



# UNUM CAPITAL

## Unum Growth

As of 2017/10/31

### Risk Profile



### Portfolio Information

Fund Classification	SA MA High Equity
Inception Date	2015/05/01
Investment Manager	Unum Capital
Portfolio Manager	Paul Fouche
Reg 28 Compliant	Yes
Platform	Stanlib
<b>Fees</b>	
Management Fee %	0.25%
Fund Manager Net Expense Ratio	1.20%

### The Unum Growth Portfolio

The Unum Growth portfolio is a moderately aggressive model portfolio with high equity exposure that seeks to achieve strong capital appreciation over the longer term.

#### Portfolio Limits:

Max 75% equity (including international), international 25% and max 25% property.

#### Target Return:

South African Inflation +5% over a rolling 5 year period.

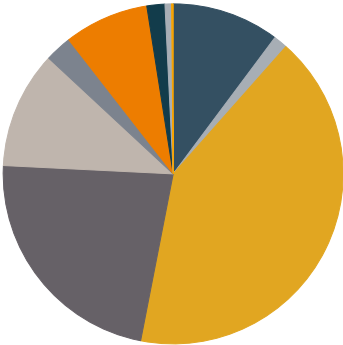
### Trailing Returns (After Management Fees)

	YTD	3 Month	6 Month	1 Year	2 Year (Annualised)	Since Inception (Annualised)
Unum Growth	14.28%	6.66%	8.42%	15.98%	7.85%	8.97%
(ASISA) South African MA High Equity	11.79%	5.62%	7.19%	12.66%	5.91%	6.13%

### Risk Metrics

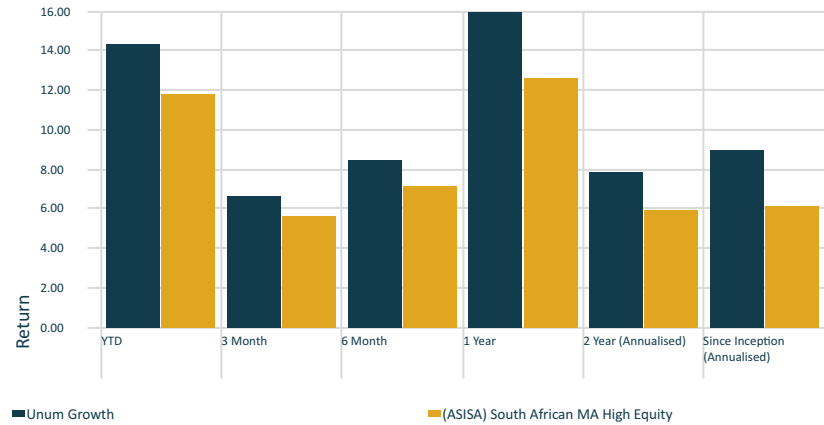
	Max Drawdown	Std Dev	Sharpe Ratio	Alpha	Beta	% Up Months	Best Quarter	Worst Quarter
Unum Growth	-3.56%	7.23%	0.24	2.78	1.08	62%	6.6%	-0.2%
(ASISA) South African MA High Equity	-4.13%	6.54%	-0.17	0.00	1.00	59%	5.1%	-1.5%

### Asset Allocation

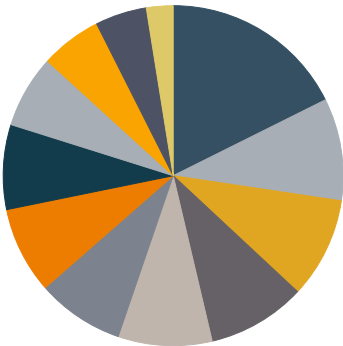


Asset Class	%
SA Cash	10.2
Non-SA Cash	1.3
SA Equity	41.5
Non-SA Equity	22.7
SA Bond	11.1
Non-SA Bond	2.5
SA Property	8.0
Non-SA Property	1.7
SA Other	0.6
Non-SA Other	0.2
<b>Total</b>	<b>100.0</b>

### Returns Relative to Benchmark

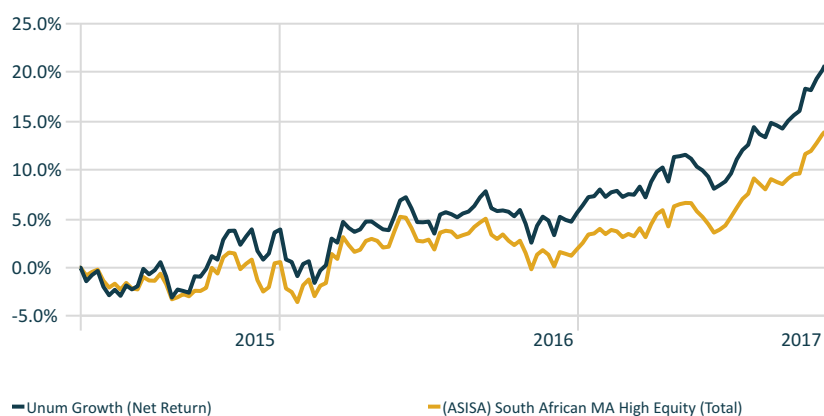


### Portfolio Holdings



Holder	%
Coronation Strategic Income P	17.6
Coronation Top 20 P	9.7
Investec Equity H	9.6
Laurium Equity Prescient A1	9.4
Old Mutual Global Equity B1	8.9
PSG Equity E	8.3
Coronation Global Managed [ZAR] FF P	8.2
Coronation Global Em Mkts Flex [ZAR] P	8.1
Rezco Equity C	6.9
Nedgroup Inv Entrepreneur A	5.8
STANLIB Property Income B1	4.9
STANLIB Bond A	2.5
<b>Total</b>	<b>100.0</b>

### Cumulative Returns Since Inception



Unum Tel: 011 384 2900

**DISCLAIMER:** Unum Capital (Pty) Ltd is an Authorised Financial Services Provider, FSB License No. 564. ETF's and shares are medium to long term investments. The exposures indicated by the graphs may differ from time to time due to market movements, fund limitations and the portfolio manager's discretion. All information provided is product related, and is not intended to address the circumstances of any Financial Service Provider's (FSP) clients. In terms of the Financial Advisory and Intermediary Services Act, FSPs should not provide advice to investors without appropriate risk analysis and after a thorough examination of a particular client's financial situation. The value of the portfolio may go down as well as up and past performance is not indicative of future performance. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. A full risk disclosure is available from Unum Capital. The information above is based on a model portfolio.

Source: Morningstar Direct