

## INVESTMENT OBJECTIVE & POLICY

The OIG Ultra Conservative Portfolio's strategy is to offer investors a low risk and stable long-term total return while allowing for regular withdrawals. The fund will predominantly be invested into interest-bearing investment products, while also making use of up to 10% hedge funds.

## RISK PROFILE



## INVESTMENT HORIZON



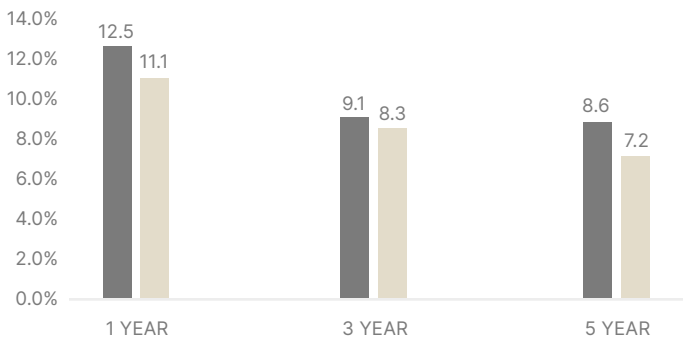
## PORTFOLIO INFORMATION

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

## FEES

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

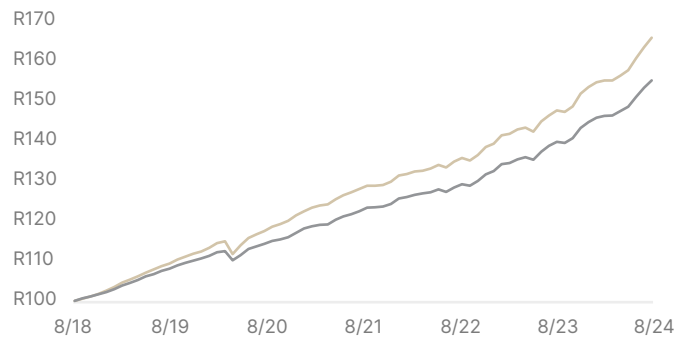
## ANNUALISED PERFORMANCE



Legend: OIG Ultra Conservative Portfolio (Dark Grey), (ASISA) South African MA Income (Light Grey)

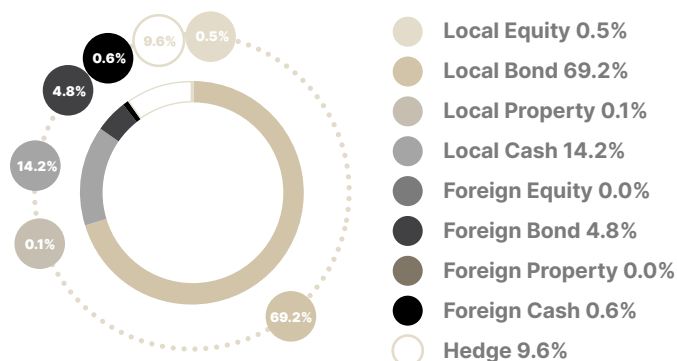
\* Past performance simulated using current manager weighting and historic returns.

## GROWTH OF R100



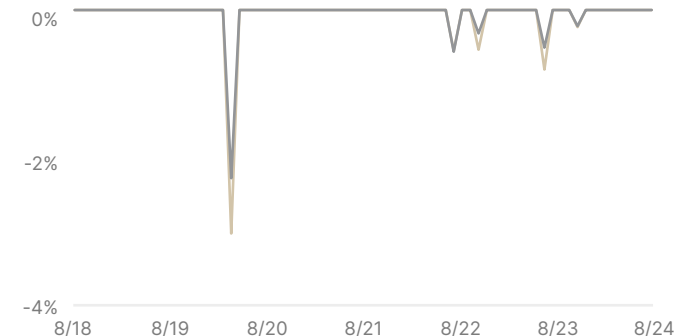
Legend: OIG Ultra Conservative Portfolio (Dark Grey), (ASISA) South African MA Income (Light Grey)

## EFFECTIVE EXPOSURE



\* As at 30 June 2024 | Please note the asset allocation may not add up to 100% due to round off.

## DRAWDOWNS



Legend: OIG Ultra Conservative Portfolio (Dark Grey), (ASISA) South African MA Income (Light Grey)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2024	0.78%	0.26%	0.04%	0.74%	0.88%	1.94%	1.70%	1.49%					8.09%
2023	1.51%	0.26%	0.76%	0.37%	-0.74%	1.80%	1.04%	0.86%	-0.21%	0.92%	2.17%	11.31%	10.29%
2022	0.29%	0.49%	0.15%	0.40%	0.72%	-0.51%	1.14%	0.65%	-0.49%	1.03%	1.50%	0.63%	6.13%
2021	0.73%	0.47%	0.22%	1.04%	0.79%	0.61%	0.60%	0.69%	-0.02%	0.12%	0.65%	1.21%	7.38%
2020	1.08%	0.39%	-2.79%	2.00%	1.59%	0.83%	0.72%	0.90%	0.61%	0.66%	1.13%	0.90%	8.24%
2019	1.06%	0.70%	0.79%	0.87%	0.80%	0.83%	0.58%	0.91%	0.64%	0.66%	0.55%	0.77%	9.56%
2018								0.62%	0.55%	0.64%	0.82%	0.86%	3.54%

## RISK STATISTICS

Standard Deviation	0.70%	Tracking Error	0.13%
Sharpe Ratio	8.51%	Maximum Drawdown	-2.79%
Information Ratio	6.25%		

\*As at 31 August 2024.

## TOP FIVE DIRECT HOLDINGS

Optimum BCI Income Fund	39.0%
Stanlib Flexible Income	20.0%
Nedgroup Inv. Flexible Income Fund	18.4%
Matrix Flexible Income Fund	18.0%
Nedgroup Inv. Core Bond Fund	5.0%

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

## RISK DISCLOSURE

This portfolio is predominantly invested into interest-bearing investment products with a low risk. The portfolio will be managed in-line with the ASISA SA Multi-Asset Income category.

## ADVICE AND PLATFORM COSTS

Optimum Investment Group does not provide financial advice. If you appoint a financial 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 your financial adviser directly. The maximum advisory fee that an advisor may charge is 3.45%.

## DISCLAIMER

Collective Investment Schemes in securities and Collective Investment Schemes in retail hedge funds are generally medium to long term investments. The value of participatory interests may go up or down and past performance is not necessarily an indication of future performance. The Portfolio Manager does not guarantee the capital or the return of a portfolio. Collective Investments are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees, charges and maximum commissions is available on request. Optimum Investment Group reserves the right to close the portfolio to new investors and reopen certain portfolios from time to time in order to manage them more efficiently. Additional information, including application forms, annual or quarterly reports can be obtained from Optimum Investment Group, free of charge. Performance figures quoted for the portfolio are from Morningstar, as at the date of this fact sheet for a lump sum investment, using NAV-NAV and do not take any upfront manager's charge into account. Income distributions are declared on the ex-dividend date. Actual investment performance will differ based on the initial fees charge applicable, the actual investment date, the date of reinvestment and dividend withholding tax. Investments in foreign securities may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. Certain investments - including those involving futures, options, equity swaps, and other derivatives may give rise to substantial risk and might not be suitable for all investors. Although reasonable steps have been taken to ensure the validity and accuracy of the information in this document, Optimum Investment Group does not accept any responsibility for any claim, damages, loss or expense, however it arises, out of or in connection with the information in this document, whether by a client, investor or intermediary. This document should not be seen as an offer to purchase any specific product and is not to be construed as advice or guidance in any form whatsoever. Investors are encouraged to obtain independent professional investment and taxation advice before investing in any products.

### 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

### Optimum Investment Group (Pty) Ltd

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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.