps assess if the fund aligns with your goals and risk tolerance.

08 Holdings (%)

This is a list of the fund's top investments to show where your money is allocated.

Some factsheets only show the Top 10 holdings, while others show more.

This highlights the fund's focus and potential risks if key holdings underperform.

09 Equity sectors

This section shows which industries the fund invests in – like technology, healthcare, or energy.

It helps you to see how your money is spread across different types of businesses, which can help reduce risk by not putting all your eggs in one basket.

INVESTMENT TEAM

This focuses on the fund manager's or investment team's track record, experience and background, as their expertise and management style can significantly impact the fund's performance. Information about their history, including previous funds managed and their performance, can provide insights into their investment strategy and decision-making skills.

COMMENTARY

This is where the person or people managing the fund share their thoughts on how the fund has been doing, why certain investment choices were made, and what they expect from the market going forward.

It explains the thinking behind the fund's strategy and performance, and also why they bought or sold certain investments. These insights can be just as important as the numbers when deciding if you trust the fund's approach.

IN CONCLUSION

A fund factsheet is a valuable tool that gives you a clear, straightforward view of your investment – what it aims to achieve, how it's performing, what it invests in, and what it costs. By understanding each part, you can feel more confident that your investments align with your goals. And while past performance isn't a guarantee of future results, having the full picture helps you make informed, thoughtful decisions.

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