

## INVESTMENT OBJECTIVE & POLICY

The OIG Low Equity Return Option's strategy is to offer investors a stable long-term total return through a conservative to moderate risk profile. The total equities allocation will be managed between 0-40% of the total portfolio, while also making use of up to 10% hedge funds.

## RISK PROFILE



## INVESTMENT HORIZON



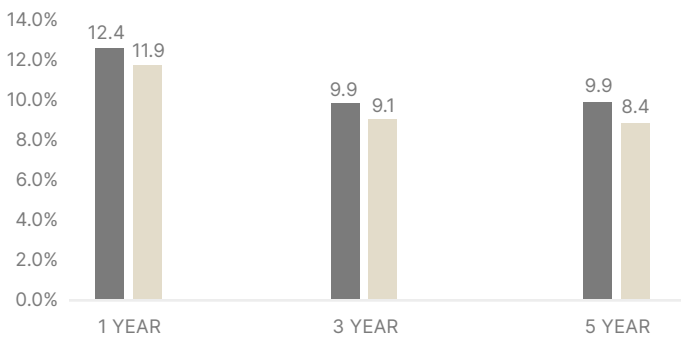
## PORTFOLIO INFORMATION

|                           |                                  |
|---------------------------|----------------------------------|
| Portfolio inception date  | 12/09/2022                       |
| Benchmark                 | ASISA SA Multi -Asset Low Equity |
| Minimum investment amount | R500                             |
| Liquidity                 | Daily                            |
| Platform Availability     | Discovery                        |
| Regulation 28 Compliant   | Yes                              |

## FEES

Annual Management Fee (Incl. VAT) **0.35%**

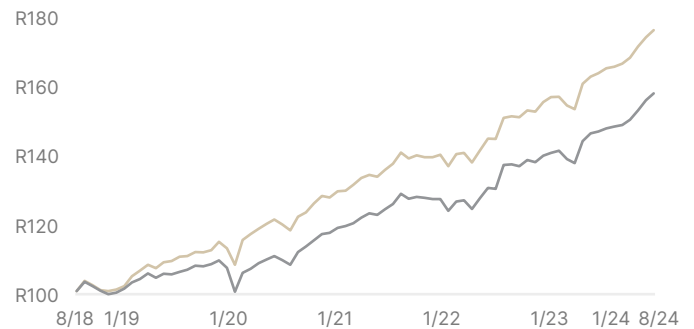
## ANNUALISED PERFORMANCE



Legend: OIG Low Equity Return Option (Dark Grey), (ASISA) South African MA Low Equity (Light Brown)

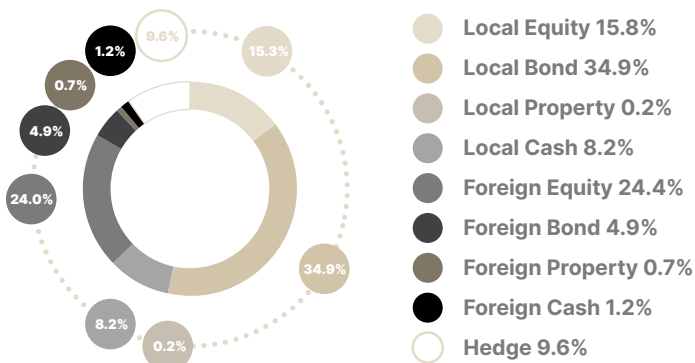
\* Past performance simulated using current manager weighting and historic returns.

## GROWTH OF R100



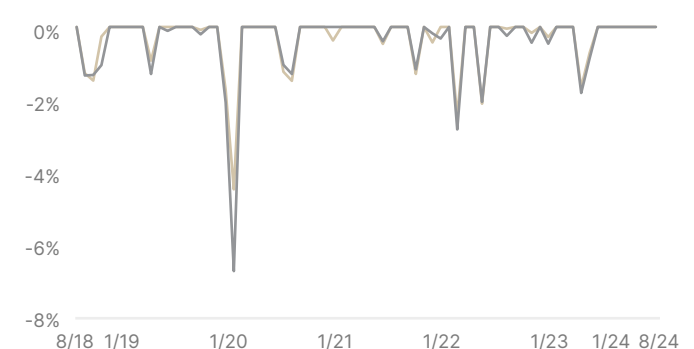
Legend: OIG Low Equity Return Option (Dark Grey), (ASISA) South African MA Low Equity (Light Brown)

## EFFECTIVE EXPOSURE



\* As at 31 July 2024 | Please note the asset allocation may not add up to 100% due to round off.

## DRAWDOWNS



Legend: OIG Low Equity Return Option (Dark Grey), (ASISA) South African MA Low Equity (Light Brown)

|             | JAN    | FEB    | MAR    | APR   | MAY    | JUN    | JUL   | AUG   | SEP    | OCT    | NOV    | DEC    | YEAR          |
|-------------|--------|--------|--------|-------|--------|--------|-------|-------|--------|--------|--------|--------|---------------|
| <b>2024</b> | 0.60%  | 0.88%  | 0.29%  | 0.55% | 1.02%  | 1.97%  | 1.57% | 1.20% |        |        |        |        | <b>8.36%</b>  |
| <b>2023</b> | 4.28%  | 0.25%  | -0.16% | 1.35% | -0.27% | 1.85%  | 0.94% | 0.06% | -1.61% | -0.69% | 4.81%  | 1.31%  | <b>12.60%</b> |
| <b>2022</b> | -1.26% | 0.67%  | -0.42% | 0.03% | 0.47%  | -2.39% | 2.60% | 0.29% | -2.05% | 2.61%  | 2.44%  | -0.04% | <b>2.84%</b>  |
| <b>2021</b> | 2.13%  | 1.73%  | -0.36% | 1.47% | 0.13%  | 1.33%  | 1.48% | 0.74% | -0.45% | 1.51%  | 1.36%  | 2.40%  | <b>14.28%</b> |
| <b>2020</b> | 2.22%  | -1.68% | -4.34% | 6.77% | 1.54%  | 1.33%  | 1.23% | 1.07% | -1.19% | -1.44% | 3.33%  | 1.09%  | <b>9.91%</b>  |
| <b>2019</b> | 1.03%  | 2.84%  | 1.60%  | 1.60% | -0.90% | 1.62%  | 0.29% | 1.19% | 0.16%  | 1.11%  | -0.08% | 0.54%  | <b>11.52%</b> |
| <b>2018</b> |        |        |        |       |        |        |       | 3.02% | -1.24% | -1.43% | -0.26% | 0.43%  | <b>0.47%</b>  |

## RISK STATISTICS

|                    |              |                  |               |
|--------------------|--------------|------------------|---------------|
| Standard Deviation | <b>1.49%</b> | Tracking Error   | <b>0.31%</b>  |
| Sharpe Ratio       | <b>4.48%</b> | Maximum Drawdown | <b>-4.34%</b> |
| Information Ratio  | <b>2.26%</b> |                  |               |

\*As at 31 August 2024.

## TOP FIVE DIRECT HOLDINGS

|                                    |       |
|------------------------------------|-------|
| Optimum BCI Equity Fund            | 21.0% |
| Optimum BCI Income Fund            | 20.0% |
| Nedgroup Inv. Core Bond Fund       | 14.0% |
| Nedgroup Inv. Flexible Income Fund | 11.4% |
| Nedgroup Core Global Feeder        | 10.0% |

\* Please note holdings are rebalanced adhoc therefore weighting may differ in the interim

## RISK DISCLOSURE

This portfolio has a balanced exposure to various asset classes. The portfolio will be managed in line with the ASISA SA Multi-Asset Low Equity category.

## ADVICE AND PLATFORM COSTS

Optimum Investment Group does not provide financial advice. If you appoint an adviser, advice fees are contracted directly between you and the adviser. For more information please contact the relevant platform (Linked Investment Service Provider, Life Assurance Provider or Optimum Financial Services). The maximum advisory fee that an advisor may charge is 3.45%.

## DISCLAIMER

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### Hedge Fund Risk Warning

The risks associated with investing in the portfolio include, but are not limited to the following: general market risks (such as general movements in interest rates; external factors [war, natural disasters and such like]); changes to the law and regulatory frameworks; governmental policy changes; global, regional or national economic developments and risks related to a specific security (such as the possibility of a company's credit rating being downgraded). The hedge fund managers may use leverage. Leverage is the use of various financial instruments or borrowed capital, such as margin, to increase the potential return of an investment. Leverage includes the use of derivatives. Derivatives derive their value from the value of an underlying asset. The use of leverage within the fund involves risk because depending on how the leverage is structured, the fund's losses or gains may be unlimited. Other risks include counterparty risk and liquidity risk. The fund may take significant exposures in individual positions which may create concentration risk. Counterparty risk is the risk that the other party to a transaction may not be able to perform its obligations. Liquidity risk means that during volatile periods, the tradability of certain instruments may be impeded. Where foreign securities are included in the fund there may be potential constraints on liquidity and the repatriation of currency, macroeconomic risks, political risks, foreign exchange risks, tax risks, settlement risks and potential limitations on the availability of market information.

## INVESTMENT MANAGERS

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## ADDITIONAL INFORMATION

Actual annual performance figures are available to existing investors on request. Upon request to Optimum Investment Group, they will provide the investor with portfolio quarterly investment holdings reports.