

STERLING INVEST ETHICAL FLEXIBLE EQUITY FUND

29 February 2024

OBJECTIVE

RISK PROFILE

This portfolio aims to deliver long term capital growth to SA domiciled investors. It does so through an equity focus, both local and offshore. The portfolio will at times aim to manage risk through investment in other asset classes, but will typically be majority invested in equities. It aims for an aggressive return target, and as such may experience periods of high volatility. The portfolio invests in Sharia compliant investments.

LOW-MED

MEDIUM

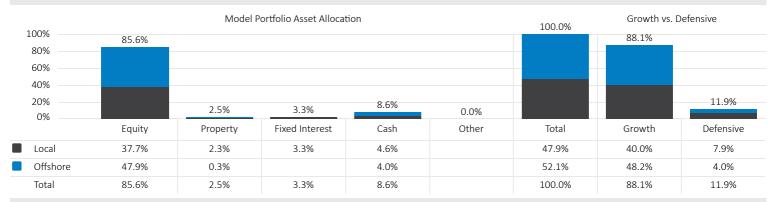
INVESTMENT GUIDELINES

Reg 28	No
Expected Max Equity	100.00%
Expected Max Offshore	65.00%
Real Return Target	CPI+6%
Income	Low
Drawdown	High
Investment Horizon	7yrs+

MODEL ASSET ALLOCATION

LOW

31 January 2024



MED-HIGH

HIGH

FUND RETURNS

Returns are net of fund fees. Returns greater than 1 year are annualised.

Individual client returns may differ from model portfolio returns.

Fund Returns	Model %	Rating	3m	6m	YTD	1yr	3yr	5yr	7yr	10yr	SI *	Vol 5y	Draw **
Sterling Invest Alpha Worldwide Prescient Fund	15.0%		3.1%	4.8%	-1.6%	11.4%							
Camissa Islamic Equity Fund	16.0%	Tier 1	-0.4%	1.0%	-5.7%	-3.2%	6.5%	8.6%	8.1%	6.9%	6.5%	14.4%	-22.8%
Camissa Islamic Global Equity Feeder Fund	32.0%	Tier 3	2.0%	-2.8%	-0.4%	4.5%	4.4%	7.7%			4.4%	16.2%	
Old Mutual Albaraka Equity Fund	6.5%	Tier 3	2.5%	3.3%	-1.9%	4.4%	9.0%	8.0%	6.1%	6.4%	9.0%	14.0%	-25.0%
Sentio SCI Hikma Shariah General Equity Fund	10.5%	Tier 3	2.4%	3.6%	-0.7%	3.5%	6.9%	6.3%			6.9%	14.3%	
Visio BCI Shariah Equity Fund	15.0%	Tier 3	4.7%	7.5%	1.9%	9.9%	9.1%	10.0%			9.1%	14.0%	
Old Mutual Albaraka Income Fund	5.0%	Tier 2	1.9%	3.4%	0.6%	6.0%	6.7%				6.7%		
Sterling Invest Ethical Flexible Equity Fund			2.3%	1.8%	-1.2%	5.2%	8.1%				8.1%		
SA Long Term Growth Sharia Sector			1.9%	3.4%	0.2%	5.6%	8.5%	8.8%	7.8%	7.5%	8.5%	10.3%	-13.2%
SA CPI+6%			1.5%	4.8%	1.1%	11.3%	12.0%	11.1%	10.8%	11.1%	12.0%		

Sterling Invest Ethical Flexible Equity Fund inception date: 01 February 2021 | * Since inception is calculated from the month following inception date Returns shown may represent a fee class different to the actual return received by the investor.

Sources: FE Analytics and Fund Manager
** Drawdown is a 10 year calculation (if available)

MODEL FEES			Sterling Invest	
Base Fee (ex vat): Performance Fee and other costs (ex vat): Vat:	0.80% 0.20% 0.15%	the end investor's fee due to platform variations on fee classes and rebates. TERS for the underlying funds are calculated on the average appropriate of the control of th	0.20% fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes	Portfolio Managers: Ebrahim Moola and Faheem Paruk Email: info@sterlinginvest.co.za Web: www.sterlinginvest.co.za
Model TER: Transaction costs:	1.15% 0.39%		Phone: +27 31 309 7861 For more information: www.sterlinginvest.co.za/sterling-invest-model-	
Model TIC: Discretionary Management Fee (ex vat):	1.54% 0.400%	reflective of the current costs to investors.	portfolios	

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