



Portfolio Objective

The Unum +7 Portfolios provide investment solutions tailored to specific risk profiles.

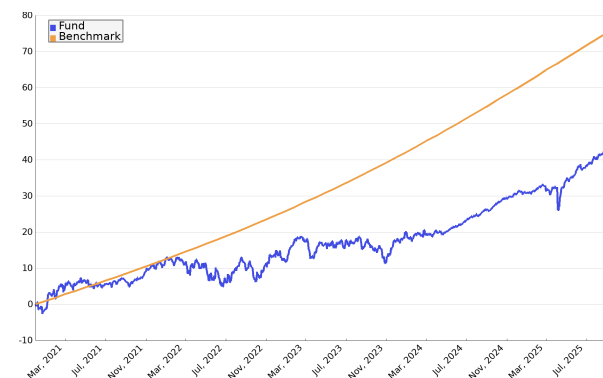
The Unum +7 High Equity Strategy targets long-term capital growth through a diversified multi-asset portfolio with a strong bias towards alpha generative assets. Asset allocation is actively managed, with the investment strategy blending traditional and alternative asset classes to enhance return potential while managing risk.

This strategy is suitable for investors with a long-term horizon who are comfortable with higher levels of market volatility in pursuit of superior growth.

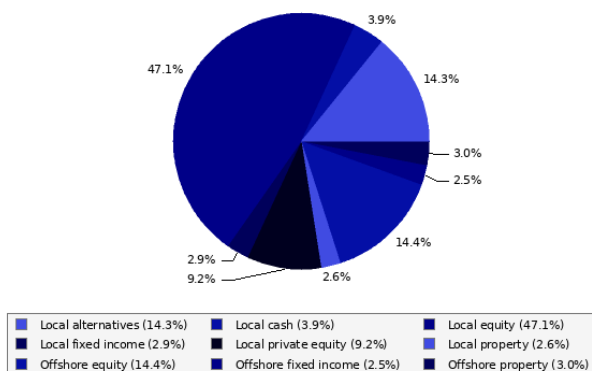
Cumulative Trailing Returns²

	Portfolio	Benchmark
1 Month	1.24%	1.01%
3 Months	3.96%	3.07%
6 Months	8.53%	6.25%
12 Months	13.09%	13.22%
Since Inception	27.38%	39.23%

Cumulative Returns



Asset Allocation



Low	Low Medium	Medium	Medium High	High
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Risk

Peer Group

Benchmark

Inception Date

Regulation 28 Compliant

Investment Manager

Management Fee

Performance Fee

Currency

Liquidity¹

Medium / High

SA Multi-Asset High Equity

Consumer Price

Index+700bps

30 November 2020

Yes

Unum Capital (FSP 564)

1%

-

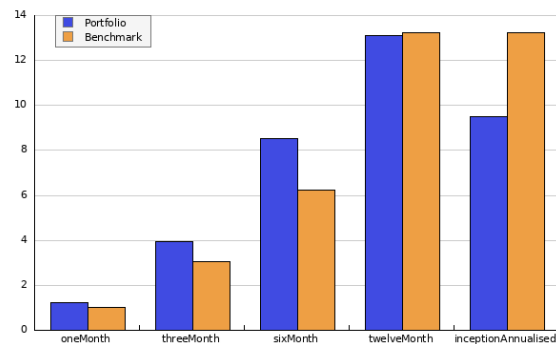
South African Rand

30 Day Notice Period

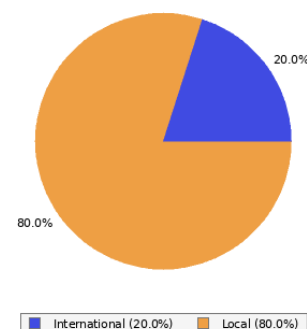
Risk Metrics

	Portfolio	Benchmark
Max Drawdown	6.36%	0%
Standard Deviation	7.57%	0.27%

Comparative Returns



Regional Allocation



Unum Capital

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Monthly Returns ³

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total ³
2023	Portfolio	5.22%	-0.12%	-2.77%	2.34%	-1.20%	1.86%	0.15%	-0.36%	-2.12%	-3.02%	5.70%	1.81%	7.29%
	Benchmark	1.00%	1.00%	0.95%	1.01%	1.00%	1.03%	1.02%	1.04%	1.05%	1.03%	1.06%	1.04%	12.94%
2024	Portfolio	-0.65%	0.08%	0.88%	-0.14%	1.17%	1.12%	1.70%	0.74%	1.33%	1.19%	0.93%	0.35%	9.03%
	Benchmark	1.07%	1.07%	1.04%	1.08%	1.06%	1.08%	1.06%	1.08%	1.08%	1.06%	1.07%	1.05%	13.60%
2025	Portfolio	1.06%	-0.72%	0.51%	1.81%	2.02%	1.09%	1.59%	1.24%					8.90%
	Benchmark	1.06%	1.06%	0.99%	1.04%	1.02%	1.03%	1.00%	1.01%					8.52%





Disclaimer

Unum Capital (Pty) Ltd is an Authorised Financial Services Provider, License No. 564. ETF's and shares are medium to long term investments. The exposures indicated in the graphs may differ from time to time due to market movements, fund limitations and the portfolio manager's discretion. All information is product related, and is not intended to address the circumstances of any Financial Service Provider's (FSP) client. In terms of the Financial Advisory and Intermediary Services Act, FSP's 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 the underlying international investments to go up or down. A full risk disclosure is available from Unum Capital. The information above is based on a backtested model portfolio, and excludes brokerage costs from trading.

Notes

¹ Liquidity

The Fund / Instrument may be illiquid and redemptions and withdrawals may require a written notice period.

² Cumulative Trailing Returns

The Fund / Instrument performance over the specified time period. The annual return is calculated using: $(\text{Ending Value} / \text{Beginning Value}) - 1$ This illustrates the annual return of an investor who was invested for the entire year.

³ Monthly Total Returns

The Fund / Instrument's annual return is the percentage change in the value of an investment over a one-year, calendar period. This return includes all sources of income, such as dividends, interest, and capital gains, and is compounded over the period. The annual return is calculated using: $(\text{Ending Value} / \text{Beginning Value}) - 1$ This illustrates the annual return of an investor who was invested for the entire year.

