



UNUM CAPITAL

Unum Balanced

As of 2017/10/31

Risk Profile



Portfolio Information

Fund Classification	SA MA Medium Equity
Inception Date	2015/05/01
Investment Manager	Unum Capital
Portfolio Manager	Paul Fouche
Reg 28 Compliant	Yes
Platform	Stanlib
Fees	
Management Fee %	0.25%
Fund Manager Net Expense Ratio	1.09%

The Unum Balanced Portfolio

The Unum Balanced portfolio is a multi asset, medium equity model portfolio. The objective of the portfolio is to provide investors with diversified exposure to multiple asset classes within an active fund manager selection framework while aiming to generate consistent returns over the long term through a combination of income and capital appreciation.

Portfolio Limits:
 Max 60% equity (including international), international 25% and max 25% property.
 Target Return:
 South African Inflation +4% over a rolling 5 year period.

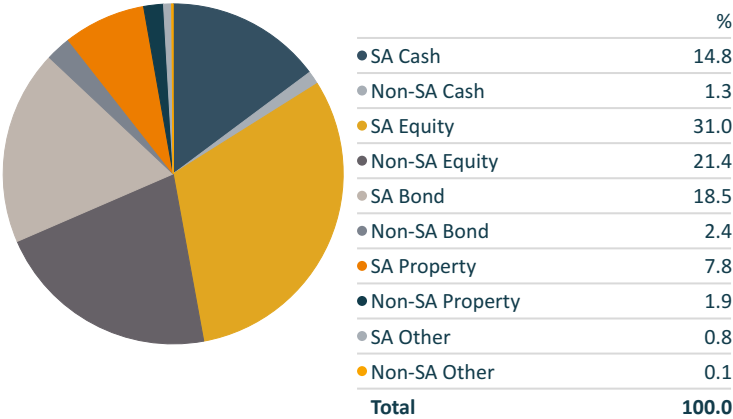
Trailing Returns (After Management Fees)

	YTD	3 Month	6 Month	1 Year	2 Year (Annualised)	Since Inception (Annualised)
Unum Balanced	12.56%	5.79%	7.52%	14.57%	7.05%	8.27%
(ASISA) South African MA Medium Equity	10.79%	4.87%	6.68%	11.48%	5.75%	6.04%

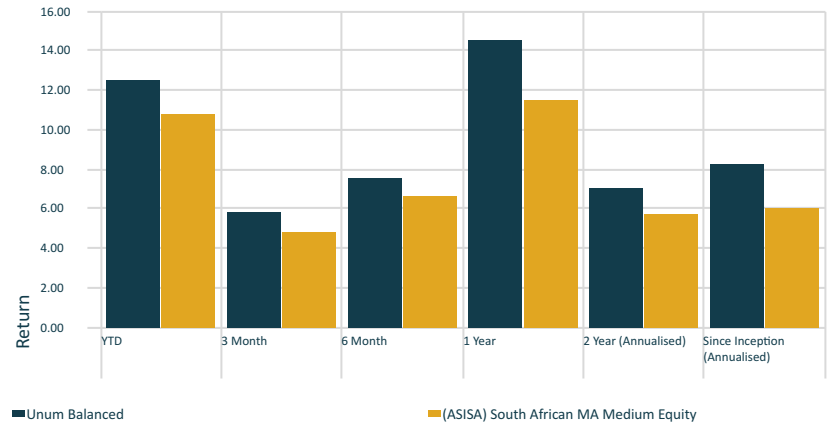
Risk Metrics

	Max Drawdown	Std Dev	Sharpe Ratio	Alpha	Beta	% Up Months	Best Quarter	Worst Quarter
Unum Balanced	-3.63%	5.68%	0.18	2.12	1.01	62%	5.9%	0.3%
(ASISA) South African MA Medium Equity	-3.37%	5.34%	-0.23	0.00	1.00	62%	4.5%	-1.3%

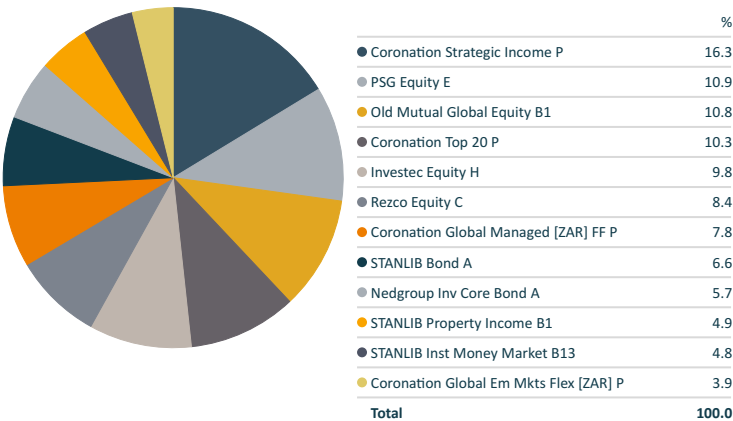
Asset Allocation



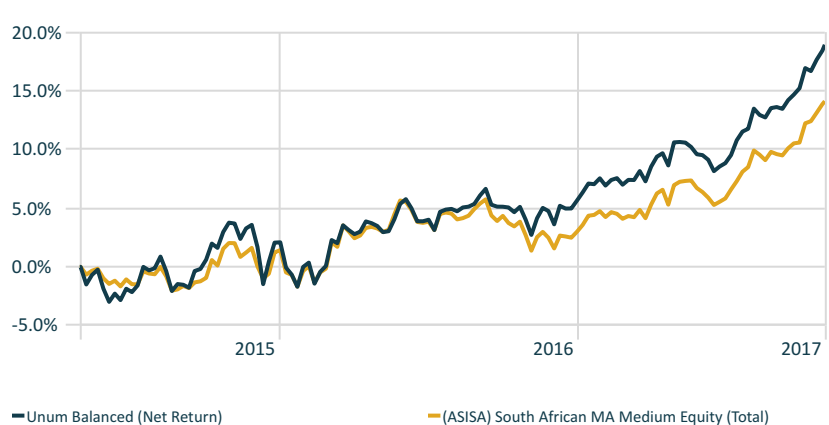
Returns Relative to Benchmark



Portfolio Holdings



Cumulative Returns Since Inception



Unum Tel: 011 384 2900

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